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Daily PIB summary**Pradhan Mantri Fasal Bima Yojana**

UPSC Civil Services · 30 August 2026 · Prelims and Mains

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WHY IN NEWS

- The Ministry of Agriculture reviewed ten years of PMFBY implementation since its launch in Kharif 2016 and highlighted technology-driven claim settlements.

WHAT IS THE PRADHAN MANTRI FASAL BIMA YOJANA?

- Launched on 18 February 2016 under the Ministry of Agriculture and Farmers Welfare to replace earlier crop insurance schemes like NAIS and MNAIS.
- Provides comprehensive yield and crop loss insurance covering pre-sowing risks, mid-season adversity, localized calamities, and post-harvest losses from natural risks.
- **Enforces uniform maximum premium rates for farmers:** 2% for Kharif crops, 1.5% for Rabi crops, and 5% for annual commercial/horticultural crops, with remaining premium subsidized equally by Central and State governments.

KEY TECHNOLOGICAL INTEGRATIONS

- **Yield Estimation System based on Technology (YES-TECH):** Utilizes satellite imagery, remote sensing, and drone data to streamline Crop Cutting Experiments (CCEs) and enable faster claim settlements.
- **Weather Information Network and Data System (WINDS):** Establishes a hyper-local network of automatic weather stations (AWS) and rain gauges to improve localized weather data collection for actuarial pricing and risk assessment.

WHY IT MATTERS

- Reduces delay in crop loss assessment and eliminates discretionary claim disputes between farmers and insurance companies.
- Stabilizes farm incomes against climate shocks and unseasonal weather, supporting continuity in credit cycles for agricultural production.

KEY TERMS

- **YES-TECH:** A technology-driven crop yield estimation system integrating remote sensing and satellite data under PMFBY.

- **WINDS Portal:** A centralized platform for hyper-local weather data collection from automated weather stations to support agricultural insurance.

PAPERS

GS3

PRELIMS FACTS

PMFBY premium rates are 2% for Kharif, 1.5% for Rabi, and 5% for commercial/horticultural crops.

YES-TECH and WINDS portals are official digital tools used for yield and weather data under PMFBY.

MAINS DISCUSSION

- Evaluate the role of technology integration in overcoming delayed claim settlements in agricultural insurance.

KEY DATA

- **Launch Date:** 18 February 2016 - Frequently asked in Prelims matching questions on flagship agricultural schemes.
- **Kharif Farmer Premium:** 2.0% - Standardized farmer contribution cap fixed across all Kharif food and oilseed crops.
- **Rabi Farmer Premium:** 1.5% - Standardized farmer contribution cap fixed across all Rabi food and oilseed crops.
- **Commercial/Horticultural Premium:** 5.0% - Cap on farmer premium contribution for annual commercial and horticultural crops.

[Official source](#)

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