

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

RAJYA SABHA
UNSTARRED QUESTION NO-1470
TO BE ANSWERED ON 01/08/2025

FRAUDULENT CLAIMS UNDER PMFBY

1470 Shri Derek O' Brien:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether Government is aware of fraudulent claims under Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the details of instances where the legal claims of eligible farmers have been siphoned off by fraudulent claims, State-wise;
- (c) the steps taken by Government to address this issue; and
- (d) whether Government is planning to include gram panchayats in the verification process, if so, the details thereof, if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI RAMNATH THAKUR)

(a) 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 for calculation of admissible claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme.

Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of **Stratified Grievance Redressal Mechanism** viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies' database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed. Till date 92.13 lakh calls including 62.36 lakh grievances/complaints have been reported out of which 62 lakh (99.43%) have been resolved on KRPH.

In order to prevent fraudulent applications under the scheme, various verification and validation protocols have been implemented at the stage of enrolment of farmers under the scheme in National Crop Insurance Portal (NCIP) such as Aadhar validation of farmers, bank account validation through PFMS, land record validation through ROR of the States/UTs, AgriStack farmer ID validation and insured Crop validation with Digital Crop Survey, etc.

Besides the system induced validation protocols, the Insurance Companies are also entrusted with the Quality Validation of the applications of farmers before the same are accepted for insurance and claims. Detailed quality control protocols have been provided for in the Operational Guidelines to control moral hazard and anti selection.
