

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

LOK SABHA
UNSTARRED QUESTION NO. 1440
TO BE ANSWERED ON THE 29TH JULY, 2025

TECHNOLOGY BASED CROP ASSESSMENT SYSTEM UNDER PMFBY

1440. SHRI JAI PARKASH:

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

(a) whether the insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for cotton crop produced during the Kharif season of 2023 in Bhiwani and Charkhi Dadri districts of Haryana were assessed through technology based system instead of "Crop Cutting Experiment" (CCE) despite having no explicit permission for the same under the Operation Guidelines-2023 and YA-Tech Manual;

(b) if so, the guidelines on the basis of which such decision was taken;

(c) whether the Government has received any complaints from the farmers or farmer organisations of Bhiwani and Charkhi Dadri districts against the said technical method;

(d) if so, the number of complaints received, status of the settlement thereof and details of the legal process available to the farmers to appeal against the same; and

(e) the number of farmers and the area of land in hectares against which insurance claim has been paid for the cotton crop produced during the Kharif season of 2023 in the said districts along with the details of total insurance claim amount paid thereof, village-wise in Haryana?

ANSWER

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

(a) & (b) : Pradhan Mantri Fasal Bima Yojana (PMFBY) envisages use of improved technology. Accordingly, Government has taken various steps to strengthen implementation of the scheme, leveraging technology in implementation of the scheme, 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), roll out of app for farmers where they can check the status of their applications, enrollment of farmers through CSCs etc.

In order to bring in more efficiency and transparency in yield assessment as well as keeping in view various difficulties like increase in number of Crop Cutting Experiments (CCEs) due to reduction in unit area of insurance to village/village panchayat, shortage of manpower/infrastructure with States, short window available for conducting of CCEs, manual data collection and transmission resulting in delay in calculation and settlement of claims; it has been decided to infuse technology in estimation of yield. Accordingly, based

on the different pilot studies, conducted through Mahalanobis National Crop Forecasting Centre (MNCFC) under the Department of Agriculture & Farmers Welfare, it has been decided to implement YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation. Under YESTECH, various models using various inputs like remote sensing data, soil moisture data etc., have been developed and implemented. This initiative has been launched for paddy & wheat crops from Kharif 2023 and for soybean crop from Kharif 2024 wherein 30% weightage to yield estimation is to be mandatorily be assigned to YES-TECH derived yield. 10 major States including Haryana have adopted the YES-TECH for implementation in their respective States. However, cotton is still not included under YESTECH.

Further, as per Clause 19.2 of the Operational Guidelines 2023 of the scheme, any dispute relating to yield data etc. between the insurance company and State Government are settled through the State Level Technical Committee (STAC) at first level and Central Technical Advisory Committee (CTAC) at national level on appeal by any of the party to the dispute.

During Kharif 2023 season, to resolve the yield data dispute relating to cotton crop in Bhiwani and Charkhi Dadri district, the STAC Haryana in its Meeting held on 20 August 2024, decided to obtain Village-wise Technical yield from MNCFC/HARSAC in terms of Clause 19.5, 19.6 and 19.7 of the Operational Guidelines 2023 of PMFBY, which was accepted by both the State Government and Insurance company. No further reference/appeal was made by any party to the CTAC against the orders of the STAC.

(c) & (d): A complaint from a farmers' organization named "Akhil Bhartiya Kisan Sabha" was received by the Department of Agriculture & Farmers Welfare against the settlement of Cotton crop claims in Bhiwani and Charkhi Dadri district using the Technology based Yield estimates. On the basis of the complaint and as per provisions of scheme guidelines, State Government has been advised to take necessary action in the matter.

The affected farmers can appeal against the decision of the STAC as per the **Grievance Redressal Mechanism** provided in the scheme viz. before State Level Grievance Redressal Committee (SGRC). This committee has 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.

(e): Details of number of farmer applications benefitted, area covered under insurance claims paid for cotton crop in Bhiwani and Charkhi Dadri districts of Haryana during Kharif 2023 season are given below :

District	Claim Paid (Rs. in Crs.)	Claims paid to the famers against Area Insured (In Hectares)	Number of farmers benefitted (in Nos.)
Bhiwani	95.17	35,693.82	25,527
Charkhi Dadri	11.26	6,587.33	5,988
