O.I.H.

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

LOK SABHA
UNSTARRED QUESTION NO. 2671
TO BE ANSWERED ON THE 4TH AUGUST, 2026

GRIEVANCE REDRESSAL MECHANISM UNDER PMFBY

2671. MS IQRA CHOUDHARY:
SHRI BABU SINGH KUSHWAHA:
SHRI NEERAJ MAURYA:
SHRI LALJI VERMA:
MRS RUCHI VIRA:

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

(a) whether the Government has taken cognizance of recent reports that it is not possible for farmers to report crop loss within 72 hours due to technical glitches in the Crop Insurance App and lack of network connectivity in rural areas and if so, the steps taken to resolve this problem during the last three years including Jaunpur Lok Sabha Constituency;

(b) whether despite the announcement to include 'wild animal attacks' from Kharif season 2026, there is any proposal/plan to provide interim relief to farmers for crops destroyed by nilgai and stray cattle at present, if so, the number of farmers benefited during the last three years including Jaunpur;

(c) whether any centralized grievance redressal mechanism has been established, if any, against insurance companies that reject insurance claims regarding 'paddy submergence' on technical grounds in the flood-affected areas of Uttar Pradesh;

(d) the number of insurance claims relating to paddy crop losses due to waterlogging in the flood-affected areas of Jaunpur rejected by insurance companies, along with the number of complaints received against them; and

(e) whether the Government proposes to prescribe a ceiling on the profits of private insurance companies and reduce the premium contribution payable by farmers, if so, the details thereof ?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): As per provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY), in case of localised calamities and post-harvest losses where claims are settled on individual farm/farmer basis, farmers have to intimate the loss within 72 hours of the happening of even by calling on the toll-free number i.e. 14447. In addition to the same, intimation can also be given on crop insurance app, to the State Government, insurance company, concerned bank/financial institutions, etc. Keeping in view these options available, there is no proposal regarding extension of time limit from 72 hours.

(b): Losses to crops due to wild animals, being preventable in nature, were not covered earlier. However, at the request of Ministry of Environment, Forest and Climate Change and State Governments, States have been allowed to notify the losses by wild animals on individual assessment as add on cover at the cost of State Government. Detailed protocol for such coverage has been given in the Operational Guidelines of the scheme. Crop loss by wild animals under PMFBY is not notified by the State Government of Uttar Pradesh.

Considering requests from various stakeholders for inclusion of this peril under localized calamities in PMFBY, a Committee was constituted for “Defining Modalities of Crop Loss by Wild Animal Attack and Inundation for Paddy Crop Under Localised Risk”. The Committee has submitted its report alongwith recommendations and Standard Operating Procedures (SOPs) for coverage of these risks.

(c) & (d): To improve the grievance redressal mechanism under PMFBY, Krishi Rakshak Portal and Helpline (KRPH) has been developed under which, 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.

Claims paid under area approach/season-end claims in Jaunpur district for paddy crop during last three years under the scheme are given below:

IC Name	Year	Applications Enrolled	Reported Claims	Paid Claims	Applications Paid
		(In No.)	(In Rs.)		(In No.)
SBI General	2023-24	13,750	3,073,663	3,066,102	1,388
	2024-25	31,014	967,944	951,203	1,132
	2025-26	57,283	46,329,128	44,793,170	29,253
Total		**102,047**	**50,370,735**	**48,810,476**	**31,773**

(e): No such proposals are under consideration.

Extremely low premium rate across the country for the season is charged from the famers, which is maximum 2% of sum insured for Kharif crops, maximum 1.5% of sum insured for Rabi crops and maximum 5% of sum insured for commercial/horticultural crops. Remaining part of actuarial premium is shared by the Central and State Government on 50:50 basis except North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10.

Further, Alternate Risk Transfer Mechanism (ARTM) has been introduced from Kharif 2023. ARTM provides for 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 under which in case of claims below stipulated threshold, portion of the premium paid by the Government as subsidy will go back to the State treasury or Consolidated Fund of India, as the case may be. Further, in case of claims above stipulated threshold, Centre and State are required to pay claims.

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