O.I.H.

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

**LOK SABHA**
**UNSTARRED QUESTION NO. 2556**
TO BE ANSWERED ON THE 4TH AUGUST, 2026

**LOSS ASSESSMENT UNDER PMFBY**

2556. SHRI KULDEEP INDORA:

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

(a) whether it has come to the notice of the Government that several farmers in Sri Ganganagar and Hanumangarh have received extremely low claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) as compared to the actual crop loss suffered by them;

(b) the details of insurance claims submitted, claims sanctioned and rejected, along with the claim amount disbursed in both the districts during the last five years, insurance company-wise and year-wise;

(c) whether the Government have reviewed the reasons for low or zero claims, particularly regarding Crop Cutting Experiments and the process of loss assessment; and

(d) the action taken or proposed to be taken by the Government against the insurance companies for delayed or improper settlement of claims?

**ANSWER**

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

(a): The Pradhan Mantri Fasal Bima Yojana (PMFBY) is mainly implemented on 'Area Approach' basis wherein claims are worked out on the area of the land parcel based on the shortfall in actual yield of the crop insured, submitted by the State Government concerned, on the basis of Crop Cutting Experiment (CCE) as well as technology based yield estimated under YES-TECH, vis-à-vis threshold yield, as per the formula in the Operational Guidelines of the scheme. In case of no shortfall in yield, no claims become payable.

(b): The year-wise and Insurance Company-wise details of farmers premium, claims reported and claims paid in the districts of Sri Ganganagar and Hanumangarh during the last five years are given below:

| District (RJ) | Year | IC Name | Farmer's Premium | Reported Claims | Paid Claims |
|---|---|---|---|---|---|
| | | | (Rs. In Crore) | | |
| **Hanumangarh** | **2021-22** | AIC | 58.39 | 796.24 | 791.51 |
| | **2022-23** | AIC | 50.67 | 637.65 | 633.73 |
| | **2023-24** | AIC | 68.96 | 401.26 | 396.26 |
| | **2024-25** | AIC | 70.06 | 328.64 | 324.37 |
| | **2025-26** | AIC | 70.15 | 109.76 | 107.68 |
| **Hanumangarh Total** | | | **318.23** | **2,273.55** | **2,253.55** |
| **Sri Ganganagar** | **2021-22** | AIC | 0.03 | 0.005 | - |
| | | SBI General | 39.04 | 184.24 | 183.78 |
| | **2022-23** | AIC | 0.30 | 2.34 | 2.33 |
| | | SBI General | 41.59 | 130.04 | 129.84 |
| | **2023-24** | AIC | 0.06 | 0.41 | 0.41 |
| | | Kshema General | 49.61 | 293.16 | 292.05 |
| | **2024-25** | AIC | 0.10 | - | - |
| | | Kshema General | 56.93 | 261.09 | 209.53 |
| | **2025-26** | AIC | 0.07 | - | - |
| | | Kshema General | 39.10 | 26.72 | 22.11 |
| **Sri Ganganagar Total** | | | **226.83** | **898.00** | **840.05** |

(c): Conduct of Crop Cutting Experiments (CCEs) through CCE Agri App has been made mandatory since Kharif 2025 and accordingly, in 2025-26, about 93% of CCEs were done through CCE agri app in Rajasthan to ensure transparency and efficiency. Further, to ensure correctness and reliability of the CCEs, field inspections are done by Agriculture and Revenue Department officials.

In order to reduce dependency on manual Crop Cutting Experiments (CCEs), YES-TECH (Yield Estimation System Based on Technology) is being implemented w.e.f. Kharif 2023 for Objective Crop Damage & Loss Assessment and transparency. Mandatory 30% weightage to yield estimation has been assigned to YES-TECH derived yield. Rajasthan has implemented YESTECH with 30% weightage in 2025-26.

Crop Loss Assessment App (CLAP), has been 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.

(d): Majority of the claims are settled within the stipulated timelines under the operational guidelines of the scheme by the insurance companies. However, some claims remained pending in Sri Ganganagar and Hanumangarh districts of Rajasthan during the implementation of PMFBY mainly on account of unverified bank account details of enrolled farmers and pending claim liability of State Government.

As per timelines given in the 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. In case payment is not made as per timelines mentioned above penalty of 12% is auto-calculated and levied through NCIP w.e.f. Kharif 2024 season.

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