

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

LOK SABHA
UNSTARRED QUESTION NO. 1593
TO BE ANSWERED ON THE 9TH DECEMBER, 2025

PERFORMANCE OF PMFBY UTTAR PRADESH

1593. SHRI RAM SHIROMANI VERMA:

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

- (a) whether farmers in various States of the country particularly in Uttar Pradesh are not receiving timely payment of insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the details of Insurance claims pending in various States, particularly in Uttar Pradesh during the last three years;
- (c) the action taken against the insurance companies along with the steps taken by the Government to ensure timely payment of insurance claims; and
- (d) if not, the details of the steps being taken by the Government to protect the interests of farmers in case of delay in payment of insurance claims and to enhance the effectiveness of the said scheme?

ANSWER

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

(a) to (d): No Sir. : 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.

State-wise details of claims calculated, Claims paid and pending during last three years i.e. from 2022-23 to 2024-25 are given in **Annexure**.

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 '**Digiclaim 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.
- 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.

PMFBY & RWBCIS: State Wise details of Claims Calculated, Paid and pending from 2022-23 to 2024-25 (as on 31st October, 2025)

| State/UT Name | Claims Calculated | Claims Paid | Claims Pending |
|----------------------|-------------------|------------------|-----------------|
| | (Rs. In Crore) | | |
| A & N Islands | 0.05 | 0.02 | 0.03 |
| Andhra Pradesh | 3,124.45 | 747.08 | 2,377.37 |
| Assam | 169.08 | 161.29 | 7.79 |
| Chhattisgarh | 1,394.07 | 1,389.47 | 4.60 |
| Goa | 0.01 | 0.01 | 0.00 |
| Haryana | 3,174.24 | 3,142.14 | 32.10 |
| Himachal Pradesh | 218.01 | 212.31 | 5.70 |
| Jammu & Kashmir | 69.77 | 67.19 | 2.58 |
| Jharkhand | 27.28 | - | 27.28 |
| Karnataka | 7,505.03 | 7,389.49 | 115.54 |
| Kerala | 357.32 | 345.14 | 12.17 |
| Madhya Pradesh | 3,340.77 | 3,301.05 | 39.72 |
| Maharashtra | 20,599.49 | 20,373.07 | 226.42 |
| Manipur | 5.45 | 5.28 | 0.17 |
| Meghalaya | 24.23 | 23.97 | 0.25 |
| Odisha | 974.29 | 963.79 | 10.50 |
| Puducherry | 8.69 | 7.29 | 1.40 |
| Rajasthan | 9,950.25 | 9,787.70 | 162.55 |
| Sikkim | 0.02 | 0.01 | 0.01 |
| Tamil Nadu | 2,417.43 | 2,359.28 | 58.14 |
| Tripura | 4.57 | 4.46 | 0.11 |
| Uttar Pradesh | 1,921.70 | 1,878.34 | 43.35 |
| Uttarakhand | 865.67 | 711.37 | 154.30 |
| Total | 56,151.88 | 52,869.78 | 3,282.10 |
