

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

LOK SABHA
UNSTARRED QUESTION NO. 2719
TO BE ANSWERED ON THE 05TH AUGUST, 2025

CROP INSURANCE PAYOUTS IN HARYANA

2719. Shri Deepender Singh Hooda:

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

- (a) whether the Government admits that crop insurance payouts under Pradhan Mantri Fasal Bima Yojana (PMFBY) to farmers in the State of Haryana have fallen by over 90 per cent – from Rs. 2,496.89 crore in 2022–23 to just Rs. 224.43 crore in 2023–24;
- (b) the reasons for this drastic reduction, despite continued climate-related crop losses;
- (c) the details of the amount of contribution of the Union, State Governments and farmers in premium paid per year since the launch of the scheme in 2016 and the compensation received by farmers annually, State-wise;
- (d) the details of the State Governments which have either withdrawn/stopped contributing or have defaulted on payments; and
- (e) the details of the steps which are being taken to ensure fair compensation to farmers and restore their trust in PMFBY?

ANSWER

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

(a) & (b) : Crop insurance is a major risk mitigation tool for the benefit of farmers. Insurance is all about spreading the risk over the period and over the area. The Pradhan Mantri Fasal Bima Yojana (PMFBY) is mainly implemented on area approach wherein claims are worked based on the shortfall in actual yield vis-à-vis threshold yield as submitted by the State Government concerned and as per the formula in the Operational Guidelines of the scheme. Thus, the claims are dependent on the loss in yield due to natural calamities. Year-wise details of claims paid during Last 4 years in Haryana under PMFBY are given below :

Year	Claims Reported	Claims paid
2020-21	1169.58	1162.72
2021-22	1652.79	1649.59
2022-23	2542.51	2518.66
2023-24	273.31	265.23

Further, as per Clause 19.2 of the Operational Guidelines 2023 of the scheme, any dispute relating to yield data etc. between the insurance company and State Government are settled through the State Level Technical Committee (STAC) at first level and Central Technical Advisory Committee (CTAC) at national level on appeal by any of the party to the dispute.

During Kharif 2023 season, to resolve the yield data dispute relating to cotton crop in Bhiwani and Charkhi Dadri district, the STAC Haryana in its Meeting held on 20 August 2024, decided to obtain Village-wise Technical yield from Mahalanobis National Crop Forecasting Centre (MNCFC)/ Haryana Space Application Centre (HARSAC) in terms of Clause 19.5, 19.6 and 19.7 of the Operational Guidelines 2023 of PMFBY, which was accepted by both the State Government and Insurance company. No further reference/appeal was made by any party to the CTAC against the orders of the STAC. Thus, claims for Kharif 2023 season for Cotton crop has been worked out and paid as per provisions of the scheme.

(c) : The actuarial/bidder premium rates are charged by implementing agencies under PMFBY. However, extremely low premium rate across the country for the season is charged from the farmers, 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, Operational guidelines of the scheme, effective from Kharif 2023, also 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 certain threshold, portion of the premium paid by the Government as subsidy will go back to the State treasury. Further, in case of claims above certain threshold, Centre and State are required to pay claims. States have been given the flexibility to choose from any one of these models. Accordingly, State Government's exact contribution is not available. State-wise details of farmers' share in premium, Government of India share of premium alongwith claims paid since inception of the scheme till Kharif 2024 seasons are given in **Annexure**.

(d) : As the scheme is voluntary for States as well as farmers, States of Andhra Pradesh, Bihar, Gujarat, Jharkhand, Telangana and West Bengal withdrew the scheme after implementing it for some seasons. Due to the efforts of the Government of India, Andhra Pradesh and Jharkhand have re-joined the scheme.

(e) : . Government has taken various steps to strengthen implementation of the PMFBY, including increase in coverage of farmer applications, bring transparency, ensure timely settlement of claims and increase awareness of the scheme :

- Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.
- 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.

- Delinking of Central Government share of premium subsidy from that of State Governments has been implemented so that farmers can get proportionate claims relating to the Central Government share.
- Opening of ESCROW Account by the State Government concerned for deposit of their premium share in advance as per provisions of the scheme has been made mandatory w.e.f. Kharif 2025 season.
- Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through **CCE-Agri App** & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers.
- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).
- The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs).
- Structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. Along with this, 'Fasal Bima Pathshallas' are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.
- Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath'. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented recently w.e.f. 2023-24 under the scheme:

- i. **YES-TECH (Yield Estimation System Based on Technology)** for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season
- ii. **WINDS (Weather Information Network and Data System)** for setting up of Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) to the tune of 5 times of existing network for collecting hyper-local weather data at GP & Block level. This will be fed into a National database with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.

Due to the aforesaid initiatives taken by the Government, number of farmer applications enrolled in the country have increased from 586 lakh in 2016-17 to 1510 lakh in 2024-25.

Annexure

State-wise details of farmers' share in premium, GOI Share in premium and claims paid from 2016-17 to 2024-25 under PMFBY (as on 30.06.2025) (Rs. in crores)

State/UT	2016-17			2017-18			2018-19			2019-20		
	Farmers Share of premium	GoI Share of premium	Paid Claims	Farmers Share of premium	GoI Share of premium	Paid Claims	Farmers Share of premium	GoI Share of premium	Paid Claims	Farmers Share of premium	GoI Share of premium	Paid Claims
A & N Islands	0.002	0.005	0.146	0.002	0.011	-	-	-	0.088	-	-	-
Andhra Pradesh	199.8	301.9	944.4	248.8	511.7	740.1	313.8	553.4	1,892.4	0.2	503.3	1,251.7
Assam	5.0	1.8	5.4	5.1	3.4	1.2	2.0	3.6	2.8	4.0	24.5	109.4
Bihar	223.2	672.1	409.5	179.3	424.7	401.5	-	-	-	-	-	-
Chhattisgarh	121.7	83.8	160.0	132.9	114.5	1,391.4	160.9	364.0	1,087.2	180.7	532.6	1,305.6
Goa	0.068	0.003	0.027	0.048	0.001	0.005	0.033	0.000	0.101	0.022	0.008	0.007
Gujarat	243.2	947.6	1,267.2	385.7	1,314.3	1,075.8	402.6	1,369.4	2,778.0	467.9	1,573.5	492.2
Haryana	196.5	64.9	298.2	207.9	96.7	898.9	238.1	262.5	947.7	268.8	421.4	903.8
Himachal Pradesh	31.2	20.4	45.5	30.5	23.5	64.7	29.5	24.7	54.7	30.7	26.2	68.1
Jammu & Kashmir	-	-	-	8.8	15.8	9.8	16.9	30.0	27.1	-	-	-
Jharkhand	39.6	115.9	31.1	28.3	91.8	47.2	4.5	164.8	751.2	2.8	140.9	27.9
Karnataka	235.2	548.8	2,093.8	234.5	793.1	856.8	228.9	783.9	2,987.8	253.5	1,010.1	1,530.9
Kerala	7.2	13.0	43.7	6.3	9.8	11.0	6.2	14.9	26.7	6.1	33.2	87.9
Madhya Pradesh	723.9	1,527.0	2,043.8	795.7	1,933.7	5,881.3	942.1	2,344.3	3,787.8	650.1	1,631.3	6,155.3
Maharashtra	682.6	1,956.9	2,317.9	504.0	1,815.4	3,315.7	789.6	2,657.7	6,142.7	863.1	2,734.9	6,966.7
Manipur	0.7	1.4	2.0	0.7	0.6	0.7	-	-	0.0	0.3	0.5	1.1
Meghalaya	0.013	0.014	0.026	0.553	0.067	0.018	-	-	0.216	0.086	0.002	0.178
Odisha	142.6	198.2	432.7	145.3	336.7	1,820.1	173.8	474.7	1,160.4	242.3	946.8	1,187.0
Puducherry	0.225	1.202	7.551	-	-	-	0.011	0.015	0.452	0.590	1.020	-
Rajasthan	376.4	1,084.8	1,917.4	502.0	1,101.2	2,242.6	617.4	1,501.7	3,444.2	743.9	2,197.0	4,956.5
Sikkim	0.007	0.001	0.108	0.064	0.001	0.038	0.027	-	0.002	0.002	-	-
Tamil Nadu	113.4	528.9	3,646.2	125.9	573.7	2,097.3	170.0	739.3	2,653.5	177.5	891.1	1,261.2
Telangana	113.5	89.2	179.6	187.1	241.6	648.4	156.0	194.8	565.0	239.7	320.9	513.4
Tripura	0.292	0.049	0.705	0.593	0.074	0.999	0.049	0.020	0.016	0.756	0.155	0.898
Uttar Pradesh	529.4	320.6	574.6	375.4	473.3	380.9	411.2	548.3	468.5	322.2	495.3	1,065.5
Uttarakhand	19.6	11.0	27.5	18.8	24.5	39.5	21.0	27.0	72.5	28.2	42.7	103.3
West Bengal	115.3	229.4	421.7	79.0	201.3	261.1	111.1	206.1	535.7	-	-	-
Grand Total	4,120.8	8,718.8	16,870.8	4,203.5	10,101.5	22,187.1	4,795.9	12,265.1	29,386.8	4,483.6	13,527.5	27,988.5

Contd.../-

State-wise details of farmers' share in premium, GOI Share in premium and claims paid from 2016-17 to 2024-25 under PMFBY (as on 30.06.2025) (Rs. in crores)

State/UT	2020-21			2021-22			2022-23		
	Farmers Share	GoI Share	Paid Claims	Farmers Share	GoI Share	Paid Claims	Farmers Share	GoI Share	Paid Claims
A & N Islands	0.009	0.060	-	0.012	0.085	-	0.002	0.016	-
Andhra Pradesh	-	-	-	-	-	-	-	1,118.5	546.7
Assam	0.4	104.9	188.0	0.2	75.4	256.4	4.4	65.2	20.0
Bihar	-	-	-	-	-	-	-	-	-
Chhattisgarh	187.6	623.2	888.0	186.1	620.8	1,432.2	212.4	702.9	534.3
Goa	0.004	0.001	-	0.005	0.002	-	0.010	0.001	0.001
Gujarat	-	-	-	-	-	-	-	-	-
Haryana	345.0	482.2	1,162.7	313.8	447.7	1,649.6	345.0	481.1	2,518.7
Himachal Pradesh	22.4	36.5	84.6	20.2	35.1	77.1	21.5	38.2	69.1
Jammu & Kashmir	-	-	-	6.6	16.7	52.7	6.9	17.0	6.3
Jharkhand	-	-	-	-	-	-	-	-	-
Karnataka	217.6	819.6	1,070.5	250.6	878.2	1,543.4	324.3	1,098.1	2,386.1
Kerala	6.7	38.2	127.2	7.4	47.2	102.7	10.4	63.6	183.0
Madhya Pradesh	906.6	3,151.1	7,750.8	814.8	2,964.1	2,803.8	650.1	1,577.7	1,049.5
Maharashtra	760.2	2,719.6	1,307.9	662.4	2,456.0	4,778.5	903.4	2,296.7	5,390.9
Manipur	-	-	-	0.3	1.1	1.5	0.4	1.3	1.6
Meghalaya	0.037	0.000	0.073	-	-	-	0.035	0.036	0.012
Odisha	158.4	639.8	572.2	135.3	574.7	1,043.5	132.3	570.1	581.0
Puducherry	0.001	1.708	0.540	0.002	2.425	2.953	0.022	2.481	3.551
Rajasthan	903.7	2,624.8	4,054.5	823.8	2,558.6	4,996.8	839.0	2,590.6	4,360.3
Sikkim	0.007	0.000	0.022	0.082	0.010	-	0.149	0.027	-
Tamil Nadu	176.1	1,120.8	2,653.4	166.9	930.2	817.1	161.9	1,048.5	917.0
Telangana	-	-	-	-	-	-	-	-	-
Tripura	0.289	1.898	2.573	0.375	3.797	2.638	0.445	4.947	2.027
Uttar Pradesh	330.5	640.9	502.6	294.9	612.3	930.7	289.3	627.6	977.1
Uttarakhand	33.3	65.6	135.0	39.0	80.5	122.3	55.2	117.4	207.9
West Bengal	-	-	-	-	-	-	-	-	-
Grand Total	4,048.8	13,070.7	20,500.5	3,722.8	12,304.9	20,613.9	3,957.3	12,422.0	19,755.2

Contd.../-

**State-wise details of farmers' share in premium, GOI Share in premium and claims paid from 2016-17 to 2024-25
under PMFBY (as on 30.06.2025) (Rs. in crores)**

State/UT	2023-24			2024-25			Total		
	Farmers Share	GoI Share	Paid Claims	Farmers Share	GoI Share	Paid Claims	Farmers Share	GoI Share	Paid Claims
A & N Islands	0.004	0.011	0.020	0.005	0.017	-	0.035	0.204	0.253
Andhra Pradesh	-	447.4	-	32.5	344.3	-	795.1	3,780.6	5,375.3
Assam	5.7	79.2	58.2	8.7	102.1	8.9	35.5	460.1	650.3
Bihar	-	-	-	-	-	-	402.5	1,096.8	811.1
Chhattisgarh	219.9	700.0	588.3	225.0	721.5	111.7	1,627.2	4,463.2	7,498.6
Goa	0.001	0.000	0.000	0.002	0.001	0.006	0.192	0.017	0.146
Gujarat	-	-	-	-	-	-	1,499.4	5,204.8	5,613.3
Haryana	154.9	246.6	265.2	280.3	388.2	262.6	2,350.3	2,891.3	8,907.4
Himachal Pradesh	37.6	114.1	131.7	39.4	121.0	0.0	263.1	439.7	595.5
Jammu & Kashmir	16.7	72.7	34.6	11.1	48.6	23.2	67.0	200.9	153.9
Jharkhand	-	-	-	0.3	343.3	-	75.4	856.7	857.3
Karnataka	373.2	1,173.2	3,349.6	418.5	722.3	1,163.8	2,536.3	7,827.3	16,982.7
Kerala	11.6	46.6	47.7	14.1	55.1	-	76.1	321.5	629.9
Madhya Pradesh	654.0	1,042.3	776.2	653.6	1,037.2	-	6,790.9	17,208.8	30,248.5
Maharashtra	195.1	4,235.2	9,522.6	86.6	3,844.2	3,596.7	5,447.0	24,716.7	43,339.5
Manipur	0.5	1.6	2.0	0.5	1.4	-	3.7	7.9	8.8
Meghalaya	0.008	6.206	14.041	0.007	6.885	9.489	0.739	13.211	24.053
Odisha	12.6	612.7	232.6	12.0	643.8	112.1	1,154.5	4,997.7	7,141.5
Puducherry	0.002	2.213	0.921	0.002	2.490	0.523	0.855	13.553	16.491
Rajasthan	1,020.4	1,920.0	3,062.6	981.3	1,891.8	0.0	6,808.0	17,470.3	29,034.8
Sikkim	0.056	0.026	-	0.060	0.127	0.000	0.455	0.191	0.170
Tamil Nadu	149.4	474.5	759.7	153.2	290.1	429.9	1,394.3	6,597.2	15,235.3
Telangana	-	-	-	-	-	-	696.4	846.4	1,906.4
Tripura	0.573	6.320	1.877	0.403	0.205	0.457	3.776	17.466	12.192
Uttar Pradesh	288.0	322.0	467.7	258.9	276.4	350.9	3,099.7	4,316.7	5,718.6
Uttarakhand	63.0	190.2	347.1	66.4	205.6	153.5	344.6	764.6	1,208.4
West Bengal	-	-	-	-	-	-	305.5	636.7	1,218.5
Grand Total	3,203.3	11,693.2	19,662.6	3,242.8	11,046.7	6,223.7	35,778.7	1,05,150.4	1,83,189.0

- Not implemented/very low figure
