

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

LOK SABHA
UNSTARRED QUESTION NO. 4131
TO BE ANSWERED ON THE 17TH MARCH, 2026

FLEXIBILITY TO STATE UNDER PMFBY

4131. Shri Nilesh Dnyandev Lanke:

Dr. Shivaji Bandappa Kalge:

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

(a) whether the Government has provided any flexibility to State Governments under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and if so, the nature of such flexibility;

(b) whether these measures have resulted in improved participation of farmers under the Scheme;

(c) whether the insurance companies pay claim amounts exceeding the total premium collected under the scheme and if so, the details thereof;

(d) whether the Government has received complaints from farmers in Maharashtra regarding delayed payment grievances or non receipt of claim amounts and if so, the steps taken for redressal; and

(e) whether any special measures are taken by the Government in cases where insurance companies fail to settle claims within the prescribed time-limit and if so, the details thereof?

ANSWER

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

(a) & (b): The Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. The scheme is voluntary for the States and farmers. States are provided flexibility in major works like selection of Insurance Companies through transparent bidding process, enrollment of farmers and assessment of crop yield/crop loss for calculation of admissible claims. Further, in order to provide more freedom to the States to decide about the implementation of Crop Insurance, keeping in view the financial as well as risk appetite in the State, 3 Alternate Risk Transfer models other than standard PMFBY, namely Cup and Cap Model (80:110), Cup and Cap Model (60:130) and Profit and Loss sharing model have been allowed w.e.f. Kharif 2023. Under these models, in case claims fall below certain threshold, portion of the premium paid by the Government as subsidy goes back to the State treasury. Thus, States have been given the flexibility to choose from any one of these models.

As a result of the above measures, there has been a substantial increase in the coverage under PMFBY wherein 1510 lakh Farmer Applications were enrolled in the year 2024-25 compared to 586 lakh Farmer Applications enrolled in 2016-17.

(c): Crop insurance is a major risk mitigation tool for the benefit of farmers in the event of non-preventable natural calamities.

Claims in excess of 100% of premium received has been paid by insurance companies in case of natural calamities during different seasons. Year-wise, season-wise details of such States/UTs where insurance companies paid claims in excess of the total premium collected is given at **Annexure**.

(d): 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.

Since 2024, 14,81,331 claim related complaints have been registered on KRPH in Maharashtra, out of which, 14,81,141 complaints (99.99%) have been resolved, as on 28.02.2026.

(e): As per the Operational Guidelines of PMFBY, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through National Crop Insurance Portal (NCIP) w.e.f. Kharif 2024.

ANNEXURE

High Claim Ratio States under PMFBY (as on 31.12.2025)

Year/Season	State/UT Name	Gross Premium	Reported Claims	Paid Claims	Claim Ratio
		(Rs. In Crore)			(In %)
Kharif 2016	Karnataka	837.89	1,227.72	1,227.72	146.53%
	Kerala	8.57	17.92	17.92	209.22%
	Tamil Nadu	9.98	10.60	10.60	106.21%
Kharif 2017	Chhattisgarh	289.49	1,312.19	1,312.19	453.28%
	Haryana	298.62	808.35	808.35	270.69%
	Madhya Pradesh	3,269.72	5,561.15	5,561.15	170.08%
	Odisha	800.50	1,777.80	1,777.28	222.09%
	Tamil Nadu	50.29	90.51	90.51	179.98%
	Telangana	611.45	621.94	621.94	101.71%
Kharif 2018	Andhra Pradesh	1,124.08	1,277.73	1,277.73	113.67%
	Chhattisgarh	810.94	1,024.51	1,024.51	126.34%
	Haryana	568.92	807.53	806.32	141.94%
	Jharkhand	386.13	738.15	738.15	191.17%
	Karnataka	1,380.60	1,934.98	1,934.66	140.15%
	Kerala	12.81	15.36	15.36	119.86%
	Odisha	1,114.83	1,129.89	1,129.89	101.35%
	Rajasthan	2,417.83	2,681.36	2,680.79	110.90%
	Tamil Nadu	67.31	112.16	112.16	166.63%
Uttarakhand	41.49	47.67	47.67	114.89%	
Kharif 2019	Himachal Pradesh	7.12	8.63	8.63	121.10%
	Kerala	39.08	54.04	54.04	138.30%
	Madhya Pradesh	2,787.67	5,972.70	5,972.23	214.25%
	Maharashtra	4,789.69	5,954.96	5,954.96	124.33%
	Tamil Nadu	123.24	167.38	167.28	135.81%
	Uttar Pradesh	721.97	786.55	786.55	108.94%
Kharif 2020	Haryana	963.51	1,014.10	1,010.56	105.25%
	Kerala	45.01	81.50	80.73	181.06%
	Madhya Pradesh	4,696.43	7,084.43	7,078.55	150.85%
	Tamil Nadu	151.56	166.66	166.66	109.96%
Kharif 2021	Assam	71.50	88.25	85.63	123.42%
	Haryana	870.01	1,385.86	1,383.35	159.29%
	Jammu & Kashmir	23.73	50.75	50.73	213.82%
	Rajasthan	3,564.19	3,901.43	3,889.89	109.46%
Kharif 2022	Haryana	956.98	2,024.79	2,011.62	211.58%
	Kerala	64.59	99.98	99.79	154.79%
Kharif 2023	Andhra Pradesh	1,267.34	1,345.77	24.81	106.19%
	Himachal Pradesh	18.98	27.94	27.62	147.26%

	Karnataka	2,560.98	3,114.66	3,110.72	121.62%
	Kerala	53.97	82.38	76.82	152.64%
	Maharashtra	7,815.51	7,981.99	7,952.45	102.13%
	Meghalaya	10.59	14.65	14.49	138.27%
Kharif 2024	Karnataka	1,937.80	2,342.76	2,324.03	120.90%
	Tamil Nadu	25.77	73.72	73.48	286.07%
	Uttarakhand	82.45	154.75	154.39	187.69%
Rabi 2016-17	Andhra Pradesh	133.03	296.17	296.17	222.63%
	Karnataka	482.98	866.12	866.12	179.33%
	Kerala	24.58	25.81	25.81	105.00%
	Tamil Nadu	1,161.25	3,635.62	3,635.62	313.08%
Rabi 2017-18	Andhra Pradesh	146.60	215.38	211.71	146.92%
	Chhattisgarh	72.39	79.19	79.19	109.40%
	Odisha	19.01	42.84	42.84	225.33%
	Tamil Nadu	1,222.98	2,012.21	2,006.78	164.53%
Rabi 2018-19	Andhra Pradesh	296.66	614.70	614.69	207.21%
	Jharkhand	11.30	13.00	13.00	115.08%
	Karnataka	416.15	1,053.18	1,053.10	253.08%
	Maharashtra	1,463.60	1,992.74	1,992.74	136.15%
	Odisha	8.45	30.48	30.48	360.51%
	Tamil Nadu	1,581.38	2,541.37	2,541.37	160.71%
	Telangana	51.80	81.22	81.22	156.80%
Rabi 2019-20	Chhattisgarh	77.26	638.30	638.13	826.12%
	Kerala	33.42	33.82	33.43	101.18%
	Odisha	10.85	99.26	99.26	914.79%
Rabi 2020-21	Chhattisgarh	190.56	248.54	248.52	130.42%
	Kerala	38.21	45.82	44.93	119.92%
Rabi 2021-22	Assam	74.14	187.27	170.79	252.58%
	Chhattisgarh	203.67	402.14	402.13	197.45%
	Kerala	58.12	64.48	64.19	110.93%
Rabi 2022-23	Haryana	350.37	518.86	515.10	148.09%
	Kerala	73.36	82.99	80.73	113.13%
	Maharashtra	1,098.18	1,352.30	1,349.73	123.14%
	Odisha	9.97	11.77	11.66	118.08%
	Rajasthan	2,607.05	2,687.02	2,673.06	103.07%
Rabi 2023-24	Andhra Pradesh	584.63	890.21	95.48	152.27%
	Chhattisgarh	279.85	390.66	390.56	139.60%
	Kerala	52.42	92.03	89.34	175.55%
	Uttarakhand	181.51	266.47	266.34	146.81%
Rabi 2024-25	Karnataka	139.77	525.42	485.09	375.92%
	Tamil Nadu	724.62	732.61	691.84	101.10%
