

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

LOK SABHA
UNSTARRED QUESTION NO. 680
TO BE ANSWERED ON THE 03RD FEBRUARY, 2026

PERFORMANCE OF PMFBY IN PERAMBALUR

680. Thiru Arun Nehru:

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

- (a) the total number of farmer applications enrolled and area insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Perambalur District since 2020, season-wise and crop- wise;
- (b) the amount of premium collected, claims lodged, claims settled and compensation paid to farmers in the constituency under this scheme for the same period;
- (c) the names of the insurance companies engaged and reasons, if any, for delays in claim settlement reported in the constituency; and
- (d) the measures taken to improve awareness, grievance redressal and timely benefit delivery to farmers under this scheme in the region?

ANSWER

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

(a) to (c) : 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 Tamil Nadu is implementing the scheme since its inception in Kharif 2016 in the State including Perambalur district. Season-wise details of coverage and claims paid in Perambalur district from 2020-21 to 2024-25 under PMFBY are given below :

Year	Season	Applications Enrolled	Area Insured	Farmer Share of Premium	Reported Claims	Paid Claims	Application Benefitted
		(In No.)	(In Ha)	(Rs. In Crore)			(In No.)
2020	Kharif	205	128	0.04	0.04	0.04	84
	Rabi	85,117	19,299	1.69	34.15	34.15	79831
2021	Kharif	117	108	0.06	0.07	0.07	62
	Rabi	23,070	6,243	1.29	20.68	20.68	20552
2022	Rabi	1,88,706	41,416	5.28	0.88	0.88	3214
2023	Rabi	1,75,972	38,580	4.09	111.38	111.23	170522
2024	Kharif	295	141	0.06	0.08	0.00	56
	Rabi	2,96,916	65,393	6.55	35.62	35.48	155390
Total		7,70,398	1,71,308	19.06	202.91	202.53	4,29,711

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some complaints including complaints from elected representatives were received in the past about payment of claims which are primarily on account of **(a) delay in providing State Government share of subsidy (b) non-payment/delayed payment or under payment of claims on account of incorrect/delayed submission of insurance proposals by banks (c) discrepancy in yield data & consequent disputes between State Government and insurance companies etc.** The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

(c) : 20 including all the 5 Public Sector General Insurance Companies are empaneled for implementing of the scheme in the country. But specific company(ies) in the State are selected by the State Government concerned through competitive bidding process. Agriculture Insurance Company of India Ltd., Iffco Tokio General Insurance, Kshema General Insurance and Indusind General Insurance Companies have implemented the scheme in one or more seasons in Perambalur district of Tamil Nadu from 2020-21 to 2024-25.

(d) : Government has taken various steps to strengthen implementation of this scheme all over India including districts of Tamil Nadu 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, 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:

- 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.

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 Perambalur can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed.
