

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

LOK SABHA
UNSTARRED QUESTION NO. 1609
TO BE ANSWERED ON THE 9th DECEMBER, 2025

FUNDS SANCTIONED AND DISBURSED UNDER PMFBY IN TAMIL NADU

1609. DR. RANI SRIKUMAR :

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

- (a) the total extent of crop damage reported by farmers across various districts of Tamil Nadu due to unseasonal rains during the current year and the amount proposed to be disbursed under the Pradhan Mantri Fasal Bima (PMFBY) for such losses;
- (b) the total funds sanctioned and disbursed to farmers under PMFBY in Tamil Nadu and other States/Union Territories since the inception of the scheme, year and State-wise; and
- (c) the specific measures adopted by the Government to ensure effective implementation and timely compensation under PMFBY in Tamil Nadu, along with the progress made so far?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b): The Pradhan Mantri Fasal Bima Yojana (PMFBY) is mainly implemented on 'Area Approach' basis. Area based/season end admissible claims 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 upon receipt of Centre and State Government's requisite share in premium subsidy. Farmers need not intimate crop loss in respect of these claims.

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. Intimation by farmer to State Government, insurance company, financial institution, on NCIP Portal, PMFBY APP etc. within 72 hours of the loss in this case is required to be made. Extent of loss and claims in this case are assessed by a joint committee comprising representatives of State Government and concerned insurance company.

District-wise details of claims paid in Tamil Nadu during 2024-25 are given in **Annexure-I**. State Wise and year-wise details of Claims Paid from 2016-17 to 2024-25 under the scheme are given in **Annexure-II**.

(c) : Government has taken various steps to strengthen implementation of this scheme all over India including Tamil Nadu 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 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 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 enables 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:

- 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.

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.

PMFBY & RWBCIS: District Wise details of Claims Paid in Tamil Nadu in 2024-25 (as on 31st October, 2025)	
District	Paid Claims (Rs. In Crore)
Ariyalur	21.48
Chengalpattu	0.20
Coimbatore	0.31
Cuddalore	81.33
Dharmapuri	2.07
Dindigul	4.90
Erode	2.73
Kallakurichi	1.49
Kanchipuram	0.84
Kanniyakumari	0.24
Karur	3.40
Krishnagiri	1.40
Madurai	13.40
Mayiladuthurai	70.80
Nagapattinam	21.68
Namakkal	10.40
Perambalur	34.65
Pudukkottai I	4.00
Pudukkottai II	1.63
Ramanathapuram I	49.09
Ramanathapuram II	4.12
Ranipet	1.97
Salem	0.75
Sivaganga	8.36
Tenkasi	17.26
Thanjavur I	44.61
Thanjavur II	48.35
The Nilgiris	0.30
Theni	0.09
Thiruvallur	15.50
Thiruvarur I	51.49
Thiruvarur II	18.08
Tiruchirappalli	15.22
Tirunelveli	16.59
Tirupathur	3.22
Tiruppur	3.86
Tiruvannamalai	2.41
Tuticorin	8.48
Vellore	0.33
Villupuram	70.96
Virudhunagar	22.07
Total (Tami Nadu)	680.11

ANNEXURE-II

PMFBY & RWBCIS: State Wise and year-wise details of Claims Paid from 2016-17 to 2024-25 (as on 31st October, 2025)

State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Total
	(Rs. In Crore)									
A & N Islands	0.15	-	0.09	-	-	-	-	0.02	-	0.25
Andhra Pradesh	944.38	740.05	1,892.43	1,251.70	-	-	609.37	119.05	18.65	5,575.64
Assam	5.37	1.22	2.79	109.41	188.04	256.41	20.03	62.60	78.65	724.54
Bihar	409.54	401.52	-	-	-	-	-	-	-	811.06
Chhattisgarh	159.97	1,391.38	1,087.06	1,304.30	887.73	1,432.01	534.24	588.36	266.87	7,651.92
Goa	0.03	0.01	0.10	0.01	-	-	0.00	0.00	0.01	0.15
Gujarat	1,267.22	1,075.83	2,778.02	616.17	-	-	-	-	-	5,737.24
Haryana	298.23	898.93	947.66	903.77	1,165.62	1,650.00	2,526.00	283.69	332.45	9,006.35
Himachal Pradesh	45.50	64.71	54.70	67.71	84.86	77.77	68.03	138.56	5.72	607.57
Jammu & Kashmir	-	9.82	27.15	-	-	52.72	6.34	34.78	26.08	156.88
Jharkhand	31.09	47.18	751.15	27.87	-	-	-	-	-	857.29
Karnataka	2,093.84	856.79	2,987.75	1,531.00	1,071.12	1,545.56	2,386.90	3,360.10	1,642.49	17,475.54
Kerala	43.73	10.99	26.74	87.47	125.64	102.21	180.33	164.81	-	741.92
Madhya Pradesh	2,043.85	5,881.35	3,781.16	6,152.89	7,752.70	2,809.62	1,049.97	961.89	1,289.19	31,722.62
Maharashtra	2,317.85	3,315.69	6,124.82	6,878.01	1,260.71	4,708.22	5,395.55	9,569.81	5,407.71	44,978.38
Manipur	1.96	0.67	0.00	1.14	-	1.45	1.62	2.00	1.65	10.50
Meghalaya	0.03	0.02	0.22	0.18	0.07	-	0.01	14.47	9.50	24.49
Odisha	432.71	1,820.12	1,160.37	1,187.02	572.19	1,043.55	581.61	232.62	149.57	7,179.76
Puducherry	7.55	-	0.45	-	0.54	2.95	3.55	1.87	1.87	18.79
Rajasthan	1,917.40	2,242.59	3,444.19	4,955.92	4,055.12	5,008.35	4,364.77	3,660.16	1,762.77	31,411.26
Sikkim	0.11	0.04	0.00	-	0.02	-	-	-	0.01	0.18
Tamil Nadu	3,646.22	2,097.29	2,653.53	1,261.17	2,653.45	817.13	917.61	761.57	680.11	15,488.07
Telangana	179.60	648.43	564.99	513.36	-	-	-	-	-	1,906.38
State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	Total
	(Rs. In Crore)									
Tripura	0.71	1.00	0.02	0.90	2.57	2.64	2.03	1.92	0.51	12.29
Uttar Pradesh	574.57	380.88	468.54	1,065.53	502.57	930.76	985.17	469.24	423.94	5,801.19
Uttarakhand	27.47	39.45	72.37	103.22	134.82	122.30	207.64	345.82	157.91	1,211.02
West Bengal	421.69	305.37	535.73	-	-	-	-	-	-	1,262.78
Total	16,870.75	22,231.34	29,362.02	28,018.74	20,457.76	20,563.65	19,840.78	20,773.33	12,255.67	1,90,374.05
