

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2899**  
TO BE ANSWERED ON THE 10<sup>TH</sup> MARCH, 2026

**PERFORMANCE OF PMFBY IN KARNATAKA**

2899. SHRI BASAVARAJ BOMMAI:

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

(a) the number of farmers covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Karnataka during the last three years, district-wise;

(b) the total amount of premium collected under the Scheme in the State during the above period;

(c) the total insurance claims received, approved and disbursed to farmers in the State during this period;

(d) whether the Government has received complaints regarding delay or non-settlement of crop insurance claims under PMFBY in Karnataka; and

(e) if so, the details thereof and the steps taken by the Government to ensure timely settlement of claims and improve implementation of the Scheme in the State?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI BHAGIRATH CHOUDHARY)

(a) to (c) : District-wise cumulative details of number of farmer applications covered, total amount of premium collected, claims paid and number of farmers applications benefitted by claims in Karnataka from 2022-23 to 2024-25 are given in **Annexure**.

(d) : 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. Government of Karnataka administers the scheme through its own 'Samrakshne' portal.

However, to further facilitate the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed by the Government of India. 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.

From January, 2024 to December, 2025, total 89 grievances/complaints relating to claims in Karnataka under PMFBY have been received on KRPH, out of which 88 ( 99%) have been resolved to the satisfactions of the farmers.

(e) : Government has taken various steps to strengthen/improve implementation of PMFBY, bring transparency and ensure timely settlement of claims :

- Provision of 2% penalty on insurance companies for delay in settlement of claims.
- 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.
- 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.
- 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.

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.

**Annexure****PMFBY & RWBCIS: Karnataka State District-wise Cumulative Data from  
2022-23 to 2024-25 (as on 31.12.2025)**

District Name	Applications Enrolled	Farmer Share of premium	Gross Premium	Paid Claims	Application Benefitted
	(In No.)	(Rs. In Crore)			(In No.)
Bagalkot	141,999	31.69	199.15	311.14	79,785
Ballari	39,987	5.87	21.95	29.33	14,398
Belagavi	251,305	39.74	236.52	357.38	123,811
Bengaluru Rural	39,063	2.44	18.49	8.84	14,609
Bengaluru Urban	2,710	0.16	1.34	0.74	1,060
Bidar	836,880	41.53	445.29	119.85	353,947
Chamarajnagar	45,886	1.86	12.46	9.79	15,907
Chikkaballapur	172,710	12.30	106.70	142.70	131,875
Chikkamagaluru	178,560	40.60	250.65	275.48	135,896
Chitradurga	396,050	52.46	394.27	420.32	164,481
Dakshinakannada	712,475	96.44	827.56	855.77	647,212
Davangere	216,685	32.42	190.54	329.86	163,222
Dharwad	545,523	71.80	501.60	365.80	317,871
Gadag	735,226	104.85	680.36	864.86	535,818
Hasan	427,490	21.92	170.94	135.38	193,331
Haveri	1,144,573	110.80	860.37	1,071.12	956,271
Kalaburgi	582,729	62.18	395.72	658.35	730,779
Kodagu	10,580	1.92	9.93	6.54	3,893
Kolar	72,423	5.78	48.28	37.90	42,865
Koppal	360,354	40.43	306.98	224.70	186,650
Mandya	282,153	5.44	42.70	63.32	171,073
Mysuru	26,528	0.98	7.71	4.61	10,088
Raichur	210,639	33.68	221.37	93.44	44,007
Ramanagara	54,481	6.80	47.59	68.82	39,916
Shivamogga	335,197	74.31	373.14	458.88	304,384
Tumakuru	449,383	38.38	265.01	184.90	217,204
Udupi	48,243	6.81	43.63	81.08	41,972
Uttarkannada	434,381	46.34	216.38	216.51	221,735
Vijayanagara	186,172	19.34	106.67	225.54	142,632
Vijayapura	456,750	126.29	978.22	919.70	240,457
Yadgiri	38,242	6.32	36.45	22.27	21,239
<b>Total</b>	<b>9,435,377</b>	<b>1,141.86</b>	<b>8,017.98</b>	<b>8,564.92</b>	<b>6,268,388</b>

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