

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

**LOK SABHA**  
**STARRED QUESTION NO. 36**  
TO BE ANSWERED ON THE 02<sup>ND</sup> DECEMBER, 2025

**IMPLEMENTATION OF PMFBY IN ODISHA**

\*36. SMT. SANGEETA KUMARI SINGH DEO:

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

(a) the total number of farmers enrolled under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Odisha during the last five financial years along with claims settled, district-wise ;

(b) whether the Government has received any complaints regarding delayed compensation or rejected claims from farmers in Western Odisha, if so, the details thereof;

(c) the steps taken by the Government to ensure timely claim settlement, especially for small and marginal farmers; and

(d) whether the Government proposes to introduce stricter monitoring mechanisms for insurance agencies operating in Odisha, if so, the details thereof?

**ANSWER**

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

(a) to (d) : A statement is laid on the Table of the House.

**STATEMENT REFERRED TO PART (a) TO (d) OF LOK SABHA STARRED QUESTION NO. 36 FOR 2<sup>ND</sup> DECEMBER, 2025 REGARDING IMPLEMENTATION OF PMFBY IN ODISHA.**

(a): District-wise details of total number of farmers enrolled and claims paid during last five years in Odisha under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I**.

(b) to (d): All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, enrollment of farmers, assessment of crop yield/crop loss and uploading of Threshold Yield & Actual Yield on National Crop Insurance Portal (NCIP) for calculation and payment of admissible claims directly to the farmer's account are being performed by the concerned State Government or Joint Committee of State Government officials and insurance company concerned. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme.

Further, 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 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.

Government has taken various steps to strengthen implementation of this scheme all over India including Odisha 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 '**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.
- 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.
- 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.

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.

The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

## Annexure

**PMFBY & RWBCIS: District Wise details of number of Farmers Enrolled and  
Claims Paid in Odisha from 2020-21 to 2024-25 as on October, 2025  
(Provisional)**

<b>District</b>	<b>Farmers Enrolled (In No.)</b>	<b>Claims Paid (Rs. In Crore)</b>
Anugul	3,64,089	14.35
Balangir	6,70,074	454.68
Baleshwar	4,54,364	47.77
Bargarh	8,63,666	359.32
Bhadrak	3,92,715	114.99
Boudh	1,08,531	2.19
Cuttack	2,10,141	63.34
Deogarh	67,718	10.72
Dhenkanal	1,80,309	8.25
Gajapati	76,328	2.51
Ganjam	6,51,011	58.59
Jagatsinghapur	2,18,022	20.60
Jajapur	3,66,582	140.65
Jharsuguda	1,50,810	232.38
Kalahandi	4,87,540	266.56
Kandhamal	67,901	0.36
Kendrapara	5,51,080	82.71
Kendujhar	2,60,534	1.84
Khordha	2,87,941	29.91
Koraput	87,842	0.20
Malkangiri	74,161	0.23
Mayurbhanj	2,43,634	2.78
Nabarangpur	1,40,870	5.53
Nayagarh	1,51,666	8.20
Nuapada	1,82,038	15.28
Puri	5,63,855	296.49
Rayagada	1,28,916	0.20
Sambalpur	2,63,760	87.00
Subarnapur	1,37,545	3.81
Sundargarh	4,51,403	248.59
<b>Total (Odisha)</b>	<b>88,55,046</b>	<b>2,580.06</b>

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