

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

LOK SABHA
UNSTARRED QUESTION NO. 2608

TO BE ANSWERED ON THE 16th DECEMBER, 2025

FARMERS RECEIVED COMPENSATION UNDER PMFBY

2608. SHRI BAPI HALDAR:

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

- (a) the number of farmers and the amount received as compensation under Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last five years, State-wise and year-wise;
- (b) whether farmers have been facing any problems in claiming compensation, if so, the details thereof;
- (c) the average number of days between claim made and receipt of compensation; and
- (d) the measures taken by the Government to make the process of insurance claim settlement simple and time-bound?

ANSWER

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

(a): State-wise and Year-wise details of number of farmer applications enrolled, claims paid and number of farmer applications benefitted from 2020-21 to 2024-25 under the Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I and II** respectively.

(b) & (c): As per provisions contained 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 issues are settled after their resolution as per provisions of the scheme.

(d): 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:

- 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-I

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| PMFBY & RWBCIS: State Wise Details of Application Enrolled, Paid Claims and Application Benefitted from 2020-21 to 2024-25 (as on 31st October, 2025) |
|---|

| State/UT Name | Application Enrolled | Paid Claims | Farmers Application Benefitted |
|------------------|----------------------|------------------|--------------------------------|
| | (In No.) | (Rs. In Crore) | (In No.) |
| A & N Islands | 1,413 | 0.02 | 86 |
| Andhra Pradesh | 3,48,75,727 | 747.08 | 14,57,780 |
| Assam | 50,95,937 | 605.74 | 8,47,219 |
| Chhattisgarh | 3,49,34,309 | 3,709.21 | 82,22,424 |
| Goa | 1,371 | 0.01 | 70 |
| Haryana | 3,30,14,711 | 5,957.76 | 66,75,269 |
| Himachal Pradesh | 13,55,624 | 374.95 | 5,74,975 |
| Jammu & Kashmir | 6,36,073 | 119.91 | 2,13,993 |
| Jharkhand | 27,02,750 | - | - |
| Karnataka | 1,29,95,086 | 10,006.16 | 74,65,914 |
| Kerala | 7,15,122 | 572.99 | 4,00,586 |
| Madhya Pradesh | 7,17,51,158 | 13,863.37 | 2,10,28,519 |
| Maharashtra | 7,92,47,032 | 26,342.00 | 3,69,07,277 |
| Manipur | 16,565 | 6.73 | 12,473 |
| Meghalaya | 87,127 | 24.05 | 33,195 |
| Odisha | 5,47,87,922 | 2,579.54 | 84,74,312 |
| Puducherry | 1,76,266 | 10.78 | 30,959 |
| Rajasthan | 15,98,80,717 | 18,851.16 | 3,89,75,706 |
| Sikkim | 11,305 | 0.03 | 41 |
| Tamil Nadu | 2,87,60,131 | 5,829.86 | 1,17,74,309 |
| Tripura | 13,38,763 | 9.67 | 1,17,331 |
| Uttar Pradesh | 2,93,87,768 | 3,311.67 | 58,43,071 |
| Uttarakhand | 11,10,625 | 968.50 | 6,93,560 |
| Total | 55,28,83,502 | 93,891.19 | 14,97,49,069 |

Annexure-II**PMFBY & RWBCIS: State Wise Details of Application Enrolled, Paid Claims and Application Benefitted from 2020-21 to 2024-25 (as on 31st October, 2025)**

| Year | Application Enrolled | Paid Claims | Farmers Application Benefitted |
|--------------|----------------------|------------------|--------------------------------|
| | (In No.) | (Rs. In Crore) | (In No.) |
| 2020-21 | 6,24,55,870 | 20,457.76 | 1,93,44,233 |
| 2021-22 | 8,29,80,129 | 20,563.65 | 3,43,65,103 |
| 2022-23 | 11,24,87,613 | 19,840.78 | 3,28,08,066 |
| 2023-24 | 14,35,72,488 | 20,773.33 | 3,70,64,583 |
| 2024-25 | 15,13,87,403 | 12,255.67 | 2,61,67,084 |
| Total | 55,28,83,503 | 93,891.19 | 14,97,49,069 |
