

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

LOK SABHA
UNSTARRED QUESTION NO. 270
TO BE ANSWERED ON THE 4TH FEBRUARY, 2025

COMPENSATION PROVIDED UNDER PM FASAL BIMA YOJANA

270. SHRI PRADEEP PUROHIT:
SHRI RADHESHYAM RATHIYA:

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

(a) the details of total compensation provided to farmers in Odisha and Chhattisgarh under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the years 2022, 2023 and 2024, district-wise;

(b) the details of contribution of the Union and State Governments under the PMFBY and whether any changes in this contribution have been made;

(c) whether any special measures are being taken by the Government to expedite the process of providing compensation to farmers for crop losses caused by rainfall, drought and other natural calamities;

(d) whether the Government is planning to introduce a new scheme to make the crop insurance plan more simple and transparent so that all farmers can get benefit from it in a timely manner; and

(e) whether any special relief package would be provided under the PMFBY for farmers affected by natural calamities and if so, the details thereof?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री

(SHRI RAMNATH THAKUR)

(a): The Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) was introduced in the country from Kharif 2016 season. Year-wise and District-wise details of claims paid under the Scheme in the States of Odisha and Chattisgarh during the years 2022-23 and 2023-24, are given in **Annexure**.

(b): As per provisions of the scheme, actuarial/bidder premium rates are charged by insurance companies but the farmers have to pay maximum 2% of sum insured for Kharif, 1.5% of sum insured for Rabi food and oilseed crops and 5% of sum insured for commercial/horticultural crops and the balance of actuarial/bidder premium is shared by the Central and State Government on 50 : 50 basis and 90 :10 in case of North Eastern States

(from Kharif 2020 season) and Himalayan States (from Kharif 2023). No changes in the contribution has been made.

(c) & (d): PMFBY is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis.

The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

For transparent calculation and settlement of claims by insurance companies, a claims management module namely "Digicclaim" has been developed w.e.f. Kharif 2022 season wherein all the claims are worked out through National Crop Insurance Portal (NCIP) and paid to farmers' accounts using Public Finance Management System (PFMS). This ensures full cycle monitoring of claims right upto the farmer level.

Further, with a view to ensure transparency in claims calculation, w.e.f. Kharif 2023, Yield Estimation System Based on Technology (YES-TECH) has been introduced for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 and Soyabean crop from Kharif 2024, minimum 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield.

(e): No such relief package is admissible under Crop Insurance Scheme.

ANNEXURE

Year-wise and District-wise details of claims paid under PMFBY in Odisha during the years 2022-23 and 2023-24 as on 31st December, 2024.

District	Claims Paid (In Rs.)		Total
	2022-23	2023-24	
Anugul	17,95,090	10,17,872	28,12,962
Balangir	1,12,91,82,962	25,42,20,956	1,38,34,03,918
Baleshwar	10,60,58,805	6,70,42,619	17,31,01,424
Bargarh	11,46,46,846	27,27,45,210	38,73,92,056
Bhadrak	5,80,74,815	6,24,55,067	12,05,29,882
Boudh		22,291	22,291
Cuttack	26,65,63,010		26,65,63,010
Deogarh	26,95,973		26,95,973
Dhenkanal		3,124	3,124
Gajapati	5,766	78,78,207	78,83,974
Ganjam	6,20,19,140	20,58,73,973	26,78,93,114
Jagatsinghapur	1,19,43,123		1,19,43,123
Jajapur	23,22,42,022	17,82,84,112	41,05,26,134
Jharsuguda	89,98,97,780	3,39,77,425	93,38,75,205
Kalahandi	46,24,82,395	39,86,63,986	86,11,46,381
Kandhamal	47,916	15,35,637	15,83,554
Kendrapara	3,97,57,386	2,40,05,249	6,37,62,635
Kendujhar	2,566		2,566
Khordha	1,63,51,742	13,45,51,119	15,09,02,861
Koraput	20,149	13,50,330	13,70,479
Malkangiri		21,51,203	21,51,203
Mayurbhanj	3,878		3,878
Nabarangpur		1,14,08,147	1,14,08,147
Nayagarh	3,17,033	32,61,026	35,78,059
Nuapada	4,80,16,431	5,92,85,292	10,73,01,723
Puri	90,24,51,713	37,50,41,966	1,27,74,93,679
Rayagada	2,268	14,49,975	14,52,243
Sambalpur	26,17,92,218	5,68,38,086	31,86,30,304
Subarnapur	30,998	1,79,743	2,10,740
Sundargarh	1,17,58,91,232	2,09,33,820	1,19,68,25,052
Total	5,79,22,93,259	2,17,41,76,435	7,96,64,69,694

Year-wise and District-wise details of claims paid under PMFBY and RWBCIS in Chhattisgarh during the years 2022-23 and 2023-24 as on 31st December, 2024.

District	Claims Paid (In Rs.)		Total
	2022-23	2023-24	
Balod	14,19,55,569	8,02,14,364	21,14,25,341
Baloda Bazar	2,36,21,256		2,18,33,367
Baloda Bazar Bhatapara		97,65,487	97,65,487
Balrampur	2,40,97,078		2,22,73,174
Balrampur Ramanujgaj		9,85,061	9,85,061
Bastar	15,24,58,090	9,15,17,272	23,24,35,836
Bemetara	79,46,31,561	1,81,95,30,922	2,55,40,16,962
Bijapur	4,74,88,440	5,24,62,239	9,63,56,287
Bilaspur	93,70,707	91,84,889	1,78,46,328
Dantewada	7,97,01,794	18,27,99,708	25,64,68,888
Dhamtari	18,20,34,842	1,98,93,737	18,81,50,394
Durg	45,59,80,821	53,77,74,633	95,92,42,346
Gariyaband	3,14,78,223	16,76,32,188	19,67,27,831
Gaurella Pendra Marwahi	73,65,304	8,50,297	76,58,122
Janjgir-Champa	2,05,48,041	2,65,395	1,92,58,158
Jashpur	10,49,513	1,14,54,087	1,24,24,163
Kabirdham	26,67,32,554	76,44,37,853	1,01,09,81,467
Kanker	42,61,53,162	53,63,72,977	93,02,70,682
Khairgarh Chhuikhadan Gandai		58,27,21,167	58,27,21,167
Kondagaon	5,19,69,568	7,91,91,596	12,72,27,596
Korba	7,33,50,851	4,16,25,912	10,94,24,850
Korea	1,88,37,046	16,49,718	1,90,60,991
Mahasamund	57,43,39,501	23,06,68,700	76,15,36,546
Manendragarh-Chirimiri-Bharatpur		17,96,305	17,96,305
Mohla Manpur Ambagarh		7,14,16,754	7,14,16,754
Mungeli	2,20,44,629	1,90,59,450	3,94,35,525
Narayanpur	66,98,901	7,64,90,821	8,26,82,683
Raigarh	4,48,87,135	71,95,883	4,86,85,519
Raipur	73,81,118	1,12,44,620	1,80,67,062
Rajnandgaon	1,64,78,94,683	26,83,05,664	1,79,14,71,490
Sakti		26,99,781	26,99,781
Sarangarh Bilaigarh		1,73,37,746	1,73,37,746
Sukma	20,93,70,933	5,40,17,815	24,75,41,499
Surajpur	59,88,384	2,29,39,832	2,84,74,957
Surguja	1,23,52,860	1,15,58,342	2,29,76,217
Total	5,33,97,82,562	5,69,50,81,366	10,72,06,76,584
