

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

LOK SABHA
UNSTARRED QUESTION NO. 1637
TO BE ANSWERED ON 10TH FEBRUARY, 2026

EVALUATION OF PM-KISAN SCHEME

1637. DR. KALANIDHI VEERASWAMY:

Will the Minister of Agriculture and Farmers Welfare कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government has conducted any evaluation of Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme and Pradhan Mantri Fasal Bima Yojana (PMFBY) with regard to efficiency of Direct Benefit Transfer (DBT) mechanisms, particularly in identifying and eliminating delays in transfer of benefits to farmers;
- (b) the details of pending and delayed PM-KISAN payments State-wise, including Tamil Nadu, during last three years and reasons for such delays;
- (c) whether large numbers of eligible small and marginal farmers remain excluded from PMKISAN benefits due to issues related to land records, Aadhaar authentication failures, or banking related mismatches and if so, the corrective measures taken to resolve these gaps;
- (d) the number of farmers in Tamil Nadu and other States who have faced delays or denial of crop-insurance claim settlements under PMFBY; and
- (e) the steps taken to ensure transparent and time-bound settlement of claims by insurance companies?

ANSWER

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

(a): The PM-KISAN scheme is a central sector scheme launched in February 2019 by the Hon'ble Prime Minister to supplement the financial needs of farmers with cultivable land-holding. Under the scheme, a financial benefit of ₹ 6,000/- per year is transferred in three equal instalments, into the Aadhaar seeded bank accounts of farmers through Direct Benefit Transfer (DBT) mode. Under the PM-KISAN Scheme, cultivable landholding is primary eligibility criteria to receive benefit of the Scheme subject to certain exclusions relating to higher economic status.

A farmer-centric digital infrastructure has ensured the benefits of the scheme reach all the farmers across the country without involvement of any intermediaries. Maintaining absolute transparency in registering and verifying beneficiaries, the Government of India has disbursed over ₹ 4.09 lakh Cr. through 21 installments since inception of the Scheme.

There have been multiple impact evaluation assessments of the PM-KISAN scheme that highlight its impact on farmers' income and rural economy. Their findings are as follows:

(i) An independent study conducted by the International Food Policy Research Institute (IFPRI) in 2019 analyzed how the cash transfers under the scheme were being

utilized by farmers. The findings of the study suggest that the funds provided under PM-KISAN have significantly contributed to rural economic growth, alleviated credit constraints, and increased investments in agricultural inputs. Additionally, the funds have improved farmers' risk-taking capacity, enabling them to make productive yet riskier investments. Besides agricultural needs, the funds were also used to meet other expenses such as education, medical, and marriage costs.

(ii) The Department of Agriculture and Farmers Welfare has also implemented a comprehensive feedback mechanism using Kisan Call Centres (KCC), and surveys conducted have shown that more than 92% of the beneficiaries are satisfied with the scheme, with more than 93% of the farmers utilising the benefits for agricultural activities.

(iii) The Development Monitoring and Evaluation Office (DMEO) of NITI Aayog conducted an impact evaluation study on the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme. The study's findings demonstrate that the scheme is successfully fulfilling its primary function of providing direct financial assistance to farmers holding agricultural land, thereby enhancing their economic stability and agricultural productivity. The study also shows that over 92 percent of beneficiary farmers utilized the financial assistance for essential agricultural inputs such as seeds, fertilizers, and pesticides, which are particularly important in the face of rising input costs and weather-related uncertainties.

Additionally, approximately 85 percent of beneficiary farmers reported an increase in agricultural income, and a significant reduction in reliance on informal credit during crop failures or medical emergencies. This study demonstrates the scheme's contribution to India's progress toward the Sustainable Development Goals related to poverty reduction, food security, gender equity, and institutional transparency. It also emphasizes that the PM-KISAN scheme has become an important pillar of the direct benefit transfer ecosystem, with transaction failures significantly reduced due to the Aadhaar-enabled payment system and continuous improvements in the system.

Government has introduced yield based **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and weather index based **Restructured Weather Based Crop Insurance Scheme (RWBCIS)** from Kharif 2016 to provide financial support to farmers suffering crop loss/damage arising out of natural calamities, adverse weather incidence and to stabilize the income of farmers etc.

Under PMFBY, 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.

Further, 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 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 w.e.f. Kharif 2024, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through NCIP.

(b) & (c): PM-Kisan is an entitlement based scheme and each eligible farmer is entitled to receive the benefit of the scheme. Under the PM-KISAN Scheme, States/UTs are mandated to identify and verify the eligible beneficiaries under the scheme and upload the data of eligible farmers including land records, linking of Aadhaar with their bank accounts and e-KYC for successful transfer of the benefits. The registration of farmers and their verification under the Scheme is an ongoing

process. The farmers can register themselves through PM-KISAN Portal and Common Service Centers (CSCs). All such applications are approved by the concerned States/UTs after due verification. Thereafter, benefit is processed immediately by the Department and the same is released in the subsequent instalment.

Further, Land seeding, Aadhaar-based payments, and e-KYC have been made mandatory under the scheme. Farmers are intimated through SMS to complete the mandatory requirements to ensure the uninterrupted disbursement of benefits under PM-KISAN. As and when these farmers complete their mandatory requirements, their benefits under the Scheme resume from the subsequent instalment.

Under the PM-KISAN, 100% payments are released through Aadhaar based payment directly into the bank account seeded with beneficiaries' Aadhaar. This payment process does not use the bank account numbers or other bank account related information.

(d): Pradhan Mantri Fasal Bima Yojana (PMFBY) is voluntary for States as well as farmers. All willing farmers are eligible to enroll under the scheme. The State of Tamil Nadu has been implementing the scheme since its inception in 2016.

State-wise details of claims reported, claims paid and pending claims under PMFBY from 2020-21 to 2024-25 (as on 31.12.2025) are at Annexure.

(e): In addition to NCIP and Digicclaim Module, Government has taken various steps to strengthen implementation of PMFBY, bring transparency and ensure timely settlement of claims under the scheme, such as:

- 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.
- Opening of ESCROW Account by the State Government concerned for deposit of their premium share in advance as per provisions of the scheme has been made mandatory w.e.f. Kharif 2025 season.
- 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.
- Tranche based claim settlement has been initiated w.e.f. Rabi 2024-25.”

State-wise details of claims reported, claims paid and pending claims under PMFBY from 2020-21 to 2024-25 (as on 31.12.2025)

State/UT Name	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)		
A & N Islands	0.05	0.05	0.00
Andhra Pradesh	3,793.60	751.94	3,041.66
Assam	639.85	617.84	22.01
Chhattisgarh	3,713.87	3,712.42	1.44
Goa	0.01	0.01	0.00
Haryana	6,015.02	5,966.52	48.49
Himachal Pradesh	385.62	376.79	8.83
Jammu & Kashmir	122.53	120.28	2.24
Jharkhand	27.28	-	27.28
Karnataka	11,251.80	11,182.78	69.02
Kerala	587.24	574.54	12.70
Madhya Pradesh	13,923.73	13,877.83	45.90
Maharashtra	27,115.96	26,812.78	303.18
Manipur	6.90	6.74	0.16
Meghalaya	24.30	24.08	0.21
Odisha	2,594.33	2,583.67	10.67
Puducherry	14.81	13.20	1.61
Rajasthan	19,374.25	18,994.26	379.99
Sikkim	0.04	0.03	0.01
Tamil Nadu	5,961.62	5,917.27	44.35
Tripura	9.78	9.67	0.11
Uttar Pradesh	3,354.45	3,315.66	38.79
Uttarakhand	1,168.26	1,119.45	48.81
Total	1,00,085.31	95,977.84	4,107.48
