

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2034**  
TO BE ANSWERED ON THE 1<sup>ST</sup> AUGUST, 2023

**INSURANCE PREMIUM COLLECTION**

2034. SHRI FEROZE VARUN GANDHI:

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

- (a) whether there is any proposal by the Government to create a centralized pool of funds with the premium money collected by the Union and State Governments along with farmers in order to ensure faster claim settlement under the farmer crop insurance scheme and if so, the details thereof;
- (b) the details regarding claim settlement ratio during the last three years, State-wise; and
- (c) the other steps being taken by the Government to ensure better settlement of claims?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) : No Sir.

(b) : State-wise details of claims paid to farmers during last three years under Pradhan Mantri Fasal Bima Yojana (PMFBY) are **Annexed**.

(c) : Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically comprehensively revised the Operational Guidelines of the PMFBY to ensure that the eligible benefits under the scheme reach the farmers timely and transparently. Details of steps taken by the Government ineralia for timely settlement of claims are given below .

(i) National Crop Insurance Portal (NCIP) has been developed for ensuring auto-administration, subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured famer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.

(ii) For transparent calculation and settlement of claims by insurance companies, claims module namely, Digicclaim has been developed w.e.f. Kharif 2022 season wherein all the claim are worked out through National Crop Insurance Portal (NCIP) and paid to farmers accounts using Public Finance Management System (PFMS).

(iii) Started in 2020, Integration of Land Record with NCIP is now complete for Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Maharashtra, Rajasthan, Karnataka, Odisha - 90% of the insured area is now being validated through e-land records of the states through land record integration.

(iv) The scheme envisages use of improved technology in implementation of the scheme. Accordingly, 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 have been taken. Following technologies for Objective Crop Damage & Loss Assessment and transparency have recently been approved for implementation w.e.f. 2023-24 :

- 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.
- WINDS (Weather Information Network and Data System) for Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.
- CROPIC (Collection of Real-time photos and Observations of Crops) for Geo-tagged photographs for validation of sown Crop with Insured Crop and use of pictorial analytics for Objective Crop Damage Assessment & Crop Yield Estimation.

For better operationalisation of the scheme three Alternative Risk Management models have also been given as an option to the States for the ongoing tender cycle from Kharif 2023.

## Annexure

<b>State-wise details of Claim Paid under PMFBY during last three years i.e. 2019-2020 to 2021-2022 (as on 30.06.2023)</b>			
<b>State/UT Name</b>	<b>2019-2020</b>	<b>2020-2021</b>	<b>2021-2022</b>
	<b>Claims Paid</b>	<b>Claims Paid</b>	<b>Claims Paid</b>
A & N Islands	0.00	0.00	0.00
Andhra Pradesh	1253.33	NI	NI
Assam	89.07	146.03	6.68
Chhattisgarh	1303.53	885.93	1429.74
Goa	0.007	0.00	0.00
Gujarat	111.68	NI	NI
Haryana	937.86	1249.95	1681.37
Himachal Pradesh	67.50	73.37	12.77
Jammu & Kashmir	NI	NI	55.87
Karnataka	1499.79	1024.11	1489.19
Kerala	88.92	124.49	39.00
Madhya Pradesh	6194.79	7780.53	2682.71
Maharashtra	6758.34	1319.97	4373.99
Manipur	1.14	0.00	1.48
Meghalaya	0.17843	0.07	0.00
Odisha	1157.95	571.78	1027.54
Puducherry	7.13	13.39	0.00
Rajasthan	4993.05	4309.86	3410.62
Sikkim	0.00	0.02	0.50
Tamil Nadu	1214.00	2634.67	766.42
Telangana	506.10	NI	NI
Tripura	0.81	2.60	0.00
Uttar Pradesh	1084.56	499.42	955.53
Uttarakhand	103.24	134.86	109.91

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