

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

LOK SABHA
UNSTARRED QUESTION NO. 1605
TO BE ANSWERED ON THE 9th DECEMBER, 2025

TIMELY SETTLEMENT OF INSURANCE CLAIMS OF PMFBY

1605. SHRI LUMBARAM CHOUDHARY :
SHRI BIDYUT BARAN MAHATO :

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

(a) the total number of farmers who have been Insured under Pradhan Mantri Fasal Bima Yojana (PMFBY) since the implementation of this scheme, State-wise and particularly in Jalore and Sirohi districts in Rajasthan;

(b) the details of measures which have been taken to ensure timely settlement of insurance claims to farmers of the country, State-wise including Jharkhand and particularly in Jalore and Sirohi districts in Rajasthan:

(c) whether the Government has developed a digital monitoring or remote-sensing based system to assess crop losses more accurately; and

(d) if so, the details thereof?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) were introduced in the country from Kharif 2016 season. State-wise details of farmers application enrolled under the scheme along with Jalore & Sirohi Distts. of Rajasthan, since inception of the scheme in 2016-17 are given in **Annexure.**

(b) to (d) : Government has taken various steps to strengthen implementation of this scheme all over India including Jharkhand and Rajasthan to ensure effective implementation, timely compensation and 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 disbursal 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 settlement 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.
- Opening of Escrow account has been made mandatory under PMFBY for ensuring timely release of state share of subsidy for implementing season, thereby controlling delayed claim settlement to eligible farmers. This enable States to ensure that the premium subsidies payments are not delayed beyond the prescribed timelines as per provisions of Operational Guidelines.

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

ANNEXURE
**PMFBY & RWBCIS: State wise Farmers Applications Insured
from 2016-17 to 2024-25 (as on 31st October, 2025)**

| State/UT | Application Insured (In No.) |
|------------------|------------------------------|
| A & N Islands | 2,920 |
| Andhra Pradesh | 4,37,16,203 |
| Assam | 62,88,099 |
| Bihar | 52,31,142 |
| Chhattisgarh | 4,35,44,198 |
| Goa | 3,891 |
| Gujarat | 83,94,495 |
| Haryana | 3,88,85,481 |
| Himachal Pradesh | 26,69,243 |
| Jammu & Kashmir | 9,61,259 |
| Jharkhand | 71,63,259 |
| Karnataka | 2,23,55,687 |
| Kerala | 9,63,528 |
| Madhya Pradesh | 10,19,37,987 |
| Maharashtra | 13,08,08,719 |
| Manipur | 38,748 |
| Meghalaya | 91,819 |
| Odisha | 6,54,84,317 |
| Puducherry | 1,97,592 |
| Rajasthan | 19,42,16,079 |
| Sikkim | 13,589 |
| Tamil Nadu | 3,81,69,842 |
| Telangana | 39,04,037 |
| Tripura | 14,00,683 |
| Uttar Pradesh | 5,29,44,824 |
| Uttarakhand | 20,00,126 |
| West Bengal | 1,38,05,173 |
| Total | 78,51,92,940 |

**PMFBY & RWBCIS: Details of Farmer Applications Insured in
Jalore and Sirohi Districts of Rajasthan from 2016-17 to
2024-25 (as on 31st October, 2025)**

| District | Application Insured (In No.) |
|----------|------------------------------|
| Jalore | 70,73,426 |
| Sirohi | 7,02,608 |
