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

LOK SABHA
STARRED QUESTION NO. 139
TO BE ANSWERED ON 9TH DECEMBER, 2025

NEW TARGETS FOR PM-KISAN

*139. SHRI SHRIRANG APPA CHANDU BARNE:
SHRI RAVINDRA DATTARAM WAIKAR:

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

(a) whether the Ministry has published new targets for PM-KISAN and related benefit transfers, if so, the details thereof and if not, the reasons for the same;

(b) whether crop insurance coverage has increased after the latest scheme reforms, if so, the details thereof;

(c) whether there is monitoring of climate-resilient farming pilot projects and the benchmarks for success, if so, the details thereof;

(d) whether feedback from farmer producer organizations informs the farmers of the ongoing agricultural policy revisions, if so, the details thereof; and

(e) whether mechanism of review exists on the functioning of agri-market digital platforms and their impact on price realization for farmers, if so, the details thereof, if not, the reasons therefor?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHOUHAN)

(a) to (e): A statement is laid on the table of the House.

STATEMENT MADE IN REPLY TO PART (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 139 REGARDING NEW TARGETS FOR PM-KISAN RAISED BY SHRI SHRIRANG APPA CHANDU BARNE AND SHRI RAVINDRA DATTARAM WAIKAR, HON'BLE MPs DUE FOR REPLY ON 9TH DECEMBER, 2025

(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 Rs. 4.09 lakh Cr. through 21 installments since inception of the Scheme.

Under PM-KISAN, the responsibility of providing the correct and verified data of the farmers lies with the respective States/UTs. Benefits of the PM-KISAN scheme are transferred to the beneficiaries through Direct Benefit Transfer (DBT) mode, based on the verified data received from the States/UTs on the PM-KISAN portal. There is no physical and financial target under the PM-KISAN Scheme. Since, PM-Kisan is an entitlement based scheme, every eligible farmer is entitled for the benefits of the scheme.

(b): Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. This scheme is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of insured farmers is provided against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at a minimum premium i.e. 2% of sum insured for Kharif season and 1.5% of sum insured for Rabi season for food and oilseed crops and 5% of sum insured for commercial/horticultural crops. The remaining of actuarial/bidded premium is shared equally (50:50) by the Central and State Governments except North Eastern & other Hilly States where it is shared in the ratio of 90:10 between Centre and State. This scheme is voluntary for states and farmers as well.

Government has taken various steps in recent years to strengthen implementation of this scheme to bring transparency and ensure timely settlement of claims:

(i) 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 famer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.

(ii) In order to rigorously monitor claim disbursal process, a dedicated module namely **'Digiclaim 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.

(iii) 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.

(iv) 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.

(v) Similarly, if State Government delayed its premium subsidy from stipulated time period, a penalty of 12% is to be paid by them also.

(vi) Tranche based claims settlement has been initiated from 2025-26.

(vii) 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 above interventions have helped bring in more transparency into the scheme ecosystem by reducing human intervention and has further enabled trust within stakeholders such as implementing States/UTs & General Insurers. As a result, coverage under the scheme has increased year by year as per following details:

(as on 31.10.2025)

S.No.	Year	Nos. of farmers application enrolled (in lakhs)	Area Insured (lakh ha.)	Paid claims (Rs. in cr.)
1	2021-22	830	466	20,564
2	2022-23	1125	517	19,841
3	2023-24	1436	609	20,773
4	2024-25	1514	622	12,256

(c): National Innovations in Climate Resilient Agriculture (NICRA) a flagship network project of Indian Council of Agriculture Research (ICAR) is being monitored by expert committee members to review the basic and strategic research work carried out at various

ICAR institutes, State Agricultural Universities and other research institutes. A high-level monitoring committee under the chairmanship of Secretary, DARE & DG, ICAR with members from various Ministries also review the NICRA project. The zonal monitoring committee reviews the work carried out by the KVKs in their respective zone. The project is being evaluated by an independent Third Party every five years.

(d): The Ministry of Agriculture & Farmers Welfare has undertaken the formulation of the National FPO Policy. For formulation of the policy, the draft policy was circulated to all the stakeholders involved in the formation & promotion of 10,000 FPOs in the country i.e. Implementing Agencies, CBBOs/VCOs and FPOs. The suggestions received were deliberated by the committee formed by the Ministry for finalization of National FPO Policy. Further, the representatives from Implementing Agencies, CBBOs/VCOs & FPOs were invited for deliberation during the conference held in Sept-2024 at ICAR, Pusa for finalization of National FPO Policy. The suggestions given by the FPOs have been incorporated in the policy suitably.

(e): Government has implemented Electronic National Agriculture Market (e-NAM). It's envisaged as a pan India electronic trading portal, which will network markets to create unified national market for agriculture commodities. e-NAM is a "virtual" market but it has a physical market at the back end. e-NAM enables farmers to directly sell their produce to buyers, by passing intermediaries, which ensures better pricing and increased transparency. The platform provides access to broader markets, real-time pricing information, and e-payment systems, allowing farmers to receive timely payments. By offering quality grading, competitive bidding, and market intelligence, e-NAM empowers farmers to make informed decisions and maximize their profits. Further, a monthly progress report regarding functioning of e-Nam platform is prepared and reviewed by the Department. A toll-free helpline is set up under eNAM for resolving problems faced by e-NAM users including farmers.

*****