O.I.H.

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

LOK SABHA
UNSTARRED QUESTION NO. 496
TO BE ANSWERED ON THE 03RD FEBRUARY, 2026

PRADHAN MANTRI FASAL BIMA YOJANA

496. Shri Bhojraj Nag:
Shri Vijay Kumar Dubey:
Shri Arvind Dharmapuri:
Shri Vishweshwar Hegde Kageri:
Shri Nalin Soren:

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

(a) the total area of land insured, number of farmers covered and premium collected under Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country up to December 2025, State-wise particularly in Dumka in Jharkhand and Chhattisgarh;

(b) the number of claims filed, settled, amount paid and the average time taken for settlement, State-wise;

(c) the number of claims settled under the scheme up to December 2025 particularly in Kanker, Balod, Dhamtari and Kondagaon districts under Kanker Lok Sabha constituency of Chhattisgarh;

(d) whether any additional provisions have been made under the scheme to cover local risks or local disasters and if so, the details thereof;

(e) whether the Government have received any complaints from elected representatives against the insurance company, if so, the details thereof; and

(f) whether the Government has assessed reasons for delayed claims, if so, the steps taken to improve timelines and transparency?

ANSWER

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

(a) & (b) : State-wise details of area insured, number of farmer applications enrolled, premium paid by farmers and claims paid during 2024-25 alongwith coverage details of

Dumka district of Jharikhand under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure.**

(c) : Details of claims paid and number of applications to whom claims paid in Kanker, Balod, Dhamtari and Kondagaon distircts of Chattisgarh during 2022-23 to 2024-25 are given below :

District	Paid Claims (Rs. In Crore)	Application Benefitted (In No.)
Balod	*33.25*	*90,668*
Dhamtari	*26.72*	*1,28,511*
Kanker	*102.57*	*2,15,190*
Kondagaon	*15.83*	*37,937*

(d) to (f): The PMFBY), introduced in the country from 2016-17 is voluntary for the States as well as farmers. The scheme is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims/crop loss, in this case, are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. The extent of loss and claims in such case are assessed by a joint committee comprising representatives of State Government and concerned insurance company within stipulated time frame under the Operational Guidelines of the scheme.

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some complaints including complaints from elected representatives 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 famer'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 disbursal 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.

Further, the review/revisions / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders, to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively in 2018, 2020 and 2023.

Annexure

PMFBY & RWBCIS: State Wise Coverage and Claims Report from 2022-23 to 2024-25 as on 31-12-2025					
State/UT Name	**Application Enrolled**	**Area Insured**	**Farmer Share of Premium**	**Reported Claims**	**Paid Claims**
	(In No.)	**(In Lakh Ha)**	**(Rs. In Crore)**		
A & N Islands	571	0.00	0.01	0.05	0.05
Andhra Pradesh	3,48,81,333	110.13	32.52	3,793.60	751.94
Assam	24,67,541	14.20	18.75	176.26	173.39
Chhattisgarh	2,39,37,249	71.26	657.34	1,394.06	1,392.68
Goa	1,223	0.00	0.01	0.01	0.01
Haryana	2,99,11,707	33.88	781.06	3,190.63	3,149.98
Himachal Pradesh	8,60,040	137.16	104.18	219.70	214.16
Jammu & Kashmir	5,45,247	2.49	34.67	69.78	67.56
Jharkhand	27,01,803	13.57	0.27	27.28	-
Karnataka	94,35,377	72.33	1,141.86	8,630.78	8,564.92
Kerala	5,40,296	2.22	36.23	357.38	346.68
Madhya Pradesh	5,40,47,202	270.42	1,986.72	3,341.31	3,309.07
Maharashtra	5,69,54,426	374.01	1,261.22	21,031.87	20,780.47
Manipur	13,758	0.11	1.48	5.45	5.29
Meghalaya	86,997	0.33	0.05	24.23	24.01
Odisha	3,68,63,540	41.88	156.90	978.41	967.85
Puducherry	1,29,984	0.40	0.01	11.32	9.71
Rajasthan	11,46,66,264	312.46	2,840.85	10,283.13	9,929.69
Sikkim	8,874	0.01	0.26	0.02	0.01
Tamil Nadu	1,69,66,741	43.49	467.06	2,491.01	2,446.69
Tripura	7,46,045	1.61	1.42	4.57	4.46
Uttar Pradesh	2,11,29,576	77.15	836.49	1,920.85	1,882.33
Uttarakhand	7,57,106	170.23	184.88	911.14	862.33
Total	**40,76,52,900**	**1,749.35**	**10,544.28**	**58,862.84**	**54,883.28**

PMFBY & RWBCIS: Coverage Report of Dumka District of Jharkhand in 2024-25 as on 31-12-2025

District	**Application Enrolled**	**Area Insured**	**Farmer Share of Premium**	**Reported Claims**	**Paid Claims**
	(In No.)	**(In Ha)**	**(In Rs.)**		
Dumka	2,21,427	1,01,162	2,21,427	Not Reported	-

******