

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

LOK SABHA
STARRED QUESTION NO. 127
TO BE ANSWERED ON THE 29TH JULY, 2025

CROP INSURANCE CLAIMS UNDER PMFBY

*127. SHRI ANTO ANTONY:
SHRI TANUJ PUNIA:

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

(a) the details and total number of crop insurance claims made by farmers under the PM Fasal Bima Yojana (PMFBY) in each State/UT during the last three years, State/UT-wise;

(b) the total number of claims disbursed and the total amount paid to farmers, State/UT-wise;

(c) the number of claims pending for disbursement and the reasons for such delays, State/UT-wise; and

(d) the details of steps being taken to ensure timely settlement of pending claims ?

ANSWER

THE MINISTER FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHAUHAN)

(a) to (d) : A statement is laid on the Table of the House.

STATEMENT REFERRED TO PART (a) TO (d) OF LOK SABHA STARRED QUESTION NO. 127 FOR 29TH JULY, 2025 REGARDING CROP INSURANCE CLAIMS UNDER PMFBY.

(a) to (c) : During 2022-23 to 2024-25 (upto Kharif 2024), claims of Rs. 50,474.74 crore has been reported under Pradhan Mantri Fasal Bima Yojana (PMFBY), out of which Rs. 45,192.26 core has been paid already to 926.59 lakh farmer applications. Further, Rs. 5,282 crore (10.5%) is pending for payment.

The major reasons for pendency of these claims are (a) delay in providing State Government share of subsidy (b) non-payment/delayed payment or under payment of claims on account of incorrect/delayed submission of insurance proposals by banks (c) discrepancy in yield data & consequent disputes between State Government and insurance companies etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

During Kharif 2022-23 to Kharif 2024, about 69% claims have been settled within 30 days from reporting of yield by States/crop loss notification by State or intimation by farmers.

(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 famer'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 disbursal 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.
- 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.
- 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.

- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).
- 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.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented recently w.e.f. 2023-24 under the scheme:

- 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.
- 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.

Annexure

PMFBY & RWBCIS: State Wise Claims Farmer applications and Farmers Benefitted from 2022-23 to Kharif 2024-25						
States	Farmers Applications Insured (In No.)			Farmers Benefitted (In No.)		
	2022-23	2023-24	2024-25	2022-23	2023-24	2024-25
A & N Islands	171	187	150	7	86	39
Andhra Pradesh	1,23,87,364	1,31,29,912	85,43,555	6,29,229	-	-
Assam	4,89,981	7,93,506	7,61,951	26,240	99,561	20,817
Chhattisgarh	77,30,456	81,25,985	67,56,016	15,31,966	15,00,347	2,50,598
Goa	403	234	216	5	2	64
Haryana	14,51,535	1,02,67,729	94,27,621	7,52,993	25,15,329	17,24,053
Himachal Pradesh	2,67,618	2,78,055	1,09,605	1,39,516	1,07,964	31,257
Jammu & Kashmir	91,582	2,45,757	1,47,346	17,903	73,579	72,354
Jharkhand			25,48,512			31,825
Karnataka	27,18,915	30,77,232	30,48,823	18,40,873	23,60,145	10,25,637
Kerala	1,46,546	1,74,102	92,743	1,30,053	28,695	-
Madhya Pradesh	1,77,32,045	1,77,95,826	97,17,150	36,88,740	39,43,417	32,64,868
Maharashtra	1,07,33,625	2,41,73,494	1,64,14,758	76,44,275	1,32,27,119	73,92,889
Manipur	4,066	5,073	4,619	3,395	4,170	-
Meghalaya	337	38,569	47,749	68	14,398	18,952
Odisha	80,20,747	1,41,60,653	1,37,81,469	17,83,312	11,49,287	7,30,087
Puducherry	38,274	42,344	8,781	7,263	5,846	5,857
Rajasthan	3,90,71,541	3,90,16,977	2,15,31,458	1,16,18,304	83,11,462	27,20,571
Sikkim	5,025	3,104	489	-	23	-
Tamil Nadu	61,37,961	54,56,594	3,15,826	19,37,875	17,00,553	1,48,721
Telangana						
Tripura	3,56,201	3,65,378	8,231	20,515	10,905	3,554
Uttar Pradesh	42,83,991	60,68,754	50,72,290	12,51,998	11,84,713	14,41,310
Uttarakhand	2,82,068	2,27,291	1,28,244	1,99,847	1,71,124	92,045
West Bengal		-			-	
Grand Total	11,19,50,452	14,34,46,756	9,84,67,602	3,32,24,377	3,64,08,725	1,89,75,498

- Not Implemented/Very low coverage

Annexure-II

PMFBY & RWBCIS: State Wise Claims Status from 2022-23 to 2024-25 (upto Kharif 2024) as on June, 2025				
State/UT	Consolidated from 2022-23 to 2024-25 (upto Kharif 2024) (Rs. In Crore)			
	Reported Claims	Paid Claims	Claims Pending	
A & N Islands	0.05	0.02	0.03	
Andhra Pradesh	3,138.80	-	2,592.07	State share in subsidy and farmers premium share is pending from State Government
Assam	557.12	531.51	25.61	
Chhattisgarh	3,558.22	3,554.19	4.04	
Goa	0.01	0.01	0.00	
Haryana	5,921.08	5,858.83	62.25	
Himachal Pradesh	369.71	362.51	7.20	
Jammu & Kashmir	119.21	116.92	2.29	
Jharkhand	20.64	-	20.64	Insured Area not finalised by State Government
Karnataka	9,536.91	9,513.35	23.56	
Kerala	461.26	460.58	0.69	
Madhya Pradesh	13,688.21	12,380.21	1,308.00	
Maharashtra	24,912.02	24,588.57	323.46	
Manipur	5.10	5.08	0.03	
Meghalaya	24.30	23.61	0.68	
Odisha	2,556.29	2,541.31	14.98	
Puducherry	10.96	8.49	2.48	
Rajasthan	17,421.93	16,474.21	947.72	
Sikkim	0.03	0.02	0.01	
Tamil Nadu	5,225.14	5,207.59	17.56	
Telangana	-	-	-	
Tripura	9.87	9.57	0.29	
Uttar Pradesh	3,208.86	3,157.58	51.27	
Uttarakhand	966.13	965.74	0.39	
Total	91711.854	86306.61247	5405.241	
