

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2582**  
TO BE ANSWERED ON THE 16<sup>TH</sup> DECEMBER, 2025

**REVIEW OF THE PROGRESS OF PMFBY**

2582. SHRI BASAVARAJ BOMMAI:

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

- (a) whether the Government has reviewed the progress made so far and also the impact of Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the total amount of premium paid by farmers under the scheme since its implementation and the number of farmers received compensation along with the total amount disbursed to them, year/State-wise;
- (c) whether any major improvements emerged in the PMFBY in comparison to the previous crop insurance schemes and if so, the details thereof;
- (d) whether any steps are being taken to address the challenges/failures on the implementation of the scheme; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

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

(a) & (b): Department of Agriculture and Farmers Welfare is regularly monitoring the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) including functioning of insurance companies, timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences. In addition, various studies including impact studies have also been made from time to time. As a result of various improvements made in the scheme, the enrollment of farmers in the scheme was at all time high in 2024-25.

State-wise and Year-wise details of number of farmer applications enrolled, farmers share in premium, claims paid and number of farmer applications benefitted from 2016-17 to 2024-25 under the PMFBY are given in **Annexure-I and II** respectively.

(c) to (e): Details of improvements made in PMFBY over erstwhile schemes are as under :

- i) To address the demand of farmers, the scheme has been made voluntary for all farmers.
- ii) Share of farmer in actuarial premium has been rationalized for crops / areas through out the country & reduced to a lower level subject to a maximum ceiling of 2% of sum insured for Kharif foodgrains, pulses & oilseed crops, 1.50% for Rabi foodgrains, pulses & oilseed crops and 5% for Kharif & Rabi annual commercial / annual horticultural crops.
- iii) The remaining part of the actuarial/bidded premium is shared by the Central and State Government on 50 : 50 basis except in North Eastern States (from Kharif 2020) and in Himalayan States (from Kharif 2023) where it is 90:10. Earlier, sharing pattern for NER and Himalayan States was for 50 : 50.
- iv) States have been given the option to choose original PMFBY or alternative risk management models of Cup & Cap model 80 : 110, Cup & Cap Model 60 : 130 and Profit sharing models as per their risk perception.
- v) In addition to the Scale of Finance as decided by the District Level Technical Committee (DLTC) primarily based on cost of cultivation of crop in the district/area, one more option i.e. notional value of average yield has been given to the States to decide the sum insured.
- vi) The unit area of insurance has been reduced to village/village panchayat or any other equivalent unit as notified by State Government for major crops. For other crops it may be a unit of size of village/village panchayat or above as decided by the State Government. Under Restructured Weather Based Crop Insurance Scheme (WBCIS) Reference Unit Area (RUA) is notified by the State Government based on available Automatic Weather Stations (AWSs)/Automatic Rain gauge Stations (ARSs) in the area.
- vii) The coverage of post-harvest losses has been extended throughout the country and unseasonal rains has been included.
- viii) Provision of selection of implementing agencies (insurance companies) through a transparent bidding process for a period of 3 year in a go instead of one year/season has been made to increase their commitment and accountability to the farmers in the area/State.
- ix) For detailed plan for publicity and awareness, provision for earmarked expenditure of 0.5% of Gross premium per company per season has been made.
- x) Inclusion of Perennial horticultural crops under the ambit of PMFBY.
- xi) Mandatory capturing of Adhaar number – This would help in de-duplication

- xii) In view of the demand of many states, option has been given to states to choose additional risk covers besides shortfall in yield-based cover depending upon the local weather challenges and requirements of the farmers.

Further, Government has taken various steps to strengthen implementation of this scheme all over India to ensure effective implementation, timely compensation and 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 settlement 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.
- Opening of Escrow account has been made mandatory under PMFBY for ensuring timely release of state share of subsidy for implementing season, thereby controlling delayed claim settlement to eligible farmers. This enable States to ensure that the premium subsidies payments are not delayed beyond the prescribed timelines as per provisions of Operational Guidelines.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been 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.

Further, 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.

## Annexure-I

**PMFBY & RWBCIS: State Wise details from 2016-17 to 2024-25 (as on 31st October 2025)**

State/UT Name	Application Enrolled	Premium collected from farmers	Paid Claims	Farmers Application Benefitted
	(In No.)	(Rs. In Crore)		(In No.)
A & N Islands	2,920	0.05	0.25	624
Andhra Pradesh	4,37,16,203	795.50	5,575.64	59,58,221
Assam	62,88,099	35.49	724.54	10,77,849
Bihar	52,31,142	402.54	811.06	4,70,922
Chhattisgarh	4,35,44,198	1,627.25	7,651.92	1,11,86,002
Goa	3,891	0.19	0.15	728
Gujarat	83,94,495	1,499.42	5,737.24	30,05,111
Haryana	3,88,85,481	2,351.19	9,006.35	81,85,047
Himachal Pradesh	26,69,243	274.50	607.57	11,43,155
Jammu & Kashmir	9,61,259	67.90	156.88	2,65,772
Jharkhand	71,63,259	75.42	857.29	8,66,732
Karnataka	2,23,55,687	2,536.34	17,475.54	1,25,41,433
Kerala	9,63,528	76.17	741.92	5,79,767
Madhya Pradesh	10,19,37,987	6,819.99	31,722.62	3,02,86,712
Maharashtra	13,08,08,719	5,522.25	44,978.38	6,20,50,428
Manipur	38,748	3.75	10.50	27,638
Meghalaya	91,819	0.84	24.49	34,148
Odisha	6,54,84,317	1,154.56	7,179.76	1,13,15,566
Puducherry	1,97,592	1.44	18.79	35,726
Rajasthan	19,42,16,079	6,827.46	31,411.26	4,97,50,339
Sikkim	13,589	0.46	0.18	330
Tamil Nadu	3,81,69,842	1,396.75	15,488.07	1,78,54,870
Telangana	39,04,037	696.38	1,906.38	12,21,538
Tripura	14,00,683	3.78	12.29	1,33,265
Uttar Pradesh	5,29,44,824	3,099.96	5,801.19	91,55,286
Uttarakhand	20,00,126	344.77	1,211.02	10,07,387
West Bengal	1,38,05,173	305.51	1,262.78	19,14,960
<b>Total</b>	<b>78,51,92,940</b>	<b>35,919.87</b>	<b>1,90,374.05</b>	<b>23,00,69,556</b>

## Annexure-II

<b>PMFBY &amp; RWBCIS: Year Wise details from 2016-17 to 2024-25 (as on 31<sup>st</sup> October 2025)</b>
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Year	Application Enrolled	Premium collected from farmers	Paid Claims	Farmers Application Benefitted
	(In No.)	(Rs. In Crore)		(In No.)
2016-17	5,85,88,795	4,120.78	16,870.75	1,50,38,954
2017-18	5,37,73,010	4,203.51	22,231.34	1,78,42,813
2018-19	5,79,24,389	4,814.17	29,362.02	2,28,70,902
2019-20	6,20,23,243	4,484.95	28,018.74	2,45,67,818
2020-21	6,24,55,870	4,048.87	20,457.76	1,93,44,233
2021-22	8,29,80,129	3,728.64	20,563.65	3,43,65,103
2022-23	11,24,87,613	3,980.71	19,840.78	3,28,08,066
2023-24	14,35,72,488	3,203.46	20,773.33	3,70,64,583
2024-25	15,13,87,403	3,334.79	12,255.67	2,61,67,084
<b>Total</b>	<b>78,51,92,940</b>	<b>35,919.87</b>	<b>1,90,374.05</b>	<b>23,00,69,556</b>

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