

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2588**  
TO BE ANSWERED ON THE 16<sup>TH</sup> DECEMBER, 2025

**COMPLAINTS FROM FARMERS OF KARNATAKA REGARDING CROP INSURANCE**

2588. SHRI GOVIND MAKTHAPPA KARJOL:

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

- (a) whether the Government has received any complaints from farmers on crop insurance claims in the year 2024-25 and 2025-26 in the country;
- (b) if so, the details thereof and number of such complaints received from Karnataka;
- (c) whether the Government has taken strict action on insurance companies and concern officials in this issue, if so, the details thereof;
- (d) the manner in which the Government is undertaking accurate crop damage assessment;
- (e) the details of crop insurance provided to the farmers in Karnataka during the last five years, district-wise; and
- (f) the details of the steps taken by the Government to disburse crop claims timely and quickly to the farmers?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (c): 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 because of these issues are settled after their resolution as per provisions of the scheme.

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): 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/crop loss, 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.

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.

Further, 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.

(e): District-wise details of coverage and claims paid under PMFBY in Karnataka during last five years i.e. from 2020-21 to 2024-25 are given in **Annexure**.

(f): 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.

## Annexure

**PMFBY & RWBCIS: District Wise details of coverage and claims paid in Karnataka from 2020-21 to 2024-25  
(as on 31st October, 2025)**

District	Application Enrolled	Area Insured	Sum Insured	Premium Collected from Farmers	Paid Claims	Farmers Application Benefitted
	(In No.)	(In Lakh Ha.)	(Rs. In Crore)			(In No.)
Bagalkot	2,01,427	2.30	1,382.15	42.54	295.75	97,704
Ballari	75,844	0.72	455.57	11.03	44.67	28,428
Belagavi	3,28,700	2.73	1,716.61	53.55	361.22	1,45,225
Bengaluru Rural	41,526	0.17	96.14	2.81	10.93	16,605
Bengaluru Urban	3,091	0.01	6.78	0.20	1.07	1,287
Bidar	12,94,302	8.38	3,151.56	62.90	232.26	6,08,296
Chamarajnagar	77,990	0.40	155.42	3.34	15.62	27,694
Chikkaballapur	2,10,129	0.98	587.00	15.23	151.21	1,43,757
Chikkamagaluru	2,48,281	1.34	1,220.73	58.99	278.67	1,41,991
Chitradurga	5,81,527	6.94	3,443.35	80.15	559.91	2,48,212
Dakshinakannada	8,57,238	2.22	2,458.46	122.82	880.55	5,17,156
Davangere	2,67,241	2.00	1,414.33	43.70	335.32	1,71,939
Dharwad	8,62,748	9.05	3,990.59	114.10	534.18	4,28,555
Gadag	10,81,988	13.25	5,781.39	144.39	1,119.02	7,25,367
Hasan	5,09,126	2.22	970.31	28.97	186.89	2,55,647
Haveri	14,54,731	11.01	6,186.39	147.99	1,256.37	10,82,578
Kalaburgi	6,76,778	7.95	3,440.31	72.57	730.45	7,99,443
Kodagu	14,545	0.09	55.09	2.57	9.95	7,596
Kolar	93,469	0.45	233.68	8.78	35.66	50,272
Koppal	5,80,117	6.38	2,815.63	61.09	301.81	2,65,259
Mandya	2,95,869	0.82	307.24	5.77	71.53	1,78,456
Mysuru	41,662	0.18	74.67	1.72	7.07	15,356
Raichur	3,36,102	4.00	2,347.83	52.73	153.97	93,764
Ramanagara	60,998	0.31	184.92	7.77	57.90	37,583
Shivamogga	4,37,205	2.24	2,304.14	98.83	496.72	2,99,067
Tumakuru	6,46,346	3.84	2,099.58	63.28	250.80	3,13,788
Udupi	62,774	0.16	181.25	8.86	55.70	33,702
Uttarkannada	7,57,386	2.37	2,006.07	76.08	305.18	4,21,818
Vijayanagara	1,81,837	1.64	909.24	18.77	219.80	1,40,485
Vijayapura	6,54,244	9.37	5,452.65	162.54	1,015.20	3,60,493
Yadgiri	59,865	0.73	403.58	10.15	30.79	29,406
<b>Total</b>	<b>1,29,95,086</b>	<b>104.24</b>	<b>55,832.68</b>	<b>1,584.22</b>	<b>10,006.16</b>	<b>76,86,929</b>

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