O.I.H.

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

LOK SABHA
UNSTARRED QUESTION NO. 4284
TO BE ANSWERED ON THE 19TH AUGUST, 2025

TRANSPARENCY IN THE IMPLEMENTATION OF PMFBY

4284. SMT. KAMLESH JANGDE:
SHRI LUMBARAM CHOUDHARY:
SHRI BIDYUT BARAN MAHATO:

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

(a) whether the Pradhan Mantri Fasal Bima Yojana (PMFBY) is providing protection to small and marginal farmers in the context of climate change across the country particularly in Jharkhand and Jalore and Sirohi districts of Rajasthan;

(b) the total number of farmers who received insurance benefits under the said scheme across the country including Jalore and Sirohi districts during the last three years (2022-23, 2023-24 and 2024-25) along with the name of the lodged State where maximum number of complaints have been lodged;

(c) the digital or technological initiatives taken by the Government to increase transparency and monitoring in the implementation of the PMFBY scheme; and

(d) whether the Government proposes to make any amendment or improvement in the said scheme to make it more effective and farmer-friendly in future?

ANSWER

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

(a): The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. All willing farmers, including small & marginal farmers growing notified crops in notified areas are eligible for coverage under the scheme. Comprehensive risk coverage for crops of farmers against all non-preventable natural risks/ & extreme climate calamities from pre-sowing to post-harvest stages of the crops at very reasonable premium for the farmers is provided under the scheme.

Since the PMFBY 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. The State of Jharkhand opted out of the scheme after implementing it for some seasons due to its own reasons. Due to the efforts of Ministry of Agriculture & Farmers Welfare, Jharkhand has re-joined the scheme in 2024. Rajasthan is implementing the scheme since its inception in 2016.

(b): As on 30.06.2025, cumulatively 8,86,08,600 farmer applications have received insurance claims during the last three years, i.e. from 2022-23 to 2024-25 (up to Kharif-2024). During the same period, 3,94,934 and 13,332 applications by small & marginal farmers received claims in Jalore and Sirohi districts of Rajasthan respectively.

To improve the grievance redressal mechanism, a single Pan-India toll free number 14447 under **Krishi Rakshak Portal and Helpline (KRPH)** has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. As on 31.07.2025, 16.74 lakh grievances were received on KRPH, out of which 16.33 lakh grievances (97.5%) has been disposed. Out of all the States/UTs, maximum number of grievances on KRPH were received from the State of Maharashtra (13.37 lakhs).

(c) & (d): 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 in 2018, 2020 and 2023 comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

Government has taken several technological initiatives to strengthen the implementation of the scheme including increase in coverage of farmer applications, bring transparency, ensure timely settlement of claims, such as:

i. **National Crop Insurance Portal (NCIP)-** is developed by the government as a single platform 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.

ii. **Digi-Claim-Payment Module** – is a dedicated module operationalised for payment of claims from Kharif 2022 onwards in order to rigorously monitor the claim disbursal 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.

iii. Development of **CCE-Agri App** for capturing of yield data/Crop Cutting Experiments (CCEs) data & 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:

a. **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.

b. **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 Gram Panchayat & Block level. This will be fed into a National database 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.

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