

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

**LOK SABHA**

**UNSTARRED QUESTION NO. 1546**

TO BE ANSWERED ON THE 9<sup>TH</sup> DECEMBER, 2025

**PAYMENT OF INSURANCE UNDER PMFBY IN RAJASTHAN**

1546. SHRI KULDEEP INDORA:

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

(a) whether the Government is aware that thousands of farmers in Sri Ganganagar, Hanumangarh districts and several other areas are not receiving insurance compensation under the Pradhan Mantri Fasal Bima Yojana (PMFBY) often due to the arbitrariness of insurance companies, incorrect survey reports or other technical problems;

(b) if so, the details thereof and the steps being taken by the Government to improve this situation;

(c) the details of the total premium collected, insurance compensation claimed, approved amount and disbursed insurance amount under PMFBY during the past five years specifically for Rajasthan and Sri Ganganagar and Hanumangarh district, year, State and district-wise;

(d) the reasons for the lower compensation received by farmers in Sri Ganganagar district; and

(e) whether any new initiatives are being taken to make the scheme more transparent and simple so that all farmers take benefit?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री

(SHRI RAMNATH THAKUR)

(a) to (d): As prescribed in the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY), majority of the claims are settled within the stipulated timelines i.e within 21 days of the receipt of requisite yield data from the concerned State Government, 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.

The PMFBY is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims, in this case, are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme. As the claims are being worked out on an average shortfall in yield.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. The extent of loss and claims in such case are assessed by a joint committee comprising representatives of State Government and concerned insurance company within stipulated time frame under the Operational Guidelines of the scheme.

Thus insurance companies are bound to pay the claims as worked out on National Crop Insurance Portal (NCIP) based on the yield data submitted by the State Government concerned and/or as per report of the Committee.

District wise details of premium collected from farmers, Claims Paid and number of farmer applications benefitted by claims in Rajasthan including Sri Ganganagar and Hanumangarh districts from 2020-21 to 2024-25 are **annexed**.

(e) : Government has taken various steps to strengthen implementation of this scheme all over India to 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 NCIP with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims.
- 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.
- As per the Operational Guidelines of PMFBY, in case payment is not made timely by Insurance Company, a penalty of 12% is auto-calculated and levied through National Crop Insurance Portal (NCIP) w.e.f. Kharif 2024.
- Similarly, if State Government delayed its premium subsidy from stipulated time period, a penalty of 12% is to be paid by them also.
- Tranche based claims payment has been initiated from 2025-26.

- 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.
- The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs).
- Structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. Along with this, 'Fasal Bima Pathshalas' are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.
- Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath'. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented 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.

PMFBY & RWBCIS: District wise details of premium collected from farmers, Claims Paid and no. of farmer applications benefitted by claims including Sri Ganganagar and Hanumangarh districts of Rajasthan from 2020-21 to 2024-25 (as on 31 <sup>st</sup> October, 2025)			
District	Farmer Share in Premium	Claims Paid	Farmer Application Benefitted
	(Rs. In Crore)		(In No.)
Ajmer	110.48	582.69	16,74,716
Alwar	82.89	47.71	2,28,932
Banswara	30.66	26.57	3,05,338
Baran	122.12	280.02	3,73,533
Barmer	240.73	1,021.12	22,13,270
Bharatpur	76.42	57.03	12,23,757
Bhilwara	114.58	384.20	15,07,111
Bikaner	311.73	1,360.62	17,81,848
Bundi	120.18	322.83	7,10,218
Chittorgarh	144.85	397.24	11,48,519
Churu	298.81	2,848.80	27,21,713
Dausa	28.17	19.06	72,720
Dholpur	9.71	4.31	36,423
Dungarpur	16.44	36.38	4,10,683
<b>Hanumangarh</b>	<b>302.99</b>	<b>2,697.87</b>	<b>69,39,714</b>
Jaipur	158.07	553.31	19,30,089
Jaisalmer	156.12	625.07	2,45,468
Jalore	328.09	1,483.86	17,02,858
Jhalawar	199.42	597.61	12,76,043
Jhunjhunu	133.49	540.08	15,32,057
Jodhpur	338.14	1,361.59	13,02,107
Karauli	16.14	7.87	35,334
Kota	127.04	146.56	3,38,467
Nagaur	307.92	1,071.17	9,72,757
Pali	93.93	338.44	5,66,043
Pratapgarh	63.68	126.13	3,60,380
Rajsamand	15.88	7.88	48,084
Sawai Madhopur	50.53	102.03	5,61,740
Sikar	142.09	409.50	11,95,669
Sirohi	22.30	56.84	68,086
<b>Sri Ganganagar</b>	<b>228.59</b>	<b>883.75</b>	<b>29,43,663</b>
Tonk	148.64	371.72	9,02,341
Udaipur	27.54	91.90	5,61,972
<b>Total</b>	<b>4,568.37</b>	<b>18,861.78</b>	<b>3,78,91,653</b>