

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

LOK SABHA
STARRED QUESTION NO. 459
TO BE ANSWERED ON THE 24TH MARCH, 2026

RELEASE OF STATE PREMIUM SUBSIDY UNDER PMFBY

*459. SHRI SANJAY UTTAMRAO DESHMUKH:
SHRI SANJAY HARIBHAU JADHAV:

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

(a) whether the Government has taken note of the delay being caused in the settlement of Kharif-2024 crop insurance claims and the release of State premium subsidy under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in various States including Maharashtra, if so, the reasons therefor;

(b) the present status of the pending claims and the average time taken for the settlement of claims in Maharashtra, including the Washim-Yavatmal and Parbhani Lok Sabha Constituencies;

(c) whether any complaints have been registered by the farmers of Maharashtra, particularly from the remote districts, regarding rejection of claims solely on the basis of satellite-based assessment with regard to crop damaged;

(d) if so, the details thereof along with the steps taken by the Government to expedite the process of claim settlement;

(e) the details of the expected timeline for addressing the said issues; and

(f) the measures taken for timely release of State subsidy and crop compensation at the ground level?

ANSWER

MINISTER FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHOUHAN)

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

STATEMENT REFERRED TO PARTS (a) TO (f) OF LOK SABHA STARRED QUESTION NO. 459 FOR 24TH MARCH, 2026 REGARDING RELEASE OF STATE PREMIUM SUBSIDY UNDER PMFBY

(a) & (b): As per information received from the State Government of Maharashtra under Pradhan Mantri Fasal Bima Yojana (PMFBY), the total reported claim for Kharif 2024 season was Rs. 4,740.58 crores, out of which, Rs. 4,702.04 crores (99%) has been disbursed and Rs. 38.54 crores only remain pending which is less than 1%. Further, State share of subsidy in full for Kharif 2024 has been released to the concerned insurance companies.

In the districts of Washim, Yavatmal, and Parbhani of Maharashtra, 99.77% of reported claims have been settled during Kharif 2024 season. The district-wise details for Kharif 2024 season are as follows:

District	Eligible Claims	Paid Claims	Pending Claims
	(Rs. In Crore)		
Washim	161.52	160.83	0.69
Yavatmal	176.16	175.92	0.24
Parbhani	464.48	463.56	0.92
Total	802.16	800.31	1.85

(c): Satellite data is only used for technology-based effective and transparent yield estimation. Since 2024, 14,81,331 claim related complaints have been registered on Krishi Rakshak Portal and Helpline (KRPH) in Maharashtra, out of which, 14,81,141 complaints (99.99%) have been resolved, as on 28.02.2026.

(d) & (e): Government has taken various steps to strengthen implementation of this scheme, 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.

- 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.

(f): 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. This will ensure timely release of State Share of premium subsidy. Further, implementation of Digicclaim Module on National Crop Insurance Portal (NCIP), mandating use of Crop Cutting Experiment Application (CCE App) for capturing and transmission of CCE data, implementation of Yield Estimation Systems based on Technology (YES- Tech) for satellite-based claim assessment as well as implementation of Crop Loss Assessment App (CLAP) for capturing and transmission of damage assessment for localised calamities are ensuring faster processing of ground- level claim computation and payment.
