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

LOK SABHA
UNSTARRED QUESTION NO. 3780
TO BE ANSWERED ON THE 11TH AUGUST, 2026

PERFORMANCE OF PMFBY/RWBCIS IN KARNATAKA

3780. SHRI RADHAKRISHNA:

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

(a) the number of farmer applications, area insured and premium collected under PMFBY/RWBCIS in Karnataka during the last five years, season-wise;
(b) the number of insurance companies operating in Karnataka that failed to meet the scheme-mandated claim-settlement during each of the last five seasons, company-wise;
(c) the amount of interest/penalty actually paid to farmers for delayed settlement beyond the mandated period, season-wise; and
(d) the Union Government's share of premium subsidy released to Karnataka during the last five years, year-wise?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): Season-wise details of number of farmer applications enrolled, area insured, premium paid by farmers in Karnataka during last five year years i.e. 2021-22 to 2025-26 under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) is given in **Annexure-I.**

(b): Season-wise and insurance company-wise details of claims reported, claims paid and claims pending in Karnataka from Kharif 2023 to Kharif 2025 under PMFBY are given in **Annexure-II**.

(c): Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) i.e within 21 days of the receipt requisite yield data from the concerned State Government, by the insurance companies. However, during the implementation of PMFBY, some claims remained pending, primarily on account of (a) delay in providing State Government share of claims (b) incorrect/delayed submission of insurance proposals by banks and unverified bank accounts (c) discrepancy in yield data & consequent disputes between State Government and insurance companies, unverified bank account details of enrolled farmers etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

As per provisions of the scheme, Insurance companies are required 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.

(d): PMFBY & RWBCIS being a Central Sector Scheme, no funds are released to the States. Central Government share of premium subsidy is provided to the insurance companies directly. Year-wise details of Union Government share in premium subsidy paid in Karnataka during last five years is given below :

Year	**GoI Share (Rs. In Crore)**
2021-22	878.16
2022-23	1098.14
2023-24	1173.18
2024-25	722.33
2025-26	779.86
Total	**4,651.68**

Annexure-I

Season-wise details of farmer applications, area insured and farmer share of premium in Karnataka under PMFBY & RWBCIS (as on 24.07.2026)

Year	Season	Farmer Applications Enrolled	Area Insured	Farmer Share of Premium
		(In Lakh)	(In Lakh Ha.)	(Rs. In Crore)
2021-22	Kharif 2021	16.14	13.36	226.05
	Rabi 2021-22	3.20	4.05	24.54
2022-23	Kharif 2022	23.86	18.94	296.41
	Rabi 2022-23	3.33	3.95	27.88
2023-24	Kharif 2023	24.88	17.45	338.05
	Rabi 2023-24	5.90	5.44	35.16
2024-25	Kharif 2024	30.49	20.46	386.62
	Rabi 2024-25	4.09	4.47	31.85
2025-26	Kharif 2025	30.70	21.10	420.18
	Rabi 2025-26	8.07	8.61	62.76
Total		**150.66**	**117.83**	**1,849.51**

Annexure-II

PMFBY & RWBCIS: Year & Season wise Claims Report of Karnataka from 2023-24 to 2025-26 as on 24.07.2026					
Year	**Season**	**Company**	**Reported Claims**	**Paid Claims**	**Pending Claims**
			(Rs. In Crore)		
2023-24	**KHARIF 2023**	**AIC**	1,261.58	1,260.79	0.80
		Bajaj General	344.32	344.20	0.12
		Generali Central	105.08	105.02	0.05
		HDFC Ergo	117.19	117.16	0.03
		IFFCO Tokio	87.26	86.93	0.33
		IndusInd General	190.25	189.88	0.37
		Kshema General	115.40	115.23	0.17
		SBI General	194.46	194.37	0.09
		Tata AIG	379.38	378.94	0.44
		Universal Sompo	324.94	324.61	0.34
	RABI 2023-24	**AIC**	29.24	29.21	0.03
		Bajaj General	110.28	110.19	0.08
		Generali Central	15.72	15.60	0.12
		IndusInd General	22.04	22.02	0.02
		Kshema General	0.01	0.01	-
		SBI General	58.54	58.48	0.07
		Tata AIG	0.02	0.02	-
		Universal Sompo	21.82	21.80	0.02
2024-25	**KHARIF 2024**	**AIC**	817.64	815.96	1.68
		HDFC Ergo	123.51	123.31	0.20
		IFFCO Tokio	475.35	474.14	1.21
		Kshema General	102.82	102.27	0.56
		Oriental	560.56	559.75	0.81
		Tata AIG	424.14	422.92	1.22
		Universal Sompo	76.53	76.44	0.09
	RABI 2024-25	**AIC**	112.73	112.52	0.22
		IFFCO Tokio	15.33	15.32	0.01
		Kshema General	0.02	0.02	-
		Oriental	216.79	216.36	0.43
		Tata AIG	34.47	34.41	0.05
		Universal Sompo	211.55	211.09	0.46
2025-26	**KHARIF 2025**	**AIC**	98.70	97.70	1.00
		HDFC Ergo	-	-	-
		IFFCO Tokio	248.20	247.30	0.91
		IndusInd General	-	-	-
		Oriental	397.55	392.54	5.02
		SBI General	-	-	-
		Tata AIG	89.25	88.73	0.51
		United India	-	-	-
		Universal Sompo	372.00	278.11	93.88
Total			**4,377.14**	**4,268.88**	**108.26**

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