

PAYMENT OF COMPENSATION UNDER PRADHAN MANTRI FASAL BIMA YOJANA

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Since its inception in 2016 till 2024-25, as on 30.06.2025, 78.407 Crore Farmer Applications have been insured under Pradhan Mantri Fasal Bima Yojana. Out of these applications, 22.667 Crore farmers received claims totalling to Rs. 1.83 lakh Crores for the same period.

Government has taken various steps to strengthen implementation of this scheme, bring transparency and ensure timely settlement of claims, such as:

- 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 enrolment 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.
- 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).

Both Public Sector and Private Insurance Companies have been involved to increase the coverage of farmers especially non-loanee farmers and to bring more competition in crop insurance sector so as to provide the best services to farmers at competitive rates. Due to increased competition, actuarial/bidder premium rates have also decreased. As compared to erstwhile crop insurance schemes, coverage of farmer applications has increased from 371 lakhs in 2014-15 to 1510 lakhs in 2024-25. Number of non-loanee farmer applications has also increased from 20 lakhs in 2014-15 to 522 lakhs in 2024-25.

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

RC/ KSR/AR

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