

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

LOK SABHA
STARRED QUESTION NO. 133
TO BE ANSWERED ON THE 9TH DECEMBER, 2025

IMPLEMENTATION OF PMFBY IN TAMIL NADU

*133. SHRI SELVAM G:
SHRI C N ANNADURAI:

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 being effectively implemented in Tamil Nadu and if so, the details thereof;
- (b) the number of farmers enrolled under PMFBY in Tamil Nadu during the last three years and the total area and crop value insured, district-wise;
- (c) whether technology such as satellite imagery, drone-based yield estimation or digital crop cutting experiments has been adopted in Tamil Nadu to improve accuracy and reduce disputes in loss assessment and if so, the results thereof; and
- (d) the steps taken by the Government to ensure greater transparency, faster claim processing, real-time monitoring and improved grievance redressal in assessing crop damage and disbursing insurance claims under PMFBY in Tamil Nadu?

ANSWER

MINISTER FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHAUHAN)

(a) to (d) : A statement is laid on the Table of the House.

STATEMENT REFERRED TO PART (a) TO (d) OF LOK SABHA STARRED QUESTION NO. 133 FOR 9TH DECEMBER, 2025 REGARDING IMPLEMENTATION OF PMFBY IN TAMIL NADU

(a) & (b): Yes Sir, Tamil Nadu is one of the major States implementing the Pradhan Mantri Fasal Bima Yojana (PMFBY) since its inception in 2016-17. Against the premium of Rs. 1,396.75 crore paid by farmers in the State till 2024-25, claims of Rs. 15,488.07 crore have been paid to 178.55 lakh farmer applications. District-wise details of total number of farmers enrolled, area insured and Sum insured under PMFBY of last three years in the State of Tamil Nadu are given in **Annexure**.

(c) & (d): All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, enrollment of farmers, assessment of crop yield/crop loss and uploading of Threshold Yield & Actual Yield on National Crop Insurance Portal (NCIP) for calculation and payment of admissible claims directly to the farmer's account are being performed by the concerned State Government or Joint Committee of State Government officials and insurance company concerned. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme.

Government of India has rolled out the following technologies for Objective Crop Damage & Loss Assessment and transparency being implemented w.e.f. 2023-24 under the scheme:

- i. **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.
- ii. **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 GP & 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.

Tamil Nadu has been implementing YESTECH since Rabi 2023-24 for paddy. Further, Government has taken various steps to strengthen implementation of this scheme all over India including Tamil Nadu to bring transparency and ensure timely settlement of claims::

- Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment 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.

- In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digicclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of NCIP with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims.
- Delinking of Central Government share of premium subsidy from that of State Governments has been implemented so that farmers can get proportionate claims relating to the Central Government share.
- As per the Operational Guidelines of PMFBY, in case payment is not made timely by Insurance Company, a penalty of 12% is auto-calculated and levied through National Crop Insurance Portal (NCIP) w.e.f. Kharif 2024.
- Similarly, if State Government delayed its premium subsidy from stipulated time period, a penalty of 12% is to be paid by them also.
- Tranche based claims payment has been initiated from 2025-26.
- Also, towards leveraging technology in implementation of the scheme, various steps like 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 etc. have already been taken to improve timely settlement of the claims to farmers.

Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have 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.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed.

Department is regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences.

Annexure

**PMFBY : District Wise Details of applications enrolled, area insured and sum insured
from 2022-23 to 2024-25 in Tamil Nadu (as on 31st October, 2025)**

District (Tamil Nadu)	Application Enrolment	Area Insured	Sum Insured
	(In No.)	(In Lakh Ha)	(Rs. In Crore)
Ariyalur	5,22,616	0.78	555.67
Chengalpattu	40,121	0.08	67.83
Coimbatore	3,400	0.02	13.88
Cuddalore	12,82,110	3.01	1,911.49
Dharmapuri	63,444	0.21	185.96
Dindigul	34,155	0.16	89.64
Erode	7,347	0.02	24.79
Kallakurichi	6,04,288	1.13	636.94
Kanchipuram	1,14,987	0.22	183.12
Kanniyakumari	9,861	0.02	20.68
Karur	39,583	0.15	129.83
Krishnagiri	9,926	0.03	26.66
Madurai	1,09,783	0.31	208.36
Mayiladuthurai	11,43,675	3.34	2,133.16
Nagapattinam	9,95,475	2.62	1,769.61
Namakkal	1,10,168	0.45	153.44
Perambalur	6,61,068	1.45	821.70
Pudukkottai	8,87,219	1.86	1,556.45
Ramanathapuram	17,48,640	4.11	2,476.01
Ranipet	1,25,845	0.29	235.73
Salem	63,222	0.20	140.08
Sivaganga	10,07,166	1.86	1,375.96
Tenkasi	3,37,676	1.02	442.86
Thanjavur	14,94,980	3.44	3,065.81
The Nilgiris	449	0.00	2.91
Theni	1,760	0.01	5.65
Thiruvallur	25,25,835	6.86	4,948.40
Tiruchirappalli	4,27,007	1.02	802.71
Tirunelveli	71,070	0.21	98.50
Tirupathur	37,345	0.09	71.32
Tiruppur	6,050	0.04	32.40
Tiruvannamalai	3,03,584	0.73	566.33
Tuticorin	9,63,008	4.53	1,677.64
Vellore	5,063	0.01	10.28
Villupuram	7,23,778	1.50	1,107.52
Virudhunagar	4,79,817	1.69	827.31
Total (Tamil Nadu)	1,69,61,521	43.47	28,376.61
