

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 431**  
TO BE ANSWERED ON THE 4<sup>TH</sup> FEBRUARY, 2025

**SETTLEMENT OF AGRICULTURE INSURANCE CLAIMS**

431. SHRI DEEPENDER SINGH HOODA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the percentage of the settlement of agriculture insurance claims across the country, State-wise/UT wise;
- (b) the details of claims made, insurance claim payouts and financial assistance made to farmers for crop loss during the last ten years, State-wise and year-wise;
- (c) whether modern technology is being used for quick and accurate assessment of crop yield/loss to affect speedy claim settlement under the Pradhan Mantri Fasal Bima Yojana(PMFBY); and
- (d) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b) : Pradhan Mantri Fasal Bima Yojana (PMFBY) is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme on receipt of State Government's requisite share in premium subsidy. Farmers need not intimate crop loss in respect of these claims. However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis.

These claims are assessed by a joint committee comprising representatives of State Government and concerned insurance company.

Since inception of the scheme in 2016, total claims of Rs. 1,75,276.32 crore has been assessed, out of which, Rs. 1,72,138.36 crore has been paid (98.21%). Some claims remain pending due to incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data & disputes between State Government and insurance companies, delay in providing State Government share of funds etc.

State/UT-wise and year-wise details of claims paid to farmers since inception of the Scheme under PMFBY & RWBCIS is given in **Annexure**.

(c) & (d) : PMFBY envisages use of improved technology in implementation of the scheme. Accordingly, Government has taken following steps to infuse modern/ improved technology in implementation including quick and accurate assessment and settlement of the scheme :

- **National Crop Insurance Portal (NCIP)** has been developed for ensuring auto-administration, 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.
- **Digicclaim** : For transparent calculation and settlement of claims by insurance companies, a claims management module namely "Digicclaim" has been developed w.e.f. Kharif 2022 season wherein all the claims are worked out through National Crop Insurance Portal (NCIP) and paid to farmers' accounts using Public Finance Management System (PFMS). This ensures full cycle monitoring of claims right upto the farmer level.
- **Integration of Land Record with NCIP** has been completed for Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Maharashtra, Rajasthan, Karnataka and Odisha, wherein 90% of the insured area is now being validated through e-land records of the states through land record integration.

- 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. to improve timely settlement of the claims to farmers.

Further, following technology initiatives for Objective Crop Damage & Loss Assessment and transparency have been approved for implementation w.e.f. 2023-24:

- 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 and for Soyabean from Kharif 2024, where minimum 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield.
- WINDS (Weather Information Network and Data System) for Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) for collecting hyper-local weather data at Block and Gram Panchayat level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.
- CROPIC (Collection of Real-time photos and Observations of Crops) for Geo-tagged photographs for validation of sown Crop with Insured Crop and use of pictorial analytics for Objective Crop Damage Assessment & Crop Yield Estimation.

## Annexure

## State/UT-wise and year-wise details of claims paid to farmers since inception of the Scheme under PMFBY &amp; RWBCIS

State/ UT Name	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
	in INR Crores							
A & N Islands	0.15	0.00	0.09	0.00	0.00	0.00	0.00	0.00
Andhra Pradesh	944.38	740.05	1,890.37	1,253.33			566.86	0.00
Assam	5.37	1.22	2.77	107.30	192.19	273.30	16.87	32.73
Bihar	347.85	401.52						
Chhattisgarh	159.97	1,391.38	1,087.42	1,303.73	887.23	1,432.83	533.98	518.65
Goa	0.03	0.01	0.10	0.01	0.00	0.00	0.00	0.00
Gujarat	1,267.22	1,075.83	2,778.02	490.48				
Haryana	298.23	898.93	948.30	938.00	1,285.51	1,714.26	2,496.89	224.43
Himachal Pradesh	45.26	64.71	55.01	67.55	84.83	77.60	24.40	21.48
Jammu & Kashmir		9.82	23.64			56.05	6.04	31.87
Jharkhand	31.09	47.18	778.77	27.75				
Karnataka	2,093.84	856.79	2,987.75	1,515.53	1,030.33	1,489.93	1,561.73	2,184.87
Kerala	43.73	10.99	26.74	88.94	122.99	95.20	179.01	0.00
Madhya Pradesh	2,043.85	5,881.35	3,782.78	6,195.53	7,792.36	2,909.92	1,027.48	565.28
Maharashtra	2,317.85	3,315.69	6,144.15	6,758.35	1,559.65	4,613.47	5,032.19	8,492.49
Manipur	1.96	0.67	0.00	1.14	0.00	1.48	1.62	1.98
Meghalaya	0.03	0.02	0.22	0.18	0.07		0.01	8.63
Odisha	432.75	1,820.12	1,170.50	1,157.72	572.44	1,045.88	568.01	209.03
Puducherry	7.55		0.45	7.27	13.77	8.02	2.95	0.00
Rajasthan	1,917.40	2,242.59	3,454.51	5,087.84	4,357.51	5,176.77	4,141.98	2,066.02
Sikkim	0.11	0.04	0.00	0.00	0.02	0.53	0.00	0.00
Tamil Nadu	3,646.22	2,097.29	2,663.90	1,214.00	2,681.31	836.07	898.58	704.29
Telangana	179.60	648.43	572.23	507.96				
Tripura	0.71	1.00	0.02	0.81	2.60	2.63	0.28	0.00
Uttar Pradesh	574.57	380.88	469.17	1,084.66	507.06	988.00	945.65	396.62
Uttarakhand	27.47	39.45	72.38	103.24	134.86	122.86	207.21	46.51
West Bengal	421.69	261.11	535.73					
<b>All India</b>	<b>16,808.85</b>	<b>22,187.08</b>	<b>29,445.00</b>	<b>27,911.32</b>	<b>21,224.74</b>	<b>20,844.77</b>	<b>18,211.73</b>	<b>15,504.87</b>

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