Solution:

Crop Insurance Scheme (PMFBY)

Submitter: (Deptt of Agriculture & Farmers Welfare (DA&FW)

Solution Overview

What is it, and what problem does it solve? Brief 2–3 sentence description.

Answer:

The digital Crop Insurance Scheme replaces paper-heavy enrolment and slow, dispute-prone claims with a single online workflow that pulls verified farmer, land-parcel and crop-sown data straight from Agri Stack's core registries. Because proposals arrive pre-filled and loss verification can be matched against Agri Stack's season-wise crop records, premiums are set accurately, and compensation reaches growers far faster and with fewer field visits

Key Features & Benefits

Main components and why it is useful? Bullet points summarizing methods, tools, and value added.

Answer:

- Auto-populated enrolment: Proposal forms draw farmer, land-parcel and current-season crop data directly from the Farmer Registry, Land Verification API and Crop-Sown Registry, eliminating manual entry and document upload.
- One-stop verification: Aadhaar-based e-KYC, automated name-matching with RoR records and crop-match checks are triggered through Agri Stack's Unified Farmer Service Interface, slashing approval time and fraud risk.
- Dynamic premium calculation: Accurate plot-level acreage and notified-crop details flow in real time, so premiums are computed precisely and transparent to both farmer and insurer.

Where It Works and Where It Can Work

Existing and potential target regions, agroecologies, or farming systems. Include examples if available.

Answer:

- Nation-wide data foundation: The same registries now span 17 states, 492 districts and roughly 4.2 lakh villages, with 253 million plots mapped and 6 crore verified Farmer IDs. Because these data rails already cover irrigated rice–wheat belts, rain-fed cotton-soybean zones, coastal horticulture strips and tribal smallholdings, every major agro-ecological region has the verified information needed to launch the one-click insurance workflow.
- Scalable to any farming system: Once a state's digitized village maps and crop-survey feeds are connected to Agri Stack's APIs, insurers can auto-populate proposals, run satellite-aided loss checks and settle claims quickly across India.

Evidence & Impact

What results has it shown? Stats, pilot outcomes, or testimonials.

Answer:

Crop Insurance Scheme was launched in 2016 addressing problems of high premium rates for farmers and reduction in sum insured due to capping. In past 8 Years of implementation. In past 8 Years of implementation, 63.11 Crore farmer applications have been enrolled and over 18.52 Crore (Provisional) farmer applicants have received claims of over ₹ 1,65,149 Crore. During this period nearly ₹ 32,482 Crore were paid by farmers as their share of premium against which claims over ₹ 1,65,149 Crore (Provisional) have been paid to them. Thus, for every ₹100 of premium paid by farmers, they have received about ₹ 508 as claims.

Scalability & Adoption Support

Why it can be scaled and what's needed to adopt it?

Low-cost, adaptable, partner-ready, etc.

Answer:

- Low-cost plug-in: Agri Stack provides open, ministry-maintained APIs and reference code, so

insurers or State IT teams can connect the Crop Insurance workflow to their portals without license fees or heavy redevelopment.

- Minimal prerequisites: A State needs only digitized village maps and its existing farmer list mapped to Agri Stack's registries; all personal records stay in-state.
- Sandbox & SOPs for rapid rollout: A centrally hosted test environment with detailed Standard Operating Procedures lets insurers, banks and CSCs practice the full enrolment-to-claim cycle before going live, reducing deployment time from months to weeks.
- Clear business and farmer payoff: Auto-populated proposals, precise premium calculation and faster claim settlement lower servicing costs for insurers while giving farmers quicker, more transparent protection, creating strong incentives for all partners to adopt the system at scale.

Partners & Contact Info

Who's involved and how to connect? List of key contact and partners + email / phone.

Answer:

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