

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

LOK SABHA
STARRED QUESTION NO. 29
TO BE ANSWERED ON THE 22ND JULY, 2025

STATUS OF CLAIMS UNDER PMFBY

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

(a) the total number of pending applications and unsettled claims as on date under Pradhan Mantri Fasal Bima Yojana (PMFBY), State-wise and district-wise for Andhra Pradesh;

(b) the average amount of pending claims, along with the total financial liability, State-wise including district-wise data for Andhra Pradesh;

(c) the number of applications pending for more than three months, six months, and over one year, State-wise and district-wise for Andhra Pradesh and the time by which all pending applications and claims are likely to be settled;

(d) the reasons for delays in claim settlement and steps taken to expedite the process;

(e) whether any complaints have been received from farmers regarding non-payment, partial payment, or delays and if so, the details thereof, State-wise and district-wise for Andhra Pradesh; and

(f) whether the Government is considering any reforms to improve efficiency, transparency, and grievance redressal in PMFBY, if so, the details thereof?

ANSWER

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

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

STATEMENT REFERRED TO PART (a) TO (f) OF LOK SABHA STARRED QUESTION NO. 29 FOR 22ND JULY, 2025 REGARDING STATUS OF CLAIMS UNDER PMFBY.

(a) to (f) : As per provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY), in case of area approach based/widespread calamity/season end claims, State Government has to furnish/upload the actual and threshold yield data within one month of the final harvest on National Crop Insurance Portal (NCIP). Final Claims are to be worked out on NCIP and paid within 21 days from calculation of claims on NCIP. Farmers need not to intimate the claims in this case.

Further, in case of localized calamities and post harvest losses where claims are worked out and paid on individual farm level, farmers have to intimate the loss to the State Government, insurance company, online on National Crop Insurance portal etc. and claims are to be disbursed within thirty days of the State's order / notification invoking the event.

State-wise details of number of claims pending is given in **Annexure-I**. Reasons for their pendency are given below. District-wise details of pending claims in Andhra Pradesh are given in **Annexure-II**.

All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, enrollment of farmers, assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme.

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some complaints were received in the past about payment of claims which are primarily on account of **(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.

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 '**Digicclaim 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.
- 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.

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.

Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of **Stratified Grievance Redressal Mechanism** viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, 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.

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.

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.

Annexure-I

PMFBY& RWBCIS : State-wise details of Pending Claims as on 30.06.2025	
State/UT	Total Pending Claims (Rs. in Crore)
A & N Islands	0
Andhra Pradesh	2565.8
Assam	32.2
Bihar	0
Chhattisgarh	137.6
Goa	0
Gujarat	130.3
Haryana	65.5
Himachal Pradesh	7.2
Jammu & Kashmir	4.6
Jharkhand	27.2
Karnataka	29.6
Kerala	0.7
Madhya Pradesh	1469.8
Maharashtra	334.4
Manipur	0
Meghalaya	0.7
Odisha	15.5
Puducherry	2.6
Rajasthan	1531.8
Sikkim	0
Tamil Nadu	126.3
Telangana	0
Tripura	0.3
Uttar Pradesh	121.1
Uttarakhand	0.4
West Bengal	0.5
Total	6,604

Annexure – II

Andhra Pradesh :: PMFBY & RWBCIS :: Statement showing the District/Season wise provisional claims pending as on 30.06-2025 (as estimated by the State Agriculture Deptt based on Yield and Weather data available)										
District (Andhra Pradesh)	Rabi 2022-23		Kharif 2023		Rabi 2023-24		Kharif 2024		Total	
	Pending Claim (Rs. In Cr.)	Farmers Application (In No.)	Pending Claim (Rs. In Cr.)	Farmers Application (In No.)	Pending Claim (Rs. In Cr.)	Farmers Application (In No.)	Pending Claim (Rs. In Cr.)	Farmers Application (In No.)	Pending Claim (Rs. In Cr.)	Farmers Application (In No.)
Alluri Seetharamaraju	0.00	0	52.98	14,620	58.83	30,095	0.31	2,699	112.12	47,414
Anakapalli	0.00	0	5.52	31,167	93.22	34,237	0.29	5,531	99.02	70,935
Ananthpuram	0.00	0	295.87	2,34,715	61.00	45,497	64.87	26,529	421.74	3,06,741
Annamayya	0.00	0	27.05	73,815	17.30	15,851	0.00	0	44.34	89,666
Bapatla	0.004	25	46.46	41,542	9.54	38,727	17.82	26,016	73.83	1,06,310
East Godavari	0.16	1,220	13.82	19,142	36.11	17,494	1.56	795	51.65	38,651
Eluru	0.00	0	21.16	19,006	49.98	15,178	7.77	4,728	78.90	38,912
Guntur	0.00	0	42.54	60,205	10.50	33,864	0.99	1,926	54.03	95,995
Kakinada	2.74	16,789	17.01	39,647	40.48	42,839	12.54	11,690	72.76	1,10,965
Dr.B.R.Ambedkar Konaseema	0.29	998	22.47	35,853	2.79	19,944	3.07	12,975	28.62	69,770
Krishna	1.91	13,859	2.88	4,440	5.34	38,972	38.57	23,210	48.70	80,481
Kurnool	0.00	0	316.22	3,73,860	35.87	32,281	0.04	326	352.13	4,06,467
Nandyal	4.24	22,624	56.21	99,210	123.08	75,138	0.00	0	183.52	1,96,972
NTR	1.50	4,665	55.50	71,180	4.23	11,034	53.17	24,289	114.41	1,11,168
P.Manyam	6.52	1,334	11.20	42,536	36.38	24,558	0.00	0	54.10	68,428
Palnadu	1.80	3,825	33.70	1,19,899	1.67	2,699	0.58	2,161	37.75	1,28,584
Prakasam	57.41	64,160	30.43	38,966	35.98	39,667	0.00	0	123.83	1,42,793
Sri Satya Sai	0.00	0	144.35	1,85,268	16.46	11,765	3.08	10,979	163.89	2,08,012
SPSL Nellore	8.34	17,281	0.77	1,549	91.84	15,732	0.29	437	101.24	34,999
Srikakulam	0.86	11,576	55.32	1,24,336	18.50	48,082	0.92	2,268	75.59	1,86,262
Tirupati	3.34	14,708	1.34	9,495	37.50	10,591	0.00	0	42.18	34,794
Vizianagaram	0.00	0	8.45	51,383	13.03	6,269	0.00	0	21.48	57,652
West Godavari	0.24	1,354	26.63	43,283	0.08	472	17.59	11,737	44.54	56,846
YSR Kadapa	16.51	22,931	49.53	71,986	89.89	1,09,075	1.41	11,334	157.34	2,15,326
Chittoor		0	7.52	38,624	0.61	1,824	0.00	0	8.13	40,448
Total	105.85	1,97,349	1344.91	18,45,727	890.21	7,21,885	224.87	1,79,630	2,565.84	29,44,591
