

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 339**

TO BE ANSWERED ON THE 02<sup>ND</sup> DECEMBER, 2025

**PERFORMANCE OF PMFBY IN KERALA**

339. DR. SHASHI THAROOR:

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

(a) the total number of farmers enrolled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kerala during the last three financial years and the total area insured under the scheme in the State;

(b) the total amount of claims paid to farmers in Kerala under PMFBY during the same period, and the number of claims pending settlement as of the latest available data;

(c) whether the Government has conducted any assessment of the implementation of PMFBY in Kerala, including evaluation of crop loss estimation methods, premium payment timelines, grievance redressal mechanisms and farmer awareness levels and if so, the details of the findings thereof; and

(d) whether any steps are being taken to address challenges such as delayed claim settlement, limited insurer participation, low coverage among small and marginal farmers and if so, the details thereof?

**ANSWER**

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

(a) & (b) : Details of total number of farmers enrolled, area insured, claims paid and claims pending during last three years i.e. from 2022-23 to 2024-25 in Kerala under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given below :

Year	Farmer Applications Insured (In No.)	Area Insured (In Lakh Ha)	Claims Paid	Claims Pending
			(Rs. In Crore)	
2022-23	1,46,546	0.69	180.33	2.64
2023-24	1,74,102	0.73	164.81	9.53
2024-25	2,19,648	0.80	-	-
<b>Total</b>	<b>5,40,296</b>	<b>2.22</b>	<b>345.14</b>	<b>12.17</b>

(c) & (d) : Department is regularly monitoring the functioning of the scheme, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences.

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.

Government has taken various steps to strengthen implementation of this scheme all over India including Kerala State 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.
- 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.

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.

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