

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

RAJYA SABHA
UNSTARRED QUESTION NO. 2248
TO BE ANSWERED ON THE 07/08/2026

DELAY IN CLAIM SETTLEMENT UNDER PMFBY

2248 SHRI MOHAMMED NADIMUL HAQUE:

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

- (a) the number of claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) that remained unpaid beyond the prescribed settlement timeline during the last five years;
- (b) the average delay in claim settlement; and
- (c) the reasons recorded for such delays?

ANSWER

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

(a) to (c) : Out of the total reported claims of Rs. 91,318.21 core (as on 29.07.2026), claims of Rs. 86,731.59 crore (about 95%) have been paid and claims of Rs. 4,586 crore (about 5% of total claims) remained pending during last five years i.e. 2021-22 to 2025-26 under Pradhan Mantri Fasal Bima Yojana (PMFBY).

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) 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 claims remained pending, primarily on account of (a) delay in providing State Government share of claims (b) incorrect/delayed submission of insurance proposals by banks and unverified bank accounts (c) discrepancy in yield data & consequent disputes between State Government and insurance companies, unverified bank account details of enrolled farmers etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.
