

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

LOK SABHA
UNSTARRED QUESTION NO. 1526
TO BE ANSWERED ON THE 29TH JULY, 2025

INCREASING THE AMBIT OF PMFBY

1526 SHRI MANISH JAISWAL
SHRI CHAVAN RAVINDRA VASANTRAO
SHRI SUDHEER GUPTA

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

(a) whether many States and Union Territories are still out of the ambit of Pradhan Mantri Fasal Bima Yojana (PMFBY) ;

(b) if so, whether the Union Government has held any meetings/deliberations with the States/Union Territories which have not adopted the PMFBY;

(c) if so, the details thereof and the outcome of the said deliberations;

(d) whether the Union Government has conducted any survey to find the lacunae in the PMFBY and if so, the details thereof; and

(e) the details of changes incorporated by the Union Government to increase the ambit of this scheme along with the funds sanctioned for the said scheme during the present financial year?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (c): The PMFBY, introduced in the country from Kharif 2016 season, is available for all States/UTs and is voluntary for States as well as farmers. States/UTs are free to subscribe under the scheme keeping in view their risk perception and financial considerations etc. Since inception of the scheme 27 States/UTs have implemented the scheme in one or more seasons. Some States/UTs like Bihar, Telangana, Andhra Pradesh, Jharkhand, West Bengal and Gujarat have opted out of the scheme after implementing it for some seasons due to their own reasons. Due to the efforts of Ministry of Agriculture & Farmers Welfare, Andhra Pradesh and Jharkhand have re-joined the scheme while Telangana has announced joining the scheme.

Department is regularly persuading the non-implementing States to participate in the scheme by writing at the highest levels, in one to one meetings as well as National Review Conferences. As a result, many States/UTs including Bihar, Mizoram and Ladakh have expressed keenness in joining the scheme.

(d) & (e): 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. Various performance evaluation studies have also been conducted on the implementation of crop insurance to examine various aspects of implementation of crop insurance Scheme. Based on the recommendations of the various studies/ reports, the Scheme has brought in various technological interventions like YES-TECH, WINDS, etc. The details of technological interventions in the Scheme are as under:

a) **YES-Tech (Yield Estimation based on Technology)**- is a technology based yield estimation mechanism which has been developed after 2 years of rigorous testing and pilot runs across 100 districts of the country. Crop Loss assessment and Yield estimation assisted by data inputs from such as Remote Sensing indices, Weather indices, crop phenological information, soil types etc. using approved Technologies/Approaches

b) **WINDS (Weather Information Network & Data System)**- is again a pioneering initiative of the country to set-up a network of Automatic Weather Stations & Rain Gauges at Taluk/Block and Gram Panchayat level to create a strong database of hyper-local weather data for the different Govt. and other entities to use for all farmer and farming oriented services.

c) **National Crop Insurance Portal (NCIP)**- is developed by the government as a single source of data which ensures subsidy payment, coordination, transparency, dissemination of information and delivery of services including direct online enrolment 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.

d) **Digi-Claim-Payment Module** – is a dedicated module operationalised for payment of claims from Kharif 2022 onwards in order to rigorously monitor the claim disbursement process. It involves the 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.

e) **AIDE (App for Intermediary Enrolment)**: A smart-phone App has been designed and rolled out in Kharif 2023 for enrolment of farmers at their door-steps through a large network of Insurance Intermediaries. It offers a completely paper-less and cash-less experience to a farmer.

f) **Krishi Rakshak Portal & Helpline**: A pan-India single number integrated grievance redressal mechanism having digital portal and a call centre has been developed to enable farmers to lodge their grievances/concerns/queries.

Further, budgetary provision of Rs 12242.27 Crores has been provided by Government of India for the present Financial Year of 2025-26 to meet liabilities pertaining to Central Government share of premium subsidy and other administrative expenses.
