

IMPLEMENTATION OF PMFBY

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The Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. The scheme is demand driven and voluntary for the States/UTs as well as farmers. However, the coverage of farmers including non-loanee farmers, small & marginal farmers and tenant farmers is increasing under the scheme is showing increasing trends year-on-year basis. Keeping in view the various steps taken by the Government, total number farmers enrolled has increased from 3.17 crore in 2022-23 to 4.19 crore in 2024-25, i.e. an increase of 32%. The number of farmers enrolled in 2024-25 under the scheme is at its highest since inception of the scheme. Year-wise and State-wise details of claims pending during 2020-21 to 2024-25 are given in **Annexure**.

Out of the total farmer applications enrolled under the scheme in 2024-25, 6.5%, 17.6% and 48% are pertaining to tenant, marginal and loanee farmers respectively.

Government has taken various steps to strengthen implementation of this scheme including increase in coverage of farmer applications, bring transparency, ensure timely settlement of claims and increase awareness of the scheme:

- 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 '**Digiclaim 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.
- 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.
- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).
- 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 recently 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.

Annexure

PMFBY & RWBCIS: State Wise Claims Pending Data for Five Years as on 30.06.2025						
State/ UTs	Claims Pending (Rs. In Crore)					Total
	2020-21	2021-22	2022-23	2023-24	2024-25	
A & N Islands	-	-	-	-	0.0	0.0
A n d h r a Pradesh		-	132.1	2,235.1	224.9	2,565.8
Assam	0.0	19.1	1.0	3.9	8.2	32.2
Chhattisgarh	0.1	0.1	0.1	0.3	136.7	137.3
Goa	-	-	-	-	-	-
Haryana	6.9	3.2	23.9	8.1	23.4	65.4
H i m a c h a l Pradesh	0.2	0.1	0.2	0.3	6.4	7.2
J a m m u & Kashmir		-	0.1	1.7	2.6	4.5
Jharkhand					27.2	27.2
Karnataka	1.7	1.7	2.7	12.5	4.9	23.6
Kerala	0.4	0.2	0.1	-	-	0.7
M a d h y a Pradesh	13.5	7.1	8.4	177.9	1,261.7	1,468.6
Maharashtra	39.7	3.1	55.6	76.6	159.3	334.2

Manipur	-	-	0.0	0.0	-	0.0
Meghalaya	-	-	-	0.6	0.1	0.7
Odisha	0.0	0.0	6.1	2.9	5.9	15.0
Puducherry	-	-	0.3	0.7	1.7	2.6
Rajasthan	10.6	14.7	26.2	194.5	1,279.3	1,525.2
Sikkim	-	-	-	0.0	0.0	0.0
Tamil Nadu	0.1	-	1.9	4.1	118.4	124.6
Telangana	-					-
Tripura	-	-	0.1	0.2	0.0	0.3
Uttar Pradesh	0.3	-	30.5	12.5	77.9	121.1
Uttarakhand	-	-	0.3	0.1	0.0	0.4
West Bengal				-		-
Total	73.5	49.3	289.4	2,732.0	3,338.7	6,456.6

This information was given by Minister of State for Agriculture and Farmers Welfare, shri Shri Ramnath Thakur in a written reply in Rajya Sabha today.

RC/ KSR/AR

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