

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

LOK SABHA
UNSTARRED QUESTION NO. 5053
TO BE ANSWERED ON THE 1ST APRIL, 2025
PENDING INSURANCE CLAIMS UNDER PMFBY

5053. SHRI AMRA RAM:

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

- (a) the names of districts where insurance claims of farmers are outstanding during the last four years under Pradhan Mantri Fasal Bima Yojana (PMFBY) and the time by which the payment is likely to be made; and
- (b) whether the determination of claims through satellite has been implemented under PMFBY and the manner in which the loss would be determinate through satellite during the winter session, for the crop like gram and mustard as they looks green their seeds not developed?

ANSWER

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

(a) : Majority of the claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some issues were encountered regarding non-payment, delayed payment or 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., which were suitably addressed as per provisions of the scheme.

In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digicclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. This module gives GOI visibility of claims payable, claims paid and pending. This is used for monitoring of claims, which was not possible earlier. 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. This is the first season for implementation of auto-calculated penalty on NCIP and Department is taking all necessary steps for its enforcement.

Prior to Kharif 2022, District-wise details of claims were not maintained under PMFBY. Hence, State-wise details of claims reported and claims paid to farmers during last four years i.e. 2020-21 to 2023-24 is provided at **Annexure**.

(b): Keeping in view various difficulties like increase in number of Crop Cutting Experiments (CCEs) due to reduction in unit area of insurance to village/village panchayat, shortage of manpower/infrastructure with States, short window available for conducting of CCEs, manual data collection and transmission resulting in delay in calculation and settlement of claims; it has been decided to infuse technology in estimation of yield. Accordingly, based on the different pilot studies, conducted through Mahalanobis National Crop Forecasting Centre (MNCFC), it has been decided to implement YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation to help assess yields in fair and transparent manner. Under YESTECH, various models using various inputs like remote sensing data, soil moisture data etc., have been developed and implemented. This initiative has been launched for paddy & wheat crops from Kharif 2023 and for soybean crop from Kharif 2024 wherein 30% weightage to yield estimation is to be mandatorily be assigned to YES-TECH derived yield. 10 major States namely, Maharashtra, Andhra Pradesh, Madhya Pradesh, Assam, Haryana, Odisha, Tamil Nadu, Karnataka, Rajasthan, Uttar Pradesh have adopted the YES-TECH as on Kharif 2024 season. Chhattisgarh, Jharkhand, Himachal Pradesh, Uttarakhand, Puducherry, Telangana are in the process to join YESTECH. Madhya Pradesh State Government has decided to estimate the 100% yield through YESTECH. This is helping in accurate & timely calculation and settlement of claims under the scheme.

Annexure**State-wise details of claims reported and paid under PMFBY during last four years i.e. 2020-21 to 2023-24 - As on 31.01 2025**

State/UT Name	Reported Claims	Paid Claims
	(Rs. In Crore)	
Andhra Pradesh	2,398.14	567.02
Assam	560.93	520.94
Chhattisgarh	3,376.59	3,372.98
Goa	0.00	0.00
Haryana	5,787.53	5,736.12
Himachal Pradesh	229.17	224.05
Jammu & Kashmir	96.97	94.20
Karnataka	6,757.27	6,695.49
Kerala	403.36	397.20
Madhya Pradesh	12,692.90	12,296.04
Maharashtra	20,352.26	19,725.50
Manipur	5.13	5.08
Meghalaya	9.12	8.71
Odisha	2,475.63	2,404.45
Puducherry	26.18	24.73
Rajasthan	16,708.94	16,263.53
Sikkim	1.10	0.56
Tamil Nadu	5,167.54	5,145.95
Tripura	6.10	5.51
Uttar Pradesh	2,891.19	2,839.48
Uttarakhand	643.07	637.89
Total (All India)	80,589.11	76,965.42
