O.I.H.

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

LOK SABHA
STARRED QUESTION NO. 24
TO BE ANSWERED ON THE 21ST JULY, 2026

INSURANCE CLAIMS RECEIVED BY UP FARMERS

*24. SHRI DEVESH SHAKYA:
SHRI BABU SINGH KUSHWAHA:

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

(a) whether the Government is aware that farmers in several districts of Uttar Pradesh are receiving claims of amounts that are either lower than the actual loss or nil under the Pradhan Mantri Fasal Bima Yojana due to alleged discrepancies in crop cutting experiment data, if so, the action taken by the Government;

(b) the details regarding the settlement of insurance claims under the scheme in Uttar Pradesh and Jaunpur district during the last five years, district-wise and insurance company-wise;

(c) whether the claim settlement ratio in Uttar Pradesh has declined despite the allocation of substantial budget at the national level and if so, the district-wise and company-wise details thereof;

(d) the number of sharecroppers and tenant farmers cultivating land on lease benefited from this scheme and those left out due to reasons related to land records particularly in the Jaunpur Lok Sabha constituency; and

(e) whether the Government contemplates taking punitive action against or cancelling the contracts of insurance companies that cause unnecessary delays in the settlement of claims ?

ANSWER

MINISTER OF 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. 24 FOR 21ST JULY, 2026 REGARDING INSURANCE CLAIMS AMOUNTS RECEIVED BY UP FARMERS

(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.

As per the information received from the State Government, no discrepancy has been found in CCE data. Conduct of CCEs through CCE Agri App has been made mandatory since Kharif 2025 and accordingly, in 2025-26, 96% of CCEs were done through CCE agri app in Uttar Pradesh 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 and for gradual migration to Remote-Sensing based yield estimation to help in fair and accurate Crop Yield Estimation. Mandatory 30% weightage to yield estimation has been assigned to YES-TECH derived yield. Uttar Pradesh has implemented YESTECH with 50% weightage in 2025-26.

(b): District-wise details of claims paid in Uttar Pradesh including Jaunpur district during last five years i.e. from 2021-22 to 2025-26 under PMFBY are given in **Annexure-I.** Insurance Company-wise details of claims paid during this period are given below:

Insurance Company	**Reported Claims**	**Paid Claims**
	(Rs. In Crore)	
AIC	1,653.23	1,639.72
HDFC Ergo	569.38	554.56
IFFCO Tokio	745.49	709.40
SBI General	287.21	283.13
Universal Sompo	486.64	483.08
Total	**3,741.95**	**3,669.90**

(c): District-wise/insurance company-wise claims settlement ratio from 2022-23 to 2025-26 at Annexure-II. As on 30.06.2026, out of total reported claims of Rs. 6,736.08 Crore since the inception of the scheme in 2016, Rs. 6,663.75 Crore (98.93%) has already been paid to farmers in Uttar Pradesh under PMFBY.

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 Uttar Pradesh during the implementation of PMFBY mainly on account of unverified bank account details of enrolled farmers and pending claim liability of State Government.

(d): Details of number of sharecroppers and tenant farmer applications enrolled in Uttar Pradesh and in Jaunpur district of Uttar Pradesh during last five years i.e. from 2021-22 to 2025-26 are given below:

Particulars	**Sharecropper**	**Tenant**
	(In No.)	
Uttar Pradesh	27,153	92,613
Jaunpur	180	484

The scheme is demand driven and voluntary for farmers. Any farmer including sharecropper and tenant farmers with insurable interest and willing to pay the farmers' share of premium is free to enroll under the scheme.

(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.

Annexure-I

PMFBY & RWBCIS: District wise Claims Report of Uttar Pradesh from 2021-22 to 2025-26 as on 30.06.2026		
District	**Reported Claims**	**Paid Claims**
	(Rs. In Crore)	
Agra	9.13	8.94
Aligarh	21.56	20.98
Ambedkar Nagar	10.34	10.28
Amethi	13.72	13.62
Amroha	1.01	0.97
Auraiya	16.68	16.53
Ayodhya	13.33	13.20
Azamgarh	4.65	4.62
Baghpat	0.09	0.09
Bahraich	67.32	66.43
Ballia	16.91	16.61
Balrampur	17.89	17.68
Banda	68.36	67.46
Barabanki	111.32	110.04
Bareilly	6.70	6.44
Basti	29.05	28.88
Bhadohi	11.32	11.26
Bijnor	0.83	0.80
Budaun	9.09	8.94
Bulandshahr	8.01	7.83
Chandauli	9.01	8.96
Chitrakoot	23.24	23.07
Deoria	13.44	13.38
Etah	11.42	11.00
Etawah	7.51	7.44
Farrukhabad	24.51	24.36
Fatehpur	21.13	21.02
Firozabad	24.80	24.30
Gautam Buddha Nagar	3.52	3.47
Ghaziabad	0.41	0.40
Ghazipur	12.35	12.32
Gonda	7.12	7.07
Gorakhpur	59.41	59.26
Hamirpur	163.11	162.12
Hapur	1.15	1.14
Hardoi	19.69	19.45
Hathras	2.68	2.66
Jalaun	219.36	217.15
Jaunpur	**5.49**	**5.33**
Jhansi	604.49	582.83
Kannauj	14.88	14.49
Kanpur Dehat	22.49	22.37
Kanpur Nagar	19.00	18.79
Kasganj	7.66	7.63
Kaushambi	3.50	3.49
Kheri	9.52	9.36
Kushinagar	16.77	16.69
Lalitpur	525.13	523.24
Lucknow	2.85	2.81
Mahoba	435.64	420.03

Maharajganj	27.85	27.43
Mainpuri	6.41	6.34
Mathura	527.90	511.86
Mau	7.38	7.35
Meerut	0.36	0.34
Mirzapur	96.15	95.21
Moradabad	2.24	2.22
Muzaffarnagar	0.26	0.26
Pilibhit	12.23	11.82
Pratapgarh	13.48	13.43
Prayagraj	23.81	23.71
Rae Bareli	13.22	13.10
Rampur	6.96	6.78
Saharanpur	0.62	0.59
Sambhal	1.16	1.13
Sant Kabir Nagar	10.11	10.06
Shahjahanpur	4.16	4.06
Shamli	0.30	0.29
Shravasti	34.19	33.86
Siddharthnagar	88.12	87.84
Sitapur	23.76	23.62
Sonbhadra	54.38	53.24
Sultanpur	6.27	6.23
Unnao	38.67	38.50
Varanasi	13.41	13.37
Grand Total	**3,741.95**	**3,669.90**

Annexure-II

PMFBY & RWBCIS: District-IC wise Claims Settelment Ratio of Uttar Pradesh from 2022-23 to 2025-26 as on 30.06.2026										
Districts (Uttar Pradesh)	Insurance Company	2022-23			2024-25			2025-26		
		Reported Claims	Paid Claims	Claims Settlement	Reported Claims	Paid Claims	Claims Settlement	Reported Claims	Paid Claims	Claims Settlement
		(Rs. In Crore)		(Ratio In %)	(Rs. In Crore)		(Ratio In %)	(Rs. In Crore)		(Ratio In %)
Agra	HDFC Ergo	1.78	1.78	99.91%	2.58	2.58	99.96%	1.93	1.75	90.27%
Aligarh	Universal Sompo	4.85	4.84	99.68%	4.35	4.33	99.61%	5.91	5.38	91.02%
Ambedkar Nagar	IFFCO Tokio	1.30	1.30	99.78%	0.24	0.24	99.71%	0.71	0.69	96.82%
Amethi	IFFCO Tokio	0.79	0.79	99.44%	0.61	0.60	99.36%	0.43	0.42	97.64%
Amroha	IFFCO Tokio	0.16	0.15	91.27%	0.10	0.09	99.52%	0.39	0.38	96.12%
Auraiya	HDFC Ergo	6.73	6.72	99.81%	4.07	4.06	99.80%	4.17	4.04	96.84%
Ayodhya	IFFCO Tokio	0.52	0.52	99.57%	0.39	0.38	96.56%	0.29	0.27	93.32%
Azamgarh	AIC	1.65	1.64	98.92%	0.11	0.11	99.97%	0.45	0.45	99.14%
Baghpat	AIC	0.02	0.02	99.91%	0.01	0.01	99.71%	0.02	0.02	90.65%
Bahraich	IFFCO Tokio	2.13	2.10	98.82%	2.07	2.06	99.51%	4.71	4.22	89.54%
Ballia	AIC	4.34	4.09	94.39%	0.74	0.74	99.71%	1.28	1.26	98.75%
Balrampur	IFFCO Tokio	1.14	1.11	98.14%	1.14	1.11	97.68%	0.99	0.94	94.15%
Banda	Universal Sompo	13.15	13.07	99.40%	17.73	17.56	99.03%	14.67	14.27	97.27%
Barabanki	IFFCO Tokio	7.74	7.61	98.35%	4.00	3.97	99.24%	4.59	4.30	93.71%
Bareilly	IFFCO Tokio	0.43	0.43	99.49%	0.52	0.52	99.83%	0.83	0.58	69.80%
Basti	Universal Sompo	7.73	7.70	99.66%	2.45	2.44	99.72%	9.24	9.10	98.54%
Bhadohi	SBI General	0.33	0.33	99.92%	0.90	0.90	99.82%	7.31	7.27	99.42%
Bijnor	IFFCO Tokio	0.24	0.23	97.42%	0.05	0.05	97.48%	0.12	0.10	83.67%
Budaun	IFFCO Tokio	1.23	1.21	98.94%	1.97	1.96	99.54%	0.75	0.63	84.01%
Bulandshahr	AIC	1.39	1.34	96.62%	0.45	0.44	97.66%	0.97	0.93	95.59%
Chandauli	SBI General	0.75	0.75	99.99%	0.50	0.49	99.41%	6.03	6.01	99.66%
Chitrakoot	Universal Sompo	6.72	6.71	99.86%	3.53	3.51	99.42%	6.75	6.62	98.16%
Deoria	AIC	3.83	3.80	99.26%	0.56	0.56	99.86%	0.32	0.32	98.05%
Etah	Universal Sompo	1.96	1.96	99.72%	3.35	3.33	99.42%	3.97	3.58	90.09%
Etawah	HDFC Ergo	1.53	1.52	99.46%	1.29	1.29	99.87%	1.20	1.16	96.36%
Farrukhabad	HDFC Ergo	8.02	7.98	99.55%	3.62	3.60	99.31%	3.81	3.73	97.95%

Fatehpur	Universal Sompo	4.51	4.49	99.73%	4.88	4.85	99.30%	4.71	4.66	99.00%
Firozabad	HDFC Ergo	4.35	4.35	99.98%	6.17	6.04	97.86%	6.57	6.26	95.23%
Gautam Buddha Nagar	AIC	0.11	0.10	95.77%	0.29	0.28	93.85%	0.24	0.24	97.33%
Ghaziabad	AIC	0.07	0.07	98.36%	0.05	0.05	99.87%	0.03	0.03	99.22%
Ghazipur	SBI General	1.02	1.02	99.75%	0.26	0.26	99.90%	4.44	4.41	99.38%
Gonda	IFFCO Tokio	0.41	0.40	98.85%	0.23	0.23	99.69%	0.22	0.20	90.49%
Gorakhpur	AIC	1.52	1.47	96.70%	2.32	2.32	99.87%	0.78	0.77	98.32%
Hamirpur	AIC	43.94	43.52	99.05%	15.91	15.81	99.35%	43.09	42.65	98.99%
Hapur	AIC	0.27	0.27	99.57%	0.15	0.15	98.91%	0.11	0.11	99.01%
Hardoi	Universal Sompo	4.73	4.72	99.61%	3.09	3.08	99.62%	4.45	4.26	95.70%
Hathras	Universal Sompo	0.46	0.46	99.81%	0.73	0.73	99.92%	0.66	0.64	97.27%
Jalaun	SBI General	26.58	26.45	99.52%	47.89	47.63	99.46%	75.68	74.06	97.86%
Jaunpur	SBI General	0.35	0.35	99.76%	0.15	0.15	98.59%	4.67	4.52	96.70%
Jhansi	IFFCO Tokio	53.22	51.52	96.80%	84.89	79.99	94.23%	214.51	202.72	94.50%
Kannauj	HDFC Ergo	6.75	6.68	99.01%	1.44	1.40	97.17%	3.48	3.22	92.51%
Kanpur Dehat	HDFC Ergo	4.91	4.90	99.77%	0.87	0.87	100.00%	4.17	4.09	98.02%
Kanpur Nagar	HDFC Ergo	8.67	8.65	99.78%	2.23	2.21	99.16%	2.53	2.36	93.35%
Kasganj	Universal Sompo	1.88	1.88	99.96%	1.86	1.85	99.70%	1.46	1.45	99.14%
Kaushambi	Universal Sompo	0.95	0.95	99.79%	0.54	0.53	99.85%	1.20	1.18	98.94%
Kheri	Universal Sompo	1.95	1.90	97.20%	2.81	2.78	99.00%	3.09	3.03	98.13%
Kushinagar	AIC	5.09	5.07	99.63%	0.16	0.16	99.87%	0.09	0.08	97.82%
Lalitpur	AIC	34.24	33.86	98.91%	42.45	42.40	99.88%	168.49	167.13	99.19%
Lucknow	Universal Sompo	0.66	0.65	99.13%	0.36	0.36	97.92%	0.73	0.72	98.61%
Maharajganj	AIC	3.62	3.59	98.99%	0.71	0.71	99.42%	1.23	1.21	98.21%
Mahoba	IFFCO Tokio	85.17	84.94	99.73%	63.69	63.39	99.53%	91.09	76.58	84.07%
Mainpuri	HDFC Ergo	0.15	0.14	95.57%	1.37	1.36	99.56%	0.52	0.48	90.83%
Mathura	HDFC Ergo	20.56	20.39	99.21%	32.43	32.19	99.25%	76.49	64.21	83.95%
Mau	AIC	1.63	1.62	98.93%	1.23	1.22	99.27%	0.35	0.34	99.21%
Meerut	AIC	0.09	0.08	86.42%	0.04	0.04	96.93%	0.08	0.08	98.34%
Mirzapur	SBI General	20.43	20.32	99.46%	8.73	8.62	98.71%	43.53	43.05	98.89%
Moradabad	IFFCO Tokio	0.38	0.38	99.58%	0.18	0.18	99.19%	0.69	0.67	97.64%

Muzaffarnagar	AIC	0.06	0.06	100.00%	0.02	0.02	99.99%	0.08	0.08	98.95%
Pilibhit	IFFCO Tokio	1.68	1.68	99.49%	2.55	2.51	98.80%	2.01	1.64	81.94%
Pratapgarh	Universal Sompo	6.90	6.88	99.75%	1.26	1.26	99.44%	1.89	1.87	98.83%
Prayagraj	Universal Sompo	8.10	8.08	99.76%	5.18	5.16	99.59%	4.15	4.11	99.00%
Rae Bareli	Universal Sompo	5.63	5.58	99.00%	1.35	1.34	99.02%	3.40	3.36	98.79%
Rampur	IFFCO Tokio	0.70	0.70	99.57%	0.10	0.10	99.79%	0.43	0.26	59.07%
Saharanpur	AIC	0.14	0.14	99.81%	0.10	0.10	99.83%	0.15	0.13	83.61%
Sambhal	IFFCO Tokio	0.40	0.39	98.77%	0.14	0.14	99.21%	0.23	0.22	93.05%
Sant Kabir Nagar	Universal Sompo	2.12	2.11	99.60%	0.55	0.55	99.66%	1.90	1.86	98.14%
Shahjahanpur	IFFCO Tokio	0.49	0.49	99.09%	1.02	1.01	99.21%	0.97	0.88	91.08%
Shamli	AIC	0.06	0.05	93.50%	0.09	0.09	98.87%	0.04	0.03	96.48%
Shravasti	IFFCO Tokio	0.24	0.23	99.01%	0.17	0.17	100.00%	0.79	0.76	96.01%
Siddharthnagar	Universal Sompo	6.86	6.85	99.81%	22.32	22.28	99.85%	8.45	8.31	98.39%
Sitapur	Universal Sompo	0.54	0.54	99.48%	1.93	1.91	99.08%	1.65	1.58	95.62%
Sonbhadra	SBI General	9.03	9.00	99.65%	10.25	10.21	99.64%	11.95	10.95	91.57%
Sultanpur	IFFCO Tokio	0.67	0.67	99.36%	0.79	0.79	99.67%	2.01	2.00	99.24%
Unnao	Universal Sompo	17.03	16.98	99.74%	8.08	8.04	99.50%	3.94	3.86	97.96%
Varanasi	SBI General	0.65	0.65	99.24%	0.67	0.66	99.59%	5.11	5.08	99.47%
Total	**SBI General**	**480.44**	**475.98**	**99.07%**	**442.04**	**435.14**	**98.44%**	**890.37**	**840.76**	**94.43%**

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