

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

LOK SABHA
UNSTARRED QUESTION NO. 1602
TO BE ANSWERED ON THE 29th July, 2025

ASSESSMENT OF CLAIMS AND COMPENSATION UNDER PMFBY

1602 Dr. Indra Hang Subba:

Shri Virendra Singh:

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

(a) the percentage of the settlement of agriculture insurance claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) across the country, State/UT-wise;

(b) whether modern technology is being used for quick and accurate assessment of crop yield/loss, if so, the details thereof;

(c) whether wild animals like nilgai, banroach, wild boar, porcupine and cattle etc. cause heavy damage to the crops of farmers;

(d) whether the Government proposes to provide compensation to the farmers for the damage caused to their crops by wild animals through PMFBY and if so, the quantum of compensation paid and if not, the reasons therefor;

(e) whether many farmers are unable to use their agricultural land due to lack of resources and information and thus their farm remain vacant from April to July in many States including Uttar Pradesh, Bihar, Madhya Pradesh and Odisha; and

(f) whether the Government has any scheme so that their land can be used at the same time and farmers can get benefits, if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) : Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme i.e within 21 days of the receipt requisite yield data from the concerned State Government, by the insurance companies. However, during the implementation of PMFBY, some complaints/grievances were received in the past about payment of claims which are primarily on account of (a) delay in providing State Government share of subsidy (b) non-payment/delayed payment or under payment of claims on account

of incorrect/delayed submission of insurance proposals by banks (c) discrepancy in yield data & consequent disputes between State Government and insurance companies etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme. Out of the total reported claims of Rs. 1.88 lakh crore so far, Rs. 1.83 lakh crore (97.34%) have already been paid to the farmers. The rest of the claims is due on account of non-receipt of premium subsidy from State Govt., non payment/delayed payment/under payment due to incorrect proposals by banks and disputes in yield data etc.

(b) : 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 have adopted the YES-TECH for implementation in their respective States.

(c) & (d): PMFBY provides for comprehensive risk insurance against crop damage due to non-preventable natural risks from pre-sowing to post-harvest for the crops/areas notified by the concerned State Government. The losses to crops due to wild animals, being preventable in nature, were therefore not covered earlier. However, at the request of Ministry of Environment, Forest and Climate Change and State Governments, States have been allowed to notify the losses by wild animals on individual assessment as add on cover at the cost of State Government. Detailed protocol for such coverage has been given in the Operational Guidelines of the scheme.

(e) & (f): Govt. has taken various initiatives/schemes such as Bee-Keeping, Bamboo Plantation, Live-stock rearing & fisheries etc. to provide income support to farmers in addition to their regular farming activities during lean seasons.
