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

LOK SABHA
STARRED QUESTION NO. 25
TO BE ANSWERED ON THE 21ST JULY, 2026

PENDING CLAIMS OF PMFBY

*25. SMT. BHARTI PARDHI:
SHRI SHRIRANG APPA CHANDU BARNE:

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

(a) the total number of crop insurance claims filed, sanctioned, and currently pending with insurance companies in the States of Madhya Pradesh and Maharashtra under the Pradhan Mantri Fasal Bima Yojana (PMFBY) due to crop damage caused by heavy rainfall, drought, and hailstorms;

(b) whether the Central Government has issued strict guidelines or fixed a specific timeline for insurance companies to expedite the settlement of pending claims and ensure timely credit into farmers' accounts;

(c) the details of the specialized central mechanism operational to monitor the rising grievances regarding the rejection of claims by insurance companies and to ensure dispute resolution for farmers;

(d) the progress made in the States of Madhya Pradesh and Maharashtra regarding the increased deployment of drones and remote sensing technology to bring transparency and accurately assess crop loss; and

(e) the details of punitive actions taken by the Government during the last year against insurance companies that deliberately delay claim settlements or flout established guidelines ?

ANSWER

MINISTER FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHAUHAN)

(a) to (e) : A statement is laid on the Table of the House.

STATEMENT REFERRED TO PART (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 25 FOR 21ST JULY, 2026 REGARDING PENDING CLIAMS OF PMFBY

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) is mainly implemented on 'Area Approach' basis wherein season end claims are worked based on the shortfall in actual yield vis-à-vis threshold yield as submitted by the State Government concerned on National Crop Insurance Portal (NCIP) and as per the formula in the Operational Guidelines of the scheme. Enrolled farmer has no need to file the claims. Claims of enrolled and eligible farmers are automatically worked out based on the shortfall in yield as reported by the State Government concerned.

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 timeframe under the Operational Guidelines of the scheme. In this case, farmers have to intimate the loss within 72 hours of the loss 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.

Details of claims reported, paid and pending from 2021-22 to 2025-26 under PMFBY and RWBCIS in the States of Madhya Pradesh and Maharashtra (as on 30.06.2026) are given below:

(Rs. in crore)

State	Claims Reported	Claims Paid	Claims Pending
Madhya Pradesh	7,716.17	6,374.14	1,342.03
Maharashtra	27,513.15	27,289.82	223.24

(b): Yes Sir, timelines are fixed for each and every activity including settlement of claims under the scheme and has been duly provided in the Operational Guidelines of the scheme.

State Governments are required to upload the notified area and crop wise yield based on Crop Cutting Experiments (CCE) as well as technology based yield estimated under YES-TECH on the National Crop Insurance Portal (NCIP), subsequent to which the Insurance Companies accept the same leading to calculation of claims on the NCIP. The Insurance company has to settle the claims within 21 days from calculation of claims on NCIP wherever premium subsidy has been received by them from Government of India and concerned State Governments.

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.

(c) : Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further facilitate the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. 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 have also been fixed.

(d) : The PMFBY envisages adoption of improved technology in implementation of the scheme. Accordingly, YES-TECH (Yield Estimation System Based on Technology) is being implemented w.e.f. Kharif 2023 for Objective Crop Damage & Loss Assessment and transparency and for gradual migration to Remote-Sensing based yield estimation to help in fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 and Soybean crop from Kharif 2024 season wherein mandatory 30% weightage to yield estimation has been assigned to YES-TECH derived yield. However, State Government of Madhya Pradesh and Maharashtra has given 100% and 50% weightage respectively to YES-TECH based yield in 2025-26.

(e): 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. In the last year, the claims have been paid within prescribed timelines except in cases such as yield disputes between State Governments and Insurance Companies, error in applicants' bank account details, pendency of premium subsidy from State Government.

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