

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 2036
TO BE ANSWERED ON THE 11TH MARCH, 2025

REPORT ON PMFBY

2036. SHRI SUKHDEO BHAGAT:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the 2023 CAG report on PMFBY reveals that 75% of insurance claims favour large agribusinesses, while only 25% of small farmers receive timely payouts, with 50% facing delays over six months;
- (b) whether it is a fact that 85% of our country's farmers are small holders; and
- (c) the steps that the Government is taking to ensure equitable and timely benefits under the scheme, instead of favouring large corporate farms?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (c) : No specific audit of Pradhan Mantri Fasal Bima Yojana (PMFBY) has been conducted by the C & AG during 2023. Over 85% of country's farmers are small and marginal farmers.

Government has taken various steps to strengthen implementation of the scheme, such as leveraging technology in implementation of the scheme, option to States to fix sum insured based on Scale of Finance or notional value of average yield, capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App for directly uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with National Crop Insurance Portal (NCIP), development of digicclaim module to work out & settle claims on NCIP using PFMS credentials, roll out of app for farmers where they can check the status of their applications, enrollment of farmers through CSCs etc. for grassroot level enrollment.

PMFBY envisages use of improved technology. Accordingly, National Crop Insurance Portal (NCIP) and Application for Intermediary Enrolment (AIDE) app have been developed to disseminate information about the scheme to the farmers. Farmers, can insure themselves through the portal and apps and check the status of their application, claims etc. Further, Village Level Entrepreneurs (VLEs) under Common Service Centres (CSCs) have also been engaged to enroll farmers and disseminate information regarding coverage, claims, Artificial Intelligence based Chatbot etc. under the scheme.

Department of Agriculture and Farmers Welfare has carried out pilot studies for timely and transparent yield estimation under PMFBY using technology by engaging various Government and private agencies through Mahalanobis National Crop Forecast Centre (MNCFC). Based on the findings of these pilots and after discussions with stakeholders & technical consultations, **YES-TECH (Yield Estimation System Based on Technology)** has been introduced for paddy and wheat crops from Kharif 2023 and for Soyabean crop from Kharif 2024. Government has implemented technology based yield estimation alongside conventional Crop Cutting Experiments (CCEs) based yield estimation for improving crop loss assessment and achieving timely insurance claims payout for farmers. Under this initiative, minimum 30% weightage is mandatorily required to be assigned to YES-TECH derived yield thereby resulting in transparency and efficiency.
