

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2961**  
TO BE ANSWERED ON THE 18<sup>TH</sup> MARCH, 2025

**DETERMINING THE THRESHOLD YIELD UNDER PMFBY**

2961. SHRI DURAI VAIKO:

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

- (a) whether the Government is aware of the fact the present framework of determining the threshold yield under the Pradhan Mantri Fasal Bima Yojana (PMFBY) by calculating the average yield of the best 5 years of the last 7 years, deprives the farmers of eligible claims as the threshold yield comes down in the event of extreme natural calamities;
- (b) whether the Government considers calculating average yield based on yield of best 3 years instead of the best 5 years in the last 7 years;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) whether the Government considers doing crop loss assessment for insurance claim on individual-basis under the PMFBY for every farmer; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (c) : 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 transparent. The Working Group to Examine Alternative Risk Management Mechanism under PMFBY in 2022 has examined this matter and recommended to continue the current mechanism for calculation of threshold yield. Further, there is no proposal regarding revision in the provision of calculation of threshold yield under PMFBY is under consideration at present.

(d) & (e) : PMFBY is mainly implemented on 'Area Approach' basis due to certain administrative and technical constraints like small size of farm holdings, non-availability of past yield data based on requisite number of crop cutting experiments and capacity of the State Government to conduct requisite number of crop cutting experiments to know the yield to assess the claim amount etc.

However, with a view to provide claims in respect of 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. There is no proposal under consideration of the Government to implement the entire scheme on individual farm basis.

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