

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

LOK SABHA
STARRED QUESTION NO. 248
TO BE ANSWERED ON THE 10TH MARCH, 2026

DELAYED PAYMENT OF CLAIMS UNDER PMFBY

*248 KUMARI SELJA:

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

(a) the number of complaints received from farmers regarding non-payment or delayed payment of claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last five years, particularly in Haryana;

(b) the reasons for delay in payment of compensation under the said scheme;

(c) the number of farmers who have received insurance benefits under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last three years;

(d) the steps taken to improve accuracy and transparency in crop loss assessment and simplify the payment process under the scheme; and

(e) the measures proposed to ensure timely settlement of claims and strengthen accountability of insurance companies to restore farmers' confidence ?

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. 248 FOR 10TH MARCH, 2026 REGARDING DELAYED PAYMENT OF CLAIMS UNDER PMFBY

(a) & (b) : Majority of the claims under Pradhan Mantri Fasal Bima Yojana (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 issues are settled after their resolution as per provisions of the scheme.

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 facilitate 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.

State-wise details of PMFBY claims related complaints/grievances received on KRPH portal, including those of Haryana from January, 2024 to February 2026 are given in **Annexure**.

(c) : Details of number of farmer applications enrolled, amount of claims paid and number of farmer applications benefitted with claims under PMFBY during last three years i.e. from 2022-23 to 2024-25 at all India level and in Haryana is as under:

State/UT	Applications Enrolled	Paid Claims	Benefitted Applications
	(In No.)	(Rs. In Crore)	(In No.)
Haryana	2,99,11,707	3,149.98	56,62,712
All India	40,76,52,900	54,883.28	9,81,69,412

(d) & (e): 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 '**Digiclaim 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.
- 12% penalty is also levied on State Government for delay in release of State share of subsidy.
- 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 for bringing financial discipline.
- 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. YES-TECH is being implemented by 13 States/UTs during 2025-26.

- **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. So far, 10 States have initiated the implementation of WINDS. At present, weather data is being received from over 12,000 stations.

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.

PMFBY: State-wise Claims-related KRPB Grievances recorded from Jan 2024 to Feb 2026

State/UT	Total claim related complaint/ grievance	Resolved	Resolved %
Andhra Pradesh	9,370	9,369	100.0%
Assam	2,956	2,952	99.9%
Chhattisgarh	5,217	5,214	99.9%
Delhi	7	7	100.0%
Haryana	41,526	41,309	99.5%
Himachal Pradesh	620	620	100.0%
Jammu & Kashmir	3,289	3,274	99.5%
Jharkhand	6,411	6,396	99.8%
Karnataka	89	88	98.9%
Kerala	2,379	2,336	98.2%
Madhya Pradesh	61,320	61,189	99.8%
Maharashtra	14,81,331	14,81,141	100.0%
Manipur	13	13	100.0%
Meghalaya	8	8	100.0%
Odisha	29,885	29,838	99.8%
Puducherry	144	140	97.2%
Rajasthan	2,71,708	2,69,329	99.1%
Tamil Nadu	44,299	44,126	99.6%
Telangana	104	102	98.1%
Tripura	20	20	100.0%
Uttar Pradesh	54,261	54,045	99.6%
Uttarakhand	11,695	11,684	99.9%
West Bengal	4	4	100.0%
Total	20,26,656	20,23,204	100%
