

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

LOK SABHA
STARRED QUESTION NO. 125
TO BE ANSWERED ON THE 29TH JULY, 2025

SETTLEMENT OF PMFBY CLAIMS

*125 SHRI HANUMAN BENIWAL

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

- (a) the number of farmers enrolled under Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last five years, State/UT-wise;
- (b) the number of farmers whose claims were not settled within the prescribed time-period, State-wise and district-wise, including for Nagaur and Didwana-Kuchaman districts in Rajasthan;
- (c) the total amount reported due to delayed claim payments under PMFBY during the last five years, State-wise, along with the average time taken for claim settlement, State-wise;
- (d) whether the Government has received any complaints regarding farmers being excluded from coverage despite paying the premium or being eligible, and if so, the number of such cases reported and resolved during the said period, State-wise; and
- (e) whether any penal action has been taken against insurance companies or agencies for delayed or denied payments, and if so, the details thereof?

ANSWER

THE 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. 125 FOR 29TH JULY, 2025 REGARDING DELAY IN SETTLEMENT OF PMFBY CLAIMS.

(a) to (c): During 2020-21 to 2024-25 (upto Kharif 2024), 4,992.79 lakh farmer applications have been enrolled. During the same period claims of Rs. 86,306.61 crore has been paid to 1,423.22 lakh farmer applications across the country. Further, Rs.5,405.2 crore (5.9%) is pending for payment.

The major reasons for pendency of these claims are (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 etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

During Kharif 2023 to Kharif 2024, about 69% claims have been settled within 30 days from reporting of yield by States/crop loss notification by State or intimation by farmers.

State-wise details of farmer applications enrolled and farmer application benefitted during 2020-21 to 2024-25 (upto Kharif 2024) are at **Annexure-I**. State-wise details of claims reported, claims paid and claims pending during 2020-21 to 2024-25 (upto Kharif 2024) as on 30.06.2025 are given in **Annexure-II**.

District-wise details of reported claims, paid claims and pending claims for Rajasthan (including erstwhile Nagaur district) during 2020-21 to 2024-25 (upto Kharif 2024), as on 30.06.2025 under PMFBY are given in **Annexure-III**.

(d): 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 improve 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 complaints/grievances. Timelines to resolve these complaints/grievances has also been fixed.

Till date, 92.13 lakh calls have been attended on KRPH out of which 62.36 lakh were complaints/ grievances of farmers, from which, 62 lakh (99.43%) complaints/grievances have been resolved in KRPH.

Similarly, in Rajasthan, till date, 8,75,684 complaints/grievances of farmers were recorded on KRPH, out of which, 8,71,868 (99.6%) grievances/complaints have been resolved in KRPH. Further, 170 grievances were received on Centralized Public Grievance Redressal and Monitoring System (CPGRAMS) in respect of Rajasthan during April, 2024 till date, out of which 168 have been resolved as per operational guidelines of the scheme.

(e): In case payment of claims is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through National Crop Insurance Portal (NCIP) w.e.f. Kharif 2024 season.

Annexure - I

PMFBY & RWBCIS: State Wise Farmer applications enrolled and Farmer applications Benefitted from 2020-21 to 2024-25 (upto Kh 24)										
States	Farmers Applications Insured (In No.)					Farmers applications Benefitted (In No.)				
	2020-21	2021-22	2022-23	2023-24	2024-25	2020-21	2021-22	2022-23	2023-24	2024-25
A & N Islands	339	503	171	187	150	-	-	7	86	39
Andhra Pradesh		-	1,23,87,364	1,31,29,912	85,43,555		-	6,29,229	-	-
Assam	16,54,293	9,78,243	4,89,981	7,93,506	7,61,951	3,06,903	2,93,265	26,240	99,561	20,817
Chhattisgarh	51,58,362	58,38,755	77,30,456	81,25,985	67,56,016	18,02,988	27,29,951	15,31,966	15,00,347	2,50,598
Goa	84	64	403	234	216	-	-	5	2	64
Haryana	16,50,558	14,52,842	14,51,535	1,02,67,729	94,27,621	4,63,902	6,45,202	7,52,993	25,15,329	17,24,053
Himachal Pradesh	2,40,700	2,33,721	2,67,618	2,78,055	1,09,605	1,65,498	1,16,583	1,39,516	1,07,964	31,257
Jammu & Kashmir		90,834	91,582	2,45,757	1,47,346		34,140	17,903	73,579	72,354
Jharkhand					25,48,512					31,825
Karnataka	18,06,952	19,34,442	27,18,915	30,77,232	30,48,823	8,01,362	11,80,532	18,40,873	23,60,145	10,25,637
Kerala	76,317	98,509	1,46,546	1,74,102	92,743	60,353	89,732	1,30,053	28,695	-
Madhya Pradesh	84,39,890	92,64,214	1,77,32,045	1,77,95,826	97,17,150	50,44,071	42,83,249	36,88,740	39,43,417	32,64,868
Maharashtra	1,23,97,895	99,02,581	1,07,33,625	2,41,73,494	1,64,14,758	16,89,499	66,64,795	76,44,275	1,32,27,119	73,92,889
Manipur	-	2,807	4,066	5,073	4,619	-	1,989	3,395	4,170	-
Meghalaya	130	-	337	38,569	47,749	121	-	68	14,398	18,952
Odisha	97,52,448	81,72,952	80,20,747	1,41,60,653	1,37,81,469	17,13,945	29,70,441	17,83,312	11,49,287	7,30,087
Puducherry	11,268	34,293	38,274	42,344	8,781	329	12,168	7,263	5,846	5,857
Rajasthan	1,07,59,587	3,44,53,784	3,90,71,541	3,90,16,977	2,15,31,458	25,06,058	1,18,89,993	1,16,18,304	83,11,462	27,20,571
Sikkim	85	2,346	5,025	3,104	489	6	-	-	23	-
Tamil Nadu	58,87,626	59,11,015	61,37,961	54,56,594	3,15,826	39,99,367	22,72,586	19,37,875	17,00,553	1,48,721
Telangana	-					-				
Tripura	2,57,220	3,35,504	3,56,201	3,65,378	8,231	37,120	43,836	20,515	10,905	3,554
Uttar Pradesh	41,90,556	40,68,701	42,83,991	60,68,754	50,72,290	6,36,141	10,36,784	12,51,998	11,84,713	14,41,310
Uttarakhand	1,70,812	1,82,762	2,82,068	2,27,291	1,28,244	1,04,762	1,16,176	1,99,847	1,71,124	92,045
West Bengal				-					-	
Grand Total	6,24,55,122	8,29,58,872	11,19,50,452	14,34,46,756	9,84,67,602	1,93,32,425	3,43,81,422	3,32,24,377	3,64,08,725	1,89,75,498

Annexure II

PMFBY & RWBCIS: State Wise Reported, paid and pending claims from 2020-21 to 2024-25 (upto Kh 24) (in Rs. Crore)

State/UTs	Consolidated from 2020-21 to 2024-25			Reason
	Reported Claims	Paid Claims	Claims Pending	
A & N Islands	0.05	0.02	0.03	
Andhra Pradesh	3,138.80	-	2,592.07	State share in subsidy and farmers premium share is pending from State Government
Assam	557.12	531.51	25.61	
Chhattisgarh	3,558.22	3,554.19	4.04	
Goa	0.01	0.01	0.00	
Haryana	5,921.08	5,858.83	62.25	
Himachal Pradesh	369.71	362.51	7.20	
Jammu & Kashmir	119.21	116.92	2.29	
Jharkhand	20.64	-	20.64	Insured Area not finalised by State Government
Karnataka	9,536.91	9,513.35	23.56	
Kerala	461.26	460.58	0.69	
Madhya Pradesh	13,688.21	12,380.21	1,308.00	
Maharashtra	24,912.02	24,588.57	323.46	
Manipur	5.10	5.08	0.03	
Meghalaya	24.30	23.61	0.68	
Odisha	2,556.29	2,541.31	14.98	
Puducherry	10.96	8.49	2.48	
Rajasthan	17,421.93	16,474.21	947.72	
Sikkim	0.03	0.02	0.01	
Tamil Nadu	5,225.14	5,207.59	17.56	
Telangana	-	-	-	
Tripura	9.87	9.57	0.29	
Uttar Pradesh	3,208.86	3,157.58	51.27	
Uttarakhand	966.13	965.74	0.39	
Total	91711.854	86306.61247	5405.241	

Annexure-III

PMFBY & RWBCIS: District Wise details of Claims reported, claims paid and Pending Claims in Rajasthan from 2020-21 to 2024-25 (upto Kharif 2024) as on 30th June 2025 (Figs in Rs. Crores)

District	Reported Claims	Paid Claims	Pending Claims
Ajmer	535.82	417.76	118.06
Alwar	46.75	39.66	7.08
Banswara	20.51	18.99	1.52
Baran	278.51	278.40	0.11
Barmer	984.80	976.10	8.70
Bharatpur	57.80	44.74	13.06
Bhilwara	374.90	344.17	30.73
Bikaner	1,143.07	1,122.36	20.71
Bundi	318.61	308.60	10.02
Chittorgarh	393.77	386.32	7.45
Churu	2,415.36	2,412.05	3.31
Dausa	18.64	14.92	3.72
Dholpur	3.95	2.99	0.96
Dungarpur	35.75	35.13	0.63
Hanumangarh	2,527.89	2,501.95	25.94
Jaipur	533.37	416.97	116.40
Jaisalmer	577.77	539.87	37.90
Jalore	1,404.04	1,397.08	6.96
Jhalawar	597.09	585.75	11.34
Jhunjhunu	474.76	459.90	14.87
Jodhpur	1,253.98	1,117.46	136.53
Karauli	7.58	6.81	0.77
Kota	143.69	128.70	15.00
Nagaur	965.44	838.65	126.79
Pali	309.99	267.47	42.51
Pratapgarh	120.23	112.51	7.73
Rajsamand	7.68	7.00	0.69
Sawai Madhopur	88.25	64.37	23.88
Sikar	400.98	377.25	23.73
Sirohi	52.37	46.03	6.35
Sri Ganganagar	881.92	826.59	55.33
Tonk	356.03	287.90	68.14
Udaipur	90.60	89.77	0.83
Rajasthan Total	17,421.93	16,474.21	947.72
