

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 547**  
TO BE ANSWERED ON THE 03<sup>RD</sup> FEBRUARY, 2026

**CROP INSURANCE COVERAGE IN UTTAR PRADESH**

547. MRS RUCHI VIRA:

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

(a) whether the Government has examined the adequacy of crop insurance coverage, compensation for disaster and extension of agriculture services in Moradabad district of Uttar Pradesh, particularly in the flood affected and low-lying areas of Thakurdwara and Kundarki, where repeated instances of crop losses attributed to the incidence of floods, pest attack and climatic uncertainties have been reported despite being enrolled under various schemes;

(b) if so, the details of the status of settlement of insurance claims, the grievance redressal mechanism, field verification processes in the district and the capacity-building measures undertaken by the Government to restore farmers' confidence in risk-mitigation schemes; and

(c) 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): Government is committed to provide adequate financial security to farmers of the country including Moradabad district of Uttar Pradesh against the crop loss due to adverse climatic conditions. In order to secure the farmers against the crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc., Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented by the Government. PMFBY provides comprehensive risk coverage from pre-sowing to post harvest losses against non-preventable natural risks, whereas the RWBCIS provides indemnification for likely crop losses due to deviation in weather indices.

The scheme is voluntary for the States as well as farmers. State Government of Uttar Pradesh is implementing the scheme since its inception in Kharif 2016 and notified the crop of black gram (Urad), paddy (Dhan) and pearl millet (Bajra) crops during Kharif 2025

season and mustard, potato and wheat crops during Rabi 2025-26 season. Details of coverage and claims in Moradabad district from 2022-23 to 2024-25 under PMFBY are given below :

Parameters	2022-23	2023-24	2024-25	Total
Farmer Applications Enrolled (In No.)	16,435	14,742	22,900	54,077
Insured Area (In Ha.)	5,992	5,078	4,705	15,775
Sum Insured (Rs. In Crore)	39.33	42.78	39.68	121.80
Farmer Share (Rs. In Crore)	0.69	0.77	0.69	2.16
Reported Claims (Rs. In Crore)	0.66	0.38	0.18	1.23
Paid Claims (Rs. In Crore)	0.66	0.38	0.18	1.23
Application Benefitted (In No.)	628	596	597	1,821

Further, Central Integrated Pest Management Centre (CIPMC) in Agra under the aegis of this Department has conducted one hundred surveys in 2024-25 and 120 surveys in 2025-26 in Moradabad for sugarcane, paddy and wheat crops. The pest intensity reported to trace level. Awareness trainings are being conducted by the CIPMC from time to time.

(b) & (c): Government has taken various steps to strengthen implementation of this scheme all over India including districts of Uttar Pradesh 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.

- The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs).
- Structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. Along with this, 'Fasal Bima Pathshalas' are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.
- Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath'. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented w.e.f. 2023-24 under the scheme:

- 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.
- 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.

To further improve the grievance redressal mechanism already provided in the Operational Guidelines of the scheme, 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 all farmers including farmers of Moradabad can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed.

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