

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

LOK SABHA
STARRED QUESTION NO. 144
TO BE ANSWERED ON THE 10TH FEBRUARY, 2026

CROP LOSS RELIEF UNDER PMFBY

*144. DR. AMOL RAMSING KOLHE:

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

- (a) the details of the total amount of crop loss relief disbursed to farmers in Maharashtra under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the State Disaster Response Fund (SDRF) during the last three years, district-wise, with a specific breakdown for the Shirur Lok Sabha Constituency;
- (b) the number of applications received from farmers in the said constituency for crop loss relief and insurance claims, along with the number of claims successfully processed and paid out under each scheme;
- (c) whether the Government is aware of delays in settlement of claims under PMFBY and SDRF;
- (d) if so, the reasons therefor along with the specific steps being taken to streamline the process, including the use of modern technology such as satellite imagery, drones and mobile applications to ensure timely and transparent compensation; and
- (e) whether the Government proposes to undertake a comprehensive review of the PMFBY to address farmer grievances and if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHAUHAN)

(a) to (e) : A statement is laid on the Table of the House.

STATEMENT REFERRED TO PART (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 144 FOR 10th FEBRUARY, 2026 REGARDING CROP LOSS RELIEF UNDER PMFBY

(a) & (b) : District-wise details of number of farmer applications enrolled, claims paid and number of farmer applications benefitted during last three years i.e. 2022-23 to 2024-25 in Maharashtra under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure**.

Further, as per the National Policy on Disaster Management (NPDM), the State Government is primarily responsible for providing necessary relief measures on ground level in the wake of notified calamities. The State Governments undertake relief measures in the wake of natural calamities from funds available in the form of the State Disaster Response Fund (SDRF) in accordance with the Government of India approved items and norms. Additional financial assistance, over and above SDRF, is considered from the National Disaster Response Fund (NDRF), as per laid down procedure, in case of disaster of 'severe nature', which includes an assessment based on the visit of an Inter-Ministerial Central Team (IMCT). The financial assistance provided under SDRF and NDRF is by way of relief and not for compensation.

Details of allocation including Central and State Government share and Central Government share released under SDRF in Maharashtra State during the last three years is given below:

(Rs. in crore)		
Year	Allocation under SDRF including Central and State Share	Central Govt. share of SDRF Released
2022-23	3608.80	2706.40
2023-24	3788.80	2841.60
2024-25	3978.40	2984.00

(c) & (d): Majority of the claims under PMFBY are settled within the stipulated timelines under the Operational Guidelines of the scheme i.e within 21 days of the receipt 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.

Government has taken various steps to strengthen implementation of PMFBY, 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 National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims w.e.f. Kharif 2024, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through NCIP.
- 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.
- Opening of ESCROW Account by the State Government concerned for deposit of their premium share in advance as per provisions of the scheme has been made mandatory w.e.f. Kharif 2025 season.
- 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.
- Tranche based claim settlement has been initiated w.e.f. Rabi 2024-25.

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

(e): Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of **Stratified Grievance Redressal Mechanism** viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

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.

The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

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.

Annexure

PMFBY & RWBCIS: District wise details of number of farmer applications enrolled, claims paid and Number of Application benefitted Coverage and Claims Report of Maharashtra from 2022-23 to 2024-25 under PMFBY as on 31.12.2025.			
Districts (Maharashtra)	Farmer Applications	Paid Claims	Application Benefitted
	(In No.)	(Rs. In Crore)	(In No.)
Ahmednagar	38,17,306	1,532.83	14,04,005
Akola	15,09,375	547.27	7,20,544
Amravati	13,28,986	448.78	4,99,859
Beed	69,76,040	1,312.31	30,15,153
Bhandara	6,62,669	10.12	24,750
Buldhana	24,98,998	1,347.02	10,18,832
Chandrapur	7,77,444	273.65	1,75,973
Chhatrapati Sambhajnagar	36,63,271	957.52	17,02,264
Dharashiv	10,48,783	291.37	4,50,650
Dhule	7,02,292	216.37	2,75,695
Gadchiroli	2,42,253	10.80	15,079
Gondia	4,72,895	14.46	35,154
Hingoli	17,37,824	418.64	9,51,867
Jalgaon	14,88,432	2,261.07	9,04,804
Jalna	39,36,861	1,239.87	18,11,797
Kolhapur	1,54,563	12.49	19,785
Latur	36,20,229	1,035.08	14,65,479
Nagpur	6,43,104	222.76	1,84,494
Nanded	44,19,454	1,408.35	29,18,368
Nandurbar	2,84,900	195.67	1,21,700
Nashik	17,32,501	1,198.43	7,66,693
Osmanabad	21,96,566	944.40	10,68,572
Palghar	1,36,440	79.06	22,109
Parbhani	31,63,696	1,177.23	17,61,316
Pune	6,93,420	82.61	1,76,860
Raigarh	1,30,512	74.56	27,528
Ratnagiri	1,42,480	289.92	99,895
Sangli	9,31,201	236.05	3,35,404
Satara	7,17,918	116.63	2,29,422
Sindhudurg	1,97,003	250.17	1,20,369
Solapur	22,08,381	732.58	7,88,639
Thane	2,22,134	57.73	50,207
Wardha	6,01,219	276.36	2,45,610
Washim	14,64,487	542.47	7,79,575
Yavatmal	24,30,726	805.32	14,54,098
Total (Maharashtra)	5,69,54,363	20,619.92	2,56,42,549
