

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 4024**  
TO BE ANSWERED ON THE 25<sup>TH</sup> MARCH, 2025

**PERFORMANCE OF PMFBY IN TAMIL NADU**

4024. SHRI SELVAM G:  
SHRI NAVASKANI K:  
SHRI C N ANNADURAI:

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

- (a) the total number of farmers enrolled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tamil Nadu since its inception;
- (b) the amount of insurance claims settled versus pending claims for farmers in the State;
- (c) the steps taken by the Government to ensure timely settlement of claims and prevent delays;
- (d) whether the Government has taken any measures to improve transparency in claim settlements and if so, the details thereof;
- (e) the details of districts in Tamil Nadu which have reported the highest claim settlements under the scheme;
- (f) the total amount of crop loss compensation paid to Tamil Nadu farmers under PMFBY during the last five years;
- (g) whether the Government has reviewed the effectiveness of PMFBY in Tamil Nadu and if so, the key findings thereof; and
- (h) the steps being taken to increase the farmer participation in PMFBY in Tamil Nadu?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (h): The Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. The scheme is voluntary for the States and farmers. State Government of Tamil Nadu is implementing the scheme since inception. Since inception 3,28,35,620 farmer applications have been registered under the Scheme in Tamil Nadu.

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.

Government has taken various steps to strengthen implementation of this scheme, bring transparency and ensure timely settlement of claims :

- Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.
- In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digiclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims. **W.e.f. Kharif 2024, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through NCIP.** This will help in further expediting claims settlement.
- Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.
- To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed.
- Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through **CCE-Agri App** & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented recently w.e.f. 2023-24 under the scheme:

- i. **YES-TECH (Yield Estimation System Based on Technology)** 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 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season.

- ii. **WINDS (Weather Information Network and Data System)** for setting up of Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) to the tune of 5 times of existing network for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.

Department is regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences.

The details of claims reported and claims paid to the insured farmers in Tamil Nadu during last 5 years is given below:

Year	Paid Claims	Pending Claims
	(Rs. In Crore)	
2019-20	1,244	0
2020-21	2,685	0
2021-22	836	0
2022-23	908	0
2023-24	773	1.60
<b>Total (TN)</b>	<b>6,446</b>	<b>1.60</b>

Since inception of the scheme, the 4 highest claims paid districts in Tamil Nadu under PMFBY are – Tiruvarur (Rs. 2,026 crore), Ramanathapuram (Rs. 1,822 crore), Thanjavur (Rs. 1,316 crore) and Thoothukudi (Rs. 1,048 crore).

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