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

LOK SABHA
UNSTARRED QUESTION NO. 1451
TO BE ANSWERED ON THE 28TH JULY, 2026

REVIEW OF IMPLEMENTATION OF PMFBY

1451. Ms. Mahua Moitra:
Shri Malvinder Singh Kang:

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

(a) whether the Government has reviewed the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last three years across all States/UTs including Punjab;

(b) the number of farmers covered under the scheme during the last three years, State/UT-wise;

(c) the details of premium collected, insurance claims settled and pending during the said period;

(d) the reasons for delays in settlement of claims, if any, and whether the Government proposes any changes in the Scheme for Punjab; and

(e) the details of the measures taken by the Government to ensure timely settlement of claims and increase framers' participation?

ANSWER

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

(a): Yes, the implementation of the scheme is monitored and reviewed. Department is conducting weekly meetings/video conferences to review the progress of the scheme with all implementing stakeholders including States/UT Governments, empaneled insurance companies, Banks, State Level Bankers Committees (SLBCs). PMFBY is voluntary for the States and Govt. of Punjab has not opted for implementation of the scheme.

(b) & (c): The details of farmers applications enrolled, premium collected from farmers, claims paid and claims pending during last three years, State/UT-wise is at **Annexure**.

(d): As per the timelines given in Operational Guidelines of the scheme, insurance companies have to settle the claims within 21 days from calculation of claims on National Crop Insurance Portal (NCIP) and receipt of premium subsidy by insurance companies. However, some claims remains pending because 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, unverified bank accounts etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

Punjab is not implementing the scheme. There is no proposal under consideration of the Government for any specific changes in the scheme for the State of Punjab.

(e): PMFBY is a demand driven and voluntary scheme for the States/UTs as well as farmers. Following steps have been taken to ensure timely settlement of claims and to improve the insurance coverage under the scheme:

(i) : For timely settlement of claims under the scheme:

- The National Crop Insurance Portal (NCIP) is the single source of data for subsidy payment, dissemination of information, delivery of services including online enrollment of farmers, uploading/obtaining individual insured famer’s details and 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, in case payment is not made timely by Insurance Company, penalty.of 12% is auto-calculated and levied through NCIP.

- 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.

- 12% penalty is also levied from Kharif 2025 on State Government for delay in release of State share of subsidy.

- 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 for bringing financial discipline.

- 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 and usage of remote sensing based yield estimation through YES-TECH have already been taken to improve timely settlement of the claims to farmers.

- **Crop Loss Assessment App (CLAP)**, developed as a digital mobile application to streamline and improve the efficiency of crop loss assessments for loacalised calamities/post harvest losses for individual farms and land parcels under PMFBY. The use of CLAP has been made mandatory for all the States/UTs under the scheme.

(ii) With a view to improve insurance coverage:

- **AIDE (App for Intermediary Enrolment):** A smart-phone App has been designed and rolled out in Kharif 2023 for enrolment of farmers at their door-steps through a large network of Insurance Intermediaries. It offers a completely paper-less and cash-less experience to a farmer.

- The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs).

- Further, a structured awareness campaign ‘Crop Insurance Week/Fasal Bima Saptah’ has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards to increase the awareness about benefits of the scheme, sensitize the stakeholders and to increase overall enrolment of farmers, with special focus on identified aspirational/tribal districts. Along with this, ‘Fasal Bima Pathshalas’ are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.

- Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – ‘Meri Policy Mere Haath’. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level.

- Apart from this, other activities for awareness generation involve the publicity of key features and benefits of the scheme through advertisements in leading National and local newspapers, airing of audio-visual spots on regional / local channels, distribution of IEC material in local languages, dissemination of SMS through Kisan/ National Crop Insurance Portal (NCIP) portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Annexure

PMFBY & RWBCIS: State wise Coverage and Claims report from 2023-24 to 2025-26 as on 24.07.2026

State/UTs	Applications Enrolled	Premium Collected from Farmer	Paid Claims	Pending Claims
	(In Lakh)	(Rs. In Crore)		
A & N Islands	0.004	0.008	0.051	-
Andhra Pradesh	244.89	146.85	362.85	2,752.94
Assam	34.02	24.60	189.95	4.02
Chhattisgarh	244.60	674.37	1,086.63	58.06
Goa	0.012	0.006	0.009	0.002
Haryana	462.83	696.84	1,594.54	87.99
Himachal Pradesh	15.33	104.41	233.37	17.69
Jammu & Kashmir	7.94	47.07	113.33	10.03
Jharkhand	50.11	0.50	19.39	33.56
Karnataka	104.12	1,274.63	7,643.35	111.33
Kerala	6.28	39.81	179.81	1.02
Madhya Pradesh	554.86	1,985.11	3,620.11	123.47
Maharashtra	572.56	1,093.79	17,382.14	212.33
Manipur	0.15	1.51	3.68	1.21
Meghalaya	1.59	0.03	38.60	0.32
Mizoram	0.01	0.02	-	-
Odisha	419.81	32.55	419.54	21.13
Puducherry	1.14	0.01	14.32	1.20
Rajasthan	1,146.29	2,987.99	8,697.19	867.53
Sikkim	0.07	0.21	0.32	0.03
Tamil Nadu	164.12	477.37	1,876.23	14.29
Tripura	4.95	1.56	2.48	0.09
Uttar Pradesh	307.55	842.98	1,754.64	70.02
Uttarakhand	8.19	230.12	769.57	10.81
Total	**4,351.44**	**10,662.32**	**46,002.08**	**4,399.06**

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