

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 3216**  
TO BE ANSWERED ON 20/03/2026

**SETTLEMENT AND PAYMENT OF CLAIMS UNDER PMFBY**

3216. SHRI SANJAY SINGH:

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

- (a) number of farmers insured under Pradhan Mantri Fasal Bima Yojana (PMFBY) as on date, State/UT-wise;
- (b) total premium amount collected during the last five years, State-wise;
- (c) number of claims reported, approved and settled under PMFBY for the said period, State/UT-wise;
- (d) total amount of insurance claims paid to farmers and total amount pending for settlement as on date, State/UT-wise;
- (e) number of cases where farmers received extremely low compensation amounts such as ₹1 to ₹5, State-wise; and
- (f) whether any inquiry has been conducted into irregularities in crop damage assessment and claim calculation, if so, action taken against erring officials or insurance companies?

**ANSWER**

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

(a): State/UT-wise details of number of farmer applications enrolled since inception under Pradhan Mantri Fasal Bima Yojana (PMFBY) till 2024-25 are given in **Annexure-I**.

(b) to (d): State/UT-wise details of premium amount collected from farmers, claims reported, claims paid and claims pending during last five years i.e. 2020-21 to 2024-25 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-II**.

(e): As per data available on Digicclaim module developed on National Crop Insurance Portal for settlement of claims under PMFBY between 2022-23 and 2024-25, 15,550 farmers got claims between Rs. 1 and 5, which is 0.06% of total farmers who got claims of any amount under PMFBY during the same period.

(f): 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 by the insurance companies. However, during the implementation of PMFBY, some complaints against insurance companies about non-payment and/or delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data & consequent disputes between State Government and insurance companies, delay in providing State Government share of funds, non-deployment of sufficient personnel by insurance companies etc., were received in the past which were suitably addressed as per provisions 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.

From January, 2024 to February, 2026, total 20.27 lakh claim related grievances have been received on KRPH, out of which 20.23 lakh (99.80%) have been resolved to the satisfaction of the insured farmers.

## Annexure-I

<b>PMFBY &amp; RWBCIS: All India - State Wise Farmer Applications insured from 2016-17 to 2024-25 as on 31.12.2025.</b>	
<b>Year</b>	<b>Application Enrolled (In No.)</b>
A & N Islands	2,920
Andhra Pradesh	43,721,809
Assam	6,292,239
Bihar	5,231,142
Chhattisgarh	43,544,255
Goa	3,891
Gujarat	8,394,495
Haryana	38,885,877
Himachal Pradesh	2,669,243
Jammu & Kashmir	961,267
Jharkhand	7,162,312
Karnataka	22,689,525
Kerala	963,528
Madhya Pradesh	101,937,385
Maharashtra	132,287,963
Manipur	38,748
Meghalaya	91,819
Odisha	65,485,335
Puducherry	197,676
Rajasthan	194,214,997
Sikkim	13,589
Tamil Nadu	38,175,078
Telangana	3,904,037
Tripura	1,400,683
Uttar Pradesh	52,945,889
Uttarakhand	2,000,181
West Bengal	13,805,173
<b>Total</b>	<b>787,021,056</b>

## Annexure-II

PMFBY & RWBCIS: All India - State Wise Premium Share from 2020-21 to 2024-25 (as on 31.12.2025)				
Year	Farmers Share in Premium	Claims Reported	Claims Paid	Claims pending
	(Rs. In Crore)			
A & N Islands	0.03	0.05	0.05	0.00
Andhra Pradesh	32.52	3,793.60	751.94	3,041.66
Assam	19.32	639.85	617.84	22.01
Chhattisgarh	1,031.01	3,713.87	3,712.42	1.44
Goa	0.02	0.01	0.01	0.00
Haryana	1,439.89	6,015.02	5,966.52	48.49
Himachal Pradesh	152.59	385.62	376.79	8.83
Jammu & Kashmir	41.25	122.53	120.28	2.24
Jharkhand	0.27	27.28	-	27.28
Karnataka	1,624.14	11,251.80	11,182.78	69.02
Kerala	50.35	587.24	574.54	12.70
Madhya Pradesh	3,708.10	13,923.73	13,877.83	45.90
Maharashtra	2,771.91	27,115.96	26,812.78	303.18
Manipur	1.82	6.90	6.74	0.16
Meghalaya	0.09	24.30	24.08	0.21
Odisha	450.59	2,594.33	2,583.67	10.67
Puducherry	0.12	14.81	13.20	1.61
Rajasthan	4,568.32	19,374.25	18,994.26	379.99
Sikkim	0.35	0.04	0.03	0.01
Tamil Nadu	810.07	5,961.62	5,917.27	44.35
Tripura	2.08	9.78	9.67	0.11
Uttar Pradesh	1,461.84	3,354.45	3,315.66	38.79
Uttarakhand	257.22	1,168.26	1,119.45	48.81
<b>Total</b>	<b>18,423.92</b>	<b>1,00,085.31</b>	<b>95,977.84</b>	<b>4,107.48</b>

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