

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 232**  
TO BE ANSWERED ON THE 22<sup>ND</sup> JULY, 2025

**PENDING CLAIMS OF PMFBY**

232. SHRI RAHUL KASWAN

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

(a) whether it is a fact that Kharif-2024 crop insurance claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) remain pending in several States, including Rajasthan, due to delayed State premium subsidy releases, if so, the details thereof;

(b) the current status of pending claims and average claim settlement time in Rajasthan, including Churu, Sikar, Jhunjhunu, Bikaner, Shri Ganganagar and Hanumangarh;

(c) whether any grievances have been raised by Rajasthan farmers, especially from remote districts, regarding claim denials due to satellite-only assessments, if so, the details thereof;

(d) the measures taken/being taken to mandate timely release of State subsidy and ground-level crop damage;

(e) whether the Cabinet-approved technological funding (Rs. 824.77 crore) will be utilised to expedite claim settlements; and

(f) if so, the details of projected implementation plan and expected resolution timeline?

**ANSWER**

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

(a) to (d) : The Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. The scheme is voluntary for the States and farmers.

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 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 complaints/grievances 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.

State-wise details of Kharif 2024 pending claims on account of pending State subsidy under PMFBY are given in **Annexure-I**. Details of pending claims for Rajasthan, district-wise during 2018-19 to 2024-25, as on 30.06.2025 under PMFBY are given in **Annexure-II**.

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.
- 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.
- 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).

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

- i. **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.
- ii. **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.

(e) & (f) : The Union Cabinet in its meeting held on 1st January 2025 has inter-alia approved the proposal for creation of FIAT with an allocation of Rs. 824.77 Cr. For funding of the following activities :

- i. Technological innovations viz. YESTECH, WINDS and CROPIC.
- ii. To finance and subsidise technology (like drones, IoT, Remote Sensing etc.);
- iii. To finance innovation and development of new insurance and risk protection solutions under the product Sandbox approach;
- iv. Facilitating building and capturing of trustful data of farmers and crops for efficient & transparent implementation of PMFBY ; and
- v. For giving grants to Academic, Research and Development institutions for carrying out research, design and development initiatives, risk protection products and technology solutions for crop damage and yield loss estimation, crop identification & digitization etc.

## Annexure-I

PMFBY & RWBCIS: State Wise details of Claims Pending on account of pending State Subsidy for Kharif 2024 season as on 30 <sup>th</sup> June, 2025	
State/UT	Pending Claims
	(Rs. in Crore)
A & N Islands	0.00
Andhra Pradesh	224.9
Assam	1.6
Chhattisgarh	3.5
Goa	0.00
Haryana	20.3
Himachal Pradesh	6.4
Jammu & Kashmir	0.2
Jharkhand	20.6
Karnataka	0
Kerala	0
Madhya Pradesh	1,101.1
Maharashtra	148.6
Manipur	0
Meghalaya	0.01
Odisha	5.9
Puducherry	1.5
Rajasthan	701.8
Sikkim	0
Tamil Nadu	0.8
Tripura	0.00
Uttar Pradesh	8.00
Uttarakhand	0.01
<b>Total</b>	<b>2245</b>

**PMFBY & RWBCIS: District Wise details of Pending Claims in Rajasthan from 2018-19 to 2024-25 as on 30<sup>th</sup> June 2025 (Due to all reasons including on account of pending State subsidy)**

District (Rajasthan)	Pending Claims
	(Rs. in Crore)
Ajmer	121.21
Alwar	7.30
Banswara	1.66
Baran	2.29
Barmer	18.75
Bharatpur	13.57
Bhilwara	36.58
Bikaner	31.97
Bundi	12.26
Chittorgarh	13.35
Churu	21.06
Dausa	4.15
Dholpur	1.02
Dungarpur	0.89
Hanumangarh	44.31
Jaipur	121.84
Jaisalmer	43.14
Jalore	34.08
Jhalawar	15.87
Jhunjhunu	18.55
Jodhpur	146.05
Karauli	0.82
Kota	16.11
Nagaur	146.87
Pali	47.18
Pratapgarh	8.93
Rajsamand	0.74
Sawai Madhopur	24.68
Sikar	29.48
Sirohi	6.68
Sri Ganganagar	60.83
Tonk	70.24
Udaipur	1.32
<b>Total</b>	<b>1,123.76</b>

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