

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

LOK SABHA
STARRED QUESTION NO. 343
TO BE ANSWERED ON THE 17TH MARCH, 2026

CROP LOSS RELIEF UNDER PMFBY

*343. SHRI MURARI LAL MEENA:

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

(a) the details of the compensation paid against the loss of crop to farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and State Disaster Response Fund (SDRF) during the last three years, State-wise and district-wise including Rajasthan and Dausa Lok Sabha Constituency of Rajasthan;

(b) the details and number of insurance claims received, the number of claims accepted and the total compensation paid in Rajasthan, particularly in the Dausa region during the said period, year-wise;

(c) whether the Government has taken cognizance of cases regarding delays in the settlement of claims under the PMFBY;

(d) if so, the reasons for the said delays in the settlement and the steps taken for the resolution thereof; and

(e) whether satellite imagery, drone surveys, and mobile app-based assessment systems are being used in Rajasthan to make the claim process transparent and time-bound?

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. 343 FOR 17TH MARCH, 2026 REGARDING CROP LOSS RELIEF UNDER PMFBY

(a): State-wise details of claims paid and number of farmer applications benefitted with claims against loss of crops during last three years i.e. 2022-23 to 2024-25 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I**. District-wise similar details in respect of Rajasthan including Dausa district, for the same period, are given in **Annexure-II**.

State-wise details of assistance provided by the Central Government during last three years i.e. 2022-23 to 2024-25 under State Disaster Response Fund (SDRF) are given in **Annexure-III**. District-wise details of assistance provided under SDRF is not maintained centrally.

(b): Year-wise details of claims reported and claims paid during last three years in Rajasthan and that of Dausa district are given below :

(Rs. in crore)

Year	Rajasthan		Dausa District of Rajasthan	
	Claims Reported	Claims Paid	Claims Reported	Claims Paid
2022-23	4,388.08	4,366.74	9.42	9.35
2023-24	3,837.41	3,663.84	3.28	3.20
2024-25	2,057.64	1,899.11	2.04	2.02

(c) & (d): Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some complaints including complaints from elected representatives 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 this scheme all over India including that of Rajasthan 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 '**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 in fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 and Soybean crop 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. WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction. So far, 10 States have initiated the implementation of WINDS.

(e): Rajasthan Government has started implementation of YES-TECH from Kharif 2025 for wheat and soybean crops for fair, accurate, transparent and time bound assessment and settlement of claims under PMFBY. Further, Crop Loss Assessment App (CLAP), developed as a digital mobile application to streamline and improve the efficiency of crop loss assessments for localised calamities/post harvest losses for individual farms and land parcels under PMFBY, is also being utilised by the Rajasthan State Government from Rabi 2024-25 season.

PMFBY & RWBCIS: State wise Coverage and Claims report from 2022-23 to 2024-25 (as on 31.12.2025)		
State/UT Name	Paid Claims	Benefitted Farmer Application
	(Rs. in Crore)	(In No.)
A & N Islands	0.05	130
Andhra Pradesh	751.94	1,527,456
Assam	173.39	266,386
Chhattisgarh	1,392.68	3,697,466
Goa	0.01	70
Haryana	3,149.98	5,662,712
Himachal Pradesh	214.16	294,606
Jammu & Kashmir	67.56	180,331
Karnataka	8,564.92	6,056,137
Kerala	346.68	251,450
Madhya Pradesh	3,309.07	11,898,779
Maharashtra	20,780.47	28,805,503
Manipur	5.29	10,603
Meghalaya	24.01	33,123
Odisha	967.85	3,806,493
Puducherry	9.71	31,344
Rajasthan	9,929.69	25,093,398
Sikkim	0.01	35
Tamil Nadu	2,446.69	5,807,644
Tripura	4.46	36,375
Uttar Pradesh	1,882.33	4,176,924
Uttarakhand	862.33	532,447
Total	54,883.28	98,169,412

Annexure-II

PMFBY & RWBCIS: District wise cumulative Coverage and Claims report of Rajasthan from 2022-23 to 2024-25 (as on 31.12.2025)		
District	Paid Claims	Benefitted Application
	(Rs. in crore)	(In No.)
Ajmer	417.72	1,410,665
Alwar	37.21	196,845
Banswara	20.16	236,772
Baran	60.95	125,636
Barmer	444.28	1,227,976
Bharatpur	43.01	1,091,472
Bhilwara	204.05	1,039,343
Bikaner	597.96	793,322
Bundi	69.87	323,065
Chittorgarh	166.85	814,363
Churu	1,729.66	1,798,134
Dausa	14.58	59,310
Dholpur	2.52	28,462
Dungarpur	20.30	301,992
Hanumangarh	1,194.12	4,632,367
Jaipur	416.93	1,695,974
Jaisalmer	284.15	122,452
Jalore	736.53	777,647
Jhalawar	127.07	566,760
Jhunjhunu	330.28	966,861
Jodhpur	791.24	859,571
Karauli	3.01	14,689
Kota	68.44	159,492
Nagaur	727.46	648,270
Pali	146.01	325,038
Pratapgarh	74.79	242,612
Rajsamand	4.44	39,267
Sawai Madhopur	80.22	471,124
Sikar	326.59	994,147
Sirohi	14.98	34,488
Sri Ganganagar	487.56	2,045,865
Tonk	249.84	719,354
Udaipur	36.90	330,061
Total	9,929.69	25,093,398

Annexure-III

State-wise details of releases of Central Government share of funds under State Disaster Response Fund (SDRF) and National Disaster Response Fund (NDRF) during the years 2022-23 to 2024-25

(Rs. in crore)

SI. NO.	State	Release of Central Share of SDRF and NDRF
1	Andhra Pradesh	3020.10
2	Arunachal Pradesh	546.80
3	Assam	2324.62
4	Bihar	3749.60
5	Chhattisgarh	777.24
6	Goa	61.10
7	Gujarat	2296.00
8	Haryana	1301.60
9	Himachal Pradesh	2167.67
10	Jharkhand	1504.00
11	Karnataka	6561.88
12	Kerala	832.80
13	Madhya Pradesh	4820.80
14	Maharashtra	8532.00
15	Manipur	116.15
16	Meghalaya	125.98
17	Mizoram	142.36
18	Nagaland	398.72
19	Odisha	4293.89
20	Punjab	1340.80
21	Rajasthan	3937.46
22	Sikkim	446.11
23	Tamil Nadu	3061.69
24	Telangana	1233.18
25	Tripura	375.60
26	Uttar Pradesh	4398.15
27	Uttarakhand	2068.90
28	West Bengal	2762.37
Total		63197.57
