

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

LOK SABHA

UNSTARRED QUESTION NO. 1566
TO BE ANSWERED ON THE 29th July, 2025

DIFFICULTIES FACED IN AVAILING PMFBY BENEFITS

1566 SHRI DAROGA PRASAD SAROJ :

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

- (a) whether farmers in the country are unable to conveniently avail the benefits of Pradhan Mantri Fasal Bima Yojana (PMFBY) due to its complex procedures, if so, the details thereof;
- (b) the amount of funds provided by the Government to crop insurance companies in Uttar Pradesh during the last five years, year-wise;
- (c) the total number of farmers to whom crop insurance claim benefits have been provided in comparison to the amount of funds released to the insurance companies for the said purpose;
- (d) the total number of farmers availed claim settlement benefits during the last five years particularly in Azamgarh district of Uttar Pradesh;
- (e) if so, the details thereof; and
- (f) the number of such erring companies in Uttar Pradesh against which action has been taken during the last five years

ANSWER

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

(a) : No, Sir. Pradhan Mantri Fasal Bima Yojana (PMFBY) is a simple scheme for farmers. As a result of the steps taken by the Government, the scheme has been made farmer friendly and more affordable. The State Governments have a major role in implementation of the scheme and the Central Government's role is mainly limited to policy making. However, Central Government has taken following steps to make the scheme more farmer friendly :

(i) **DigiClaim:** In order to rigorously track/monitor the claim settlement / disbursement process end to end, a dedicated module namely '**Digicclaim Module**' has been operationalized for calculation and payment of claims from Kharif 2022 onwards. Under this module claims are worked out and settled/disbursed by 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.

(ii) **CCE Agri-App** : -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 which helps in efficient yield estimation

- (iii) **Delinking** of Central Government share of premium subsidy from that of State Governments and **Escrow mechanism** for state subsidy has been implemented so that farmers can get claims quickly.
- (iv) **Krishi Rakshak Portal & Helpline** (KRPH) A pan-India single toll-free integrated grievance redressal mechanism having digital portal and a call centre has been developed to enable farmers to lodge their grievances/concerns/queries.
- (b) to (e): The year wise details of central subsidy paid and nos. of farmers' applications benefitted during last five years in Uttar Pradesh is as under

Year	Central Govt . Share of Subsidy	Farmers Applications benefitted -Claims Paid
	(in Rs. Crore)	(in lakhs)
2020-21	640.92	6.36
2021-22	612.32	10.37
2022-23	627.57	12.52
2023-24	321.98	11.85
2024-25	276.42	18.68
Total	2,479.21	59.78

The total number of farmers applications benefitted during last five years in Uttar Pradesh is 59.78 lakhs whereas in Azamgarh District 0.19 lakhs farmers applications have benefitted.

- (f) : Although provisions of penalty existed earlier in the guidelines of the scheme, w.e.f Kharif 2024, in case payment is not made timely by insurance companies, penalty of 12% is auto-calculated and levied through NCIP.
