

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

LOK SABHA

UNSTARRED QUESTION NO. 417

TO BE ANSWERED ON THE 02ND DECEMBER, 2025

ASSESSMENT OF CROP LOSS UNDER PMFBY

417. SHRI AMRA RAM:

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

(a) whether the surveyors of the insurance companies do not reach on time to assess the crop loss under the Pradhan Mantri Fasal Bima Yojana (PMFBY) even after receiving applications for individual crop loss due to untimely rains;

(b) if so, the basis on which the compensation to those farmers is likely to be determined;

(c) whether the Government intends to include representatives of farmers' organizations in the committees formed at the district and State level under the PMFBY and if so, the time by which it is likely to be done; and

(d) if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b) : As per provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY), losses due to localized calamity and post harvest losses are assessed and worked out by a committee of insurance Company concerned and State Government representatives. Insurance companies appoint their representatives/loss assessor/ surveyors to the Committee. Based on the recommendation/approval of the Committee final claims are worked out and paid. State Government and the insurance companies have to appoint their representatives, submit its report and pay the claims within stipulated time period. If any eligible farmer is left from the survey due to any reason, his admissible claims are worked out and paid based on the loss/claims in adjacent farmer's fields/claims. Further, If the crop is not eligible for individual farm assessment, season-end claims are worked out on the basis yield data furnished by the State Government after harvesting.

(c) & (d): Different steps have been taken up by Central & State Governments to increase the awareness about the Stratified Grievance Redressal Mechanism adopted by PMFBY amongst the farmers and other stakeholders. Farmers representation is there in the District Level Grievance Redressal Committees (DGRCs) as per the provisions of the Operational Guidelines. Accordingly, many States and UTs have issued Notifications on the constitution of the Grievance Redressal Committees clearly depicting the nature, roles and responsibilities of the functionaries entrusted in the Grievance Redressal Committees specifying the timelines for disposal of Grievances. The representatives of the farmers have already been included in the DGRCs.