

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

RAJYA SABHA
UNSTARRED QUESTION NO. 808
TO BE ANSWERED ON 06/02/2026

NON-PAYMENT/DELAYED PAYMENT UNDER PMFBY

808. SHRI DIGVIJAYA SINGH:
SHRI MUKUL BALKRISHNA WASNIK:
SMT. PHULO DEVI NETAM:

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

- (a) the total number of complaints received from farmers regarding non-payment or delayed payment of claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in the last five years, year-wise, State/UT-wise;
- (b) whether Government has taken any steps to improve the accuracy and transparency of crop damage assessment under PMFBY, if so, the details thereof;
- (c) whether Government is considering amendments to the scheme to address payment inconsistencies, improve accountability of insurance companies; and
- (d) if so, the details of measures taken to restore farmer confidence in the crop insurance scheme?

ANSWER

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

- (a): To improve the grievance redressal mechanism under Pradhan Mantri Fasal Bima Yojana (PMFBY), **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. The State-wise details of complaints received on KRPH regarding claim information, claim settlement delay, claim settlement disagreements and claim settlement discrepancies since 2024 (as on 02.02.2026) are given at **Annexure**. As on date, out of these, 20,06,213 grievances have been resolved on KRPH.
- (b): 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.

(c): The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

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.

(d): 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 '**Digiclaim 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 to provide timely & transparent processing of all claims w.e.f. Kharif 2024, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through NCIP.
- 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.
- Tranche based claim settlement has been initiated w.e.f. Rabi 2024-25.

ANNEXURE

State-wise details of grievances received on KRPB since 2024 (as on 02.02.2026)

State/UT	Claim Information	Claim Settlement Delay	Claim Settlement Disagreement	Claim Settlement Discrepancy	Grand Total
ANDHRA PRADESH	5,636	3,170	270	180	9,256
ASSAM	470	2,402	41	3	2,916
CHHATTISGARH	597	4,199	182	17	4,995
DELHI		7			7
HARYANA	4,346	32,120	2,814	122	39,402
HIMACHAL PRADESH	69	506	25		600
JAMMU AND KASHMIR	469	2,280	293	11	3,053
JHARKHAND	1,168	4,881	84	9	6,142
KARNATAKA	5	82	2		89
KERALA	602	1,553	93	37	2,285
MADHYA PRADESH	6,248	48,132	4,647	168	59,195
MAHARASHTRA	1,82,764	11,53,342	1,35,695	5,752	14,77,553
MANIPUR		11			11
MEGHALAYA	3	4	1		8
ODISHA	4,993	23,207	1,256	147	29,603
PUDUCHERRY	39	94	5	1	139
RAJASTHAN	29,726	2,23,640	10,477	640	2,64,483
TAMIL NADU	12,956	29,253	1,043	271	43,523
TELANGANA	12	85	7		104
TRIPURA	3	17			20
UTTAR PRADESH	7,027	39,969	4,624	172	51,792
UTTARAKHAND	1,433	9,187	894	28	11,542
WEST BENGAL		4			4
Grand Total	2,58,566	15,78,145	1,62,453	7,558	20,06,722
