

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

LOK SABHA
UNSTARRED QUESTION NO. 4024
TO BE ANSWERED ON THE 17TH MARCH, 2026

TRANSPARENCY AND GRIEVANCE REDRESSAL UNDER PMFBY

4024. SHRI THARANIVENTHAN M S:

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

(a) the total number of farmers enrolled and claims settled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last three years in the country, State/UT-wise especially in Arani Lok Sabha Constituency in Tamil Nadu;

(b) the average time taken for claim settlements and measures being taken to expedite the process to ensure timely support to distressed farmers in the country, State/UT-wise;

(c) whether the Government has taken steps to increase awareness and accessibility of PMFBY among small and marginal farmers in Tamil Nadu;

(d) the manner in which the Government plan to address complaints regarding low claim amounts and exclusion of certain crops or regions under the scheme; and

(e) whether any steps are being considered to improve the scheme's transparency and grievance redressal mechanisms to protect farmers' interests?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI BHAGIRATH CHOUDHARY)

(a): State-wise details of Farmer Applications enrolled, claims paid and Farmer Applications benefitted under Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last three years, i.e. from 2022-23 to 2024-25 (as on 31.12.2025) is given at **Annexure**. Further, during the said period, 3,03,584 Farmer Applications have been enrolled and total claims of Rs.4.00 Crores have been paid to 19,793 Farmer Applications in Tiruvannamalai district of Tamil Nadu under PMFBY. Similarly, 7,23,778 Farmer Applications have been enrolled and total claims of Rs.89.87 Crores have been paid to 1,96,584 Farmer Applications in Villupuram district of Tamil Nadu under PMFBY.

(b): 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.

(c): Since Kharif 2021, a total of 10 Crop Insurance Weeks have been organized in Tamil Nadu. Further, since Rabi 2021-22, around 1.17 crore crop insurance policies have been distributed to loanee farmers under the Meri Policy Mere Haath campaign.

Crop Insurance Week is organized every season from 1-7 July and 1-7 December to create awareness among farmers about the benefits and procedures of PMFBY. The campaign engages local stakeholders including farmers, government officers, elected representatives, and local opinion leaders to promote greater understanding and participation in crop insurance through various awareness and outreach activities.

Since Kharif 2021, a total of 3,470 trainings were conducted, in which 54,890 stakeholders were trained. Additionally, 14,600 Fasal Bima Pathshalas were organized, in which 2,45,790 farmers participated.

(d): Minimum claims have been capped at Rs.100 per season/per scheme from 1st February, 2026 onwards in order to not remit very small value claims. This amount can be adjusted either with the Farmer premium of next corresponding season or added to the next season's claim amount of the same farmer. However, State Governments of Maharashtra and Madhya Pradesh have fixed minimum claim amount of Rs.1000 per farmer/per season.

Further, notification of crops & districts for coverage under the scheme is the prerogative of the State Governments and Central Government has no role in this regard.

(e): Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of **Stratified Grievance Redressal Mechanism** viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. 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.

ANNEXURE

**State/UT-wise Details of Coverage & Claims Paid under PMFBY from 2022-23
to 2024-25 (as on 31.12.2025)**

State/UT Name	Applications Ensured	Paid Claims	Applications Benefitted
	(In No.)	(Rs. In Crore)	(In No.)
A & N Islands	571	0.05	130
Andhra Pradesh	3,48,81,333	751.94	15,27,456
Assam	24,67,541	173.39	2,66,386
Chhattisgarh	2,39,37,249	1,392.68	36,97,466
Goa	1,223	0.01	70
Haryana	2,99,11,707	3,149.98	56,62,712
Himachal Pradesh	8,60,040	214.16	2,94,606
Jammu & Kashmir	5,45,247	67.56	1,80,331
Jharkhand	27,01,803	-	-
Karnataka	94,35,377	8,564.92	60,56,137
Kerala	5,40,296	346.68	2,51,450
Madhya Pradesh	5,40,47,202	3,309.07	1,18,98,779
Maharashtra	5,69,54,426	20,780.47	2,88,05,503
Manipur	13,758	5.29	10,603
Meghalaya	86,997	24.01	33,123
Odisha	3,68,63,540	967.85	38,06,493
Puducherry	1,29,984	9.71	31,344
Rajasthan	11,46,66,264	9,929.69	2,50,93,398
Sikkim	8,874	0.01	35
Tamil Nadu	1,69,66,741	2,446.69	58,07,644
Tripura	7,46,045	4.46	36,375
Uttar Pradesh	2,11,29,576	1,882.33	41,76,924
Uttarakhand	7,57,106	862.33	5,32,447
Total	40,76,52,900	54,883.28	9,81,69,412
