

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

LOK SABHA
UNSTARRED QUESTION NO. 1621
TO BE ANSWERED ON THE 10TH FEBRUARY, 2026

DELAY IN SETTLEMENT OF PMFBY CLAIMS

1621. SHRI SHYAMKUMAR DAULAT BARVE:

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

(a) the NUMBER of farmers whose insurance claims are pending under Pradhan Mantri Fasal Bima Yojana during the last three years till date along with the total amount involved in these claims including the details thereof, State/UT-wise;

(b) whether the disposal of farmers claims is being excessively delayed by the insurance companies, if so, the details of the amount recovered from insurance Companies under penal interest as per the provisions of the scheme and paid to farmers, State/UT-wise;

(c) whether the Government is considering to increase the time limit of 72 hours fixed to provide information of local disaster and make claim process more practical; and

(d) whether there is any time bound scheme to make the use of Satellite and drone technology mandatory to ensure transparent and accurate assessment of crop damage?

ANSWER

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

(a) & (b) : State-wise cumulative details of claims reported, claims paid and pending during last three years i.e. 2022-23 to 2024-25 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure**.

Majority of the admissible claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of the scheme 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.

(c) : There is no such proposal under consideration at present.

(d) : Based on the recommendations of the different pilot studies, conducted through Mahalanobis National Crop Forecasting Centre (MNCFC) under the Department of Agriculture & Farmers Welfare, following technologies for Objective Crop Damage & Loss Assessment and transparency have already 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.

PMFBY & RWBCIS: All India State wise Claims Report from 2022-23 to 2024-25 as on 31.12.2025.

State/UT	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)		
A & N Islands	0.05	0.05	0.00
Andhra Pradesh	3,793.60	751.94	3,041.66
Assam	176.26	173.39	2.87
Chhattisgarh	1,394.06	1,392.68	1.37
Goa	0.01	0.01	0.00
Haryana	3,190.63	3,149.98	40.65
Himachal Pradesh	219.70	214.16	5.54
Jammu & Kashmir	69.78	67.56	2.22
Jharkhand	27.28	-	27.28
Karnataka	8,630.78	8,564.92	65.86
Kerala	357.38	346.68	10.70
Madhya Pradesh	3,341.31	3,309.07	32.24
Maharashtra	21,031.87	20,780.47	251.41
Manipur	5.45	5.29	0.16
Meghalaya	24.23	24.01	0.21
Odisha	978.41	967.85	10.56
Puducherry	11.32	9.71	1.61
Rajasthan	10,283.13	9,929.69	353.44
Sikkim	0.02	0.01	0.01
Tamil Nadu	2,491.01	2,446.69	44.31
Tripura	4.57	4.46	0.11
Uttar Pradesh	1,920.85	1,882.33	38.53
Uttarakhand	911.14	862.33	48.81
Total	58,862.84	54,883.28	3,979.55
