

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2752**  
TO BE ANSWERED ON THE 16<sup>TH</sup> DECEMBER, 2025

**INSURANCE ACCESSIBILITY BY FARMERS OF REMOTE AREAS**

2752. SHRI AMARSING TISSO:

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

- (a) the number of farmers in Karbi Anglong and Dima Hasao districts covered under the Pradhan Mantri Fasal Bima Yojana;
- (b) whether the Government has identified any issues in coverage or claim settlement in these remote regions; and
- (c) the steps taken to improve insurance accessibility for small and marginal farmers in these districts?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

- (a) : Total 30,950 and 72,011 farmer applications have been enrolled during last 5 years i.e. 2020-21 to 2024-25 in Dima Hasao and Karbi Anglong districts of Assam respectively under Pradhan Mantri Fasal Bima Yojana (PMFBY).
- (b) : The PMFBY, introduced in the country from Kharif 2016 season is voluntary for the States as well as farmers. All the major work like selection of crops & area/district, 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.
- (c) : Government has taken various steps to strengthen implementation of this scheme all over India including Assam State to bring transparency and ensure smooth coverage farmers and timely settlement of claims in States/UTs :

- 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 period, 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, introduction of technologies like YES-TECH (Yield Estimation System Based on Technology) and WINDS (Weather Information Network and Data System) for objective crop damage and loss assessment 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 concerned including Assam, 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.

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