

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

LOK SABHA
UNSTARRED QUESTION NO. 4277
TO BE ANSWERED ON THE 19TH AUGUST, 2025

DELAYED CROP INSURANCE CLAIMS UNDER PMFBY

4277. DR. KADIYAM KAVYA:
SHRI TANUJ PUNIA:

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

- (a) whether the Government is aware of delays in the settlement of crop insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) across multiple States;
- (b) the total value of delayed payments and the amount of interest, if any, paid to farmers for such delays in the last three years, State and insurer-wise;
- (c) whether the Government has taken cognizance of protests by affected farmers regarding non-payment of claims despite verified crop losses; and
- (d) whether any mechanisms have been put in place to ensure the timely settlement of claims and enforce accountability on insurers and State Governments, if so, the details thereof?

ANSWER

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

(a): As on 15.08.2025, out of the total reported claims of Rs.1.89 lakh crore since the inception of the scheme in 2016, Rs.1.85 lakh crore (97.88 %) have already been paid to the farmers. 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.

(b): State-wise details of pending claims for the last three years, i.e. from 2022-23 to 2024-25 (up to Kharif-24) as on 15.08.2025 has been given at **Annexure-I**. Insurance Company-wise details of pending claims for the same period has been given at **Annexure-II**.

(c): 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.

(d): Government has taken various steps to strengthen implementation of this scheme, bring transparency, accountability 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 enrolment 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.
- 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** and 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).

ANNEXURE-I**PMFBY & RWBCIS: State-Wise Claims Status from 2022-23 to 2024-25 (up to Kharif-24) as on 15.08.2025 (in Rs.Crore)**

State/UT	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)		
A & N Islands	0.05	0.02	0.03
Andhra Pradesh	2,971.88	568.15	2,403.74 @
Assam	95.63	91.97	3.66
Chhattisgarh	1,248.04	1,244.21	3.84
Goa	0.01	0.01	0.00
Haryana	3,103.39	3,068.68	34.71
Himachal Pradesh	207.79	204.89	2.90
Jammu & Kashmir	66.50	64.25	2.25
Jharkhand	20.64	-	20.64 \$
Karnataka	6,858.81	6,844.92	13.89
Kerala	265.72	265.58	0.14
Madhya Pradesh	3,123.32	2,892.16	231.16
Maharashtra	19,097.06	18,920.39	176.67
Manipur	5.45	3.62	1.83
Meghalaya	24.23	23.55	0.68
Odisha	945.85	932.56	13.30
Puducherry	7.67	5.62	2.06
Rajasthan	8,569.34	8,281.28	288.05
Sikkim	0.01	-	0.01
Tamil Nadu	1,754.50	1,748.56	5.95
Tripura	4.65	4.36	0.29
Uttar Pradesh	1,772.75	1,729.22	43.53
Uttarakhand	708.82	708.42	0.40
Total	50,852.11	47,602.41	3,249.70

@: Pending due to non-receipt of State's share of premium subsidy

\$: Insured Area not finalized by State Government

ANNEXURE-II**PMFBY & RWBCIS: IC-Wise Claims Status from 2022-23 to 2024-25 (up to Kharif-24)
as on 15.08.2025 (in Rs. Crore)**

Insurance Company	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)		
AIC	19,517.84	18,894.27	623.57
Bajaj Allianz	3,578.39	2,732.60	845.79
Chola MS	636.19	632.77	3.42
Future Generali	675.79	605.56	70.24
HDFC Ergo	4,173.57	3,844.48	329.09
ICICI Lombard	2,036.42	2,004.22	32.20
IFFCO Tokio	1,749.30	1,725.91	23.39
Kshema General	727.75	685.83	41.92
National	3.81	3.55	0.26
Oriental	4,904.32	4,529.44	374.88
Reliance General	4,078.71	4,004.33	74.38
SBI General	4,619.90	4,232.96	386.94
Tata AIG	529.17	414.43	114.74
United India	1,430.44	1,409.34	21.10
Universal Sampo	2,190.49	1,882.72	307.76
Grand Total	50,852.11	47,602.41	3,249.70
