

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

LOK SABHA
UNSTARRED QUESTION NO. 2940
TO BE ANSWERED ON THE 10TH MARCH, 2026

PROMOTING PARAMETRIC FORM OF INSURANCE UNDER PMFBY

2940. Dr. K Sudhakar:

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

- (a) the details of the specific new risks brought under the coverage of Pradhan Mantri Fasal Bima Yojana (PMFBY), including crop loss;
- (b) whether there are any plans to upgrade the existing insurance mechanism to parametric insurance scheme, if so, the details thereof;
- (c) the steps taken for promoting parametric form of insurance for farmers for adverse crop loss due to climate risks, if so, the details thereof and if not the reasons therefor; and
- (d) the total incurred claims under PMFBY during the last two years and the turn around time for settlement of claims to farmers, State-wise?

ANSWER

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

(a): Government has introduced yield based **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and weather index based **Restructured Weather Based Crop Insurance Scheme (RWBCIS)** from Kharif 2016 to provide financial support to farmers suffering crop loss/damage arising out of natural calamities, adverse weather incidence and to stabilize the income of farmers etc.

PMFBY provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks/ & extreme climate calamities viz. flood, inundation, landslide, drought, heat waves, hailstorm, cyclone, pests/diseases, natural fire and lightening, storm, typhoon, tempest, hurricane, tornado etc. but also against farm level yield loss due to localized risks (hailstorm, landslide, inundation, cloud burst and natural fire) and post harvest losses due to cyclone, cyclonic/unseasonal rain and hailstorm and prevented sowing. Further, crop loss due to attack by wild animals can also be notified by the State Government as per special provisions given in the Operational Guidelines of the scheme.

(b): Parametric insurance is provided under RWBCIS through scientifically designed term sheets. RWBCIS is generally applicable for horticultural crops and provides insurance protection to the farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc., which are deemed to impact crop production adversely. It has the advantage to settle claims within the shortest possible time. The States/UTs are required to notify crops under RWBCIS.

(c): **WINDS (Weather Information Network and Data System)** initiative has been undertaken 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 for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products. So far, 10 States have initiated the implementation of WINDS and at present, weather data is being received from 12,000 stations.

(d): Majority of the claims 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. However, during the implementation of PMFBY, 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. State-wise details of claims paid under PMFBY during the last two years, i.e. 2023-24 & 2024-25 (as on 31.12.2025) are given at **Annexure**.

ANNEXURE

State-wise details of claims paid under PMFBY/RWBCIS (as on 31.12.2025)

State/UT	Paid Claims (in Rs. Crore)	
	2023-24	2024-25
A & N Islands	0.02	0.03
Andhra Pradesh	120.3	19.9
Assam	62.8	90.5
Chhattisgarh	588.4	270.0
Goa	0.0001	0.01
Haryana	284.0	339.3
Himachal Pradesh	140.4	5.7
Jammu & Kashmir	34.8	26.4
Jharkhand	-	-
Karnataka	3,367.3	2,809.1
Kerala	166.2	-
Madhya Pradesh	965.3	1,293.6
Maharashtra	9,586.4	5,774.8
Manipur	2.0	1.7
Meghalaya	14.5	9.5
Odisha	233.5	152.6
Puducherry	1.9	4.3
Rajasthan	3,663.8	1,899.1
Sikkim	-	0.01
Tamil Nadu	761.6	765.3
Tripura	1.9	0.5
Uttar Pradesh	469.9	427.0
Uttarakhand	347.5	307.1
GRAND TOTAL	20,812.5	14,196.5
