

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

LOK SABHA
UNSTARRED QUESTION NO. 1744
TO BE ANSWERED ON THE 10TH FEBRUARY, 2026

STATUS OF INSURANCE CLAIMS

1744. SHRI CAPTAIN BRIJESH CHOWTA:

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

(a) the details regarding the number of farmers from affected areas in Dakshina Kannada district who have raised claims and had their claims settled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) so far, along with the total quantum of claims approved and disbursed;

(b) the number of farmers in Dakshina Kannada district whose claims were not settled within the prescribed time period under the scheme;

(c) whether there has been any delay in disbursement of funds and if so, whether the Government proposes to initiate interim relief measures for the affected small and marginal farmers of the region;

(d) the details regarding the number of farmers who claimed crop insurance due to the spread of yellow leaf disease affecting arecanut cultivation in Dakshina Kannada; and

(e) whether the Government has undertaken any third-party audits or independent verification of crop loss assessment reports to ensure fair compensation for farmers?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) & (b): The details of claims reported, claims paid, claims pending and farmer applications benefitted under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) of Dakshina Kannada District of Karnataka from 2020-21 to 2024-25 are as under :

Year	Reported Claims	Paid Claims	Pending Claims	Application Benefitted
	(Rs. In Crore)			(In No.)
2020-21	100.55	100.49	0.06	56114
2021-22	154.19	154.15	0.03	92238
2022-23	356.39	356.23	0.16	143693
2023-24	271.50	270.60	0.89	225772
2024-25	233.17	228.94	4.23	277747
Total	1,115.78	1,110.41	5.37	7,95,564

(c): 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.

(d): The PMFBY & RWBCIS is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims, in this case, are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme. As the claims are being worked out on an average shortfall in yield, therefore, specific reasons for crop loss are not recorded.

Further, Arecanut crop has been notified in various districts of the State under the Restructured Weather Based Crop Insurance Scheme (RWBCIS) for the monsoon and post-monsoon seasons, and insurance compensation is provided under the said scheme in case of crop loss due to weather conditions, details of which are as under :

Sl. No.	Crop Insurance details under RWBCIS for the year 2024-2025	For Arecanut growing districts in Karnataka
1	Applications received (Nos)	5,28,705
2	Area (Covered) in hectares	1,73,060.42
3	Sum insured (Amount in ₹ Crores)	2,215.17
4	Claim amount paid (Claim amount in ₹ Crores)	344.45
5	Number of beneficiaries (Nos)	2,76,742

(e): 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 in 2018, 2020 and 2023 to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.
