

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 651**  
TO BE ANSWERED ON 25/07/2025

**SETTLEMENT OF CLAIMS UNDER PMFBY**

651. SMT. RANJEET RANJAN:

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

- (a) the total number of crop insurance claims made by farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in each State/UT during the last three years;
- (b) the total number of claims disbursed and the total amount paid to farmers, State-wise;
- (c) the number of claims pending for disbursement and the reasons for such delays, State-wise; and
- (d) the steps being taken to ensure timely settlement of pending claims ?

**ANSWER**

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

(a) to (d) : The Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. The scheme is mainly implemented on 'Area Approach' basis for widespread calamity/season end claims, for which State Government has to furnish/upload the actual and threshold yield data within one month of the final harvest on National Crop Insurance Portal (NCIP). Final Claims are worked out on NCIP and paid directly to the farmers account using Public Finance Management System (PFMS) credentials. Farmers are not required to intimate/raise any claims in this case.

Further, in case of localized calamities and post harvest losses where claims are worked out and paid on individual farm level, farmers have to intimate the loss to the State Government, insurance company, online on National Crop Insurance portal etc. within stipulated time frame and claims are disbursed within thirty days of the State's order / notification invoking the event.

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 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.

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme i.e within 21 days of the receipt requisite yield data from the concerned State Government, by the insurance companies. However, during the implementation of PMFBY, some complaints/grievances 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.

State-wise details of claims approved, claims paid and claims pending under PMFBY during last three years i.e. from 2022-23 to 2024-25 are given in **Annexure**.

Government has taken various steps to strengthen implementation of this scheme, 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 **'Digicloud Module'** has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies.
- 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.
- Opening of ESCROW Account by the State Government concerned for deposit of their premium share in advance as per provisions of the scheme has been made mandatory w.e.f. Kharif 2025 season.
- 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.
- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented recently w.e.f. 2023-24 under the scheme:

- i. **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.
- ii. **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.

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.

Department is regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences.

## Annexure

PMFBY & RWBCIS: State Wise Claims Status from 2022-23 to 2024-25 as on 30 <sup>th</sup> June, 2025												
State/UTs	2022-23			2023-24			2024-25			Total		
	Reported Claims	Paid Claims	Claims Pending	Reported Claims	Paid Claims	Claims Pending	Reported Claims	Paid Claims	Claims Pending	Reported Claims	Paid Claims	Claims Pending
A & N Islands	-	-	-	0.02	0.02	-	0.02	-	0.02	0.04	0.02	0.02
Andhra Pradesh	678.8	546.7	132.1	2,235.1	-	2,235.1	224.9	-	224.9	3,138.8	546.7	2,592.1
Assam	21.0	20.0	1.0	62.1	58.2	3.9	17.1	8.9	8.2	100.1	87.1	13.1
Chhattisgarh	534.4	534.3	0.1	588.5	588.3	0.3	248.4	111.7	136.7	1,371.3	1,234.2	137.1
Goa	-	-	-	-	-	-	0.0	0.0	-	0.0	0.0	-
Haryana	2,542.5	2,518.7	23.9	273.3	265.2	8.1	286.0	262.6	23.4	3,101.8	3,046.5	55.3
Himachal Pradesh	69.2	69.1	0.2	132.0	131.7	0.3	6.4	-	6.4	207.6	200.8	6.8
Jammu & Kashmir	6.5	6.3	0.1	36.4	34.6	1.7	25.9	23.3	2.6	68.7	64.2	4.5
Jharkhand	-	-	-	-	-	-	27.2	-	27.2	27.2	-	27.2
Karnataka	2,388.7	2,386.1	2.7	3,362.1	3,349.6	12.5	1,168.7	1,163.8	4.9	6,919.6	6,899.5	20.1
Kerala	183.2	183.0	0.1	47.7	47.7	-	-	-	-	230.8	230.7	0.1
Madhya Pradesh	1,057.9	1,049.5	8.4	954.0	776.2	177.9	1,261.7	-	1,261.7	3,273.6	1,825.6	1,448.0
Maharashtra	5,446.5	5,390.9	55.6	9,599.2	9,522.6	76.6	3,756.0	3,596.7	159.3	18,801.7	18,510.2	291.5
Manipur	1.6	1.6	0.0	2.0	2.0	0.0	-	-	-	3.7	3.6	0.0
Meghalaya	0.0	0.0	-	14.7	14.0	0.6	9.6	9.5	0.1	24.2	23.5	0.7
Odisha	587.1	581.0	6.1	235.5	232.6	2.9	118.0	112.1	5.9	940.6	925.7	14.9
Puducherry	3.8	3.6	0.3	1.6	0.9	0.7	2.2	0.5	1.7	7.6	5.0	2.6
Rajasthan	4,386.5	4,360.4	26.2	3,257.1	3,062.6	194.5	1,279.3	-	1,279.3	8,922.9	7,423.0	1,499.9
Sikkim	-	-	-	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0
Tamil Nadu	918.9	917.0	1.9	763.8	759.7	4.1	548.3	429.9	118.4	2,231.1	2,106.6	124.5
Tripura	2.1	2.0	0.1	2.1	1.9	0.2	0.5	0.5	0.0	4.7	4.4	0.3
Uttar Pradesh	1,007.7	977.1	30.5	480.2	467.7	12.5	428.8	350.9	77.9	1,916.6	1,795.8	120.9
Uttarakhand	208.3	207.9	0.3	347.2	347.1	0.1	153.5	153.5	0.0	708.9	708.5	0.4
Total	20,044.6	19,755.2	289.4	22,394.6	19,662.6	2,732.0	9,562.4	6,223.7	3,338.7	52,001.6	45,641.5	6,360.1

- Not Implemented/Very low coverage

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