

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

LOK SABHA
UNSTARRED QUESTION NO. 662
TO BE ANSWERED ON THE 03RD FEBRUARY, 2026
PENDING CLAIMS OF PMFBY

662. Shri E Tukaram:

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

(a) whether the Government is aware that a large number of crop insurance claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) remain pending for settlement till date in several States, including Karnataka, causing serious hardship to farmers;

(b) if so, the details of such pending claims along with the total amount involved, State-wise and season-wise;

(c) the details of pending PMFBY claims in Karnataka and the specific reasons for the delay in settlement, district-wise;

(d) whether accountability has been fixed on implementing agencies and empanelled insurance companies for failure to settle claims on time; and

(e) if not, the reasons therefor and the concrete steps being taken to ensure time-bound payment of all pending crop insurance claims to farmers?

ANSWER

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

(a) to (e) : State-wise details of claims reported, claims paid and pending during 2020-21 to 2024-25 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I**. Similarly district-wise details in respect of Karnataka are given in **Annexure-II**.

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.

Government has taken various steps to strengthen implementation of this scheme, bring transparency and ensure timely settlement of claims :

- Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.
- In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digiclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims w.e.f. Kharif 2024.
- 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.
- 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.
- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).
- 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.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented recently w.e.f. 2023-24 under the scheme:

- i. **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. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season.
- ii. **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. This will be fed into a National database with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.

Annexure-I

PMFBY & RWBCIS: All India State Wise Claims Report from 2020-21 to 2024-25 as on 31.12.2025						
State/UT Name	KHARIF			RABI		
	Reported Claims	Paid Claims	Pending Claims	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)					
A & N Islands	0.05	0.04	0.00	0.01	0.01	-
Andhra Pradesh	2,797.55	613.52	2,184.03	996.06	138.42	857.63
Assam	231.09	226.47	4.61	408.76	391.36	17.40
Chhattisgarh	2,270.87	2,270.32	0.55	1,443.00	1,442.11	0.89
Goa	0.01	0.01	0.00	0.00	0.00	-
Haryana	4,971.78	4,938.37	33.42	1,043.23	1,028.15	15.08
Himachal Pradesh	59.45	58.23	1.22	326.17	318.56	7.61
Jammu & Kashmir	112.24	110.26	1.98	10.28	10.02	0.26
Jharkhand	20.64	-	20.64	6.64	-	6.64
Karnataka	9,997.03	9,969.29	27.75	1,254.77	1,213.49	41.27
Kerala	301.92	295.35	6.56	285.33	279.19	6.14
Madhya Pradesh	11,127.85	11,094.88	32.96	2,795.88	2,782.95	12.93
Maharashtra	21,831.37	21,595.81	235.57	5,284.59	5,216.97	67.62
Manipur	6.89	6.73	0.16	0.02	0.01	0.00
Meghalaya	24.30	24.08	0.21	-	-	-
Odisha	2,555.27	2,546.38	8.89	39.06	37.28	1.78
Puducherry	8.27	7.55	0.72	6.54	5.65	0.89
Rajasthan	11,708.25	11,495.68	212.57	7,666.00	7,498.58	167.42
Sikkim	0.01	-	0.01	0.03	0.03	-
Tamil Nadu	264.52	264.27	0.25	5,697.10	5,653.00	44.10
Tripura	7.55	7.49	0.05	2.24	2.18	0.06
Uttar Pradesh	2,448.87	2,428.79	20.08	905.58	886.87	18.71
Uttarakhand	402.48	401.53	0.95	765.78	717.92	47.86
Total	71,148.24	68,355.07	2,793.17	28,937.07	27,622.77	1,314.30

Annexure-II

PMFBY & RWBCIS: District wise Claims Report of Karnataka from 2020-21 to 2024-25 as on 31.12.2025			
District (Karnataka)	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)		
Bagalkot	421.45	401.28	20.16
Ballari	46.83	46.64	0.18
Belagavi	451.72	448.80	2.92
Bengaluru Rural	10.96	10.94	0.03
Bengaluru Urban	1.12	1.09	0.03
Bidar	232.61	232.30	0.31
Chamarajnagar	16.00	15.96	0.04
Chikkaballapur	166.32	165.69	0.63
Chikkamagaluru	351.89	349.75	2.14
Chitradurga	560.57	560.31	0.26
Dakshinakannada	1,115.78	1,110.41	5.37
Davangere	376.82	375.77	1.06
Dharwad	582.75	581.55	1.21
Gadag	1,122.48	1,120.66	1.82
Hasan	202.13	201.77	0.36
Haveri	1,272.35	1,270.81	1.55
Kalaburgi	732.07	730.80	1.27
Kodagu	10.03	9.95	0.08
Kolar	48.27	48.18	0.09
Koppal	305.45	305.01	0.44
Mandya	72.43	72.35	0.08
Mysuru	7.11	7.08	0.03
Raichur	187.84	171.16	16.68
Ramanagara	83.60	81.38	2.22
Shivamogga	611.03	607.03	4.00
Tumakuru	269.98	269.51	0.46
Udupi	98.06	97.34	0.72
Uttarkannada	306.07	305.65	0.42
Vijayanagara	227.63	225.54	2.09
Vijayapura	1,328.36	1,326.16	2.20
Yadgiri	32.09	31.91	0.17
Total (Karnataka)	11,251.80	11,182.78	69.02
