

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

LOK SABHA
UNSTARRED QUESTION No.1071
TO BE ANSWERED ON 08TH FEBRUARY, 2022

PREMIUMS UNDER PMFBY

1071. SHRI GYANESHWAR PATIL:
MS. MIMI CHAKRABORTY:

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

- (a) the details of premium paid to farmers and the total premium collected under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last five years, State-wise;
- (b) the present status of the premium claims being provided under PMFBY to the farmers in Khandwa Parliamentary Constituency during the last two years as the same is agricultural based area where good quality crops of banana, cotton, soyabean, sugarcane, chilly, turmeric, corn, pulses and oilseeds are grown;
- (c) the total value of claims made by the farmers from the States and the total value of claims lying pending therefor;
- (d) the average time taken in the settlement of such claims thereof and the steps being taken by the Government to ensure and release the claims of PMFBY therein; and
- (e) the steps taken by the Government for redressal of problems being faced by the farmers under the PMFBY?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented from Kharif 2016 in the country and claims are worked out and settled by insurance companies as per provisions of the scheme. State-wise details of premium paid by farmers, total premium, claims reported, claims paid and claims pending since inception of the scheme in 2016-17 till 2020-21 for the crops notified by the States under PMFBY are given in **Annexure**.

Claims are worked out insurance unit area wise for the notified crops. Parliamentary Constituency-wise details are not maintained.

(d) & (e) : The admissible claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) are generally paid by the concerned insurance companies within two months of completion of Crop Cutting Experiments (CCEs)/harvesting period and one month of notification for invoking the risks/perils of prevented sowing, mid-season adversity and post harvest losses subject to receipt of total share of premium subsidy from concerned Government within time. However, settlement of few claims in some States got delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims to the bank account of eligible farmers and National Electronic Fund Transfer (NEFT) related issues, erroneous/incomplete entry of individual farmers data on National Crop Insurance Portal (NCIP), delay in remittance of farmers share of premium/non-remittance of farmers share of premium to concerned insurance company etc.

Further, insurance companies have to pay penal interest @12% per annum to the farmers for the period beyond the stipulated period in the PMFBY Guidelines from the date of receipt of final yield data from the State Government and completion of crop damage survey. Stratified Grievance Redressal System starting from block level to district level and State level has been included in the Operational Guidelines of PMFBY. Accordingly, most of the PMFBY implementing States have notified the constitution of Block level/District level and State level Grievance Redressal Committees under the Scheme to dispose off the grievance as per given time frame.

This Department is also regularly reviewing the schemes in consultation with State Governments and other stakeholders to streamline the process for early settlement of claims and to provide timely and adequate benefits to the eligible farmers under the scheme.

Annexure

PMFBY - State-wise details of premium collected and claims paid during last five years pas on
31.01.2022

State/UT Name	Farmers Share in Premium	Gross Premium	Reported Claims	Paid Claims	Claims Outstanding as per Reported Claims
2016-17					
A & N Islands	0.002	0.02	0.1	0.1	-
Andhra Pradesh	199.8	803.6	944.3	944.3	-
Assam	5.0	8.6	5.4	5.4	-
Bihar	204.6	1,416.0	347.8	347.8	-
Chhattisgarh	121.7	289.3	160.0	160.0	-
Goa	0.1	0.1	0.03	0.03	-
Gujarat	243.2	2,274.6	1,267.2	1,267.2	-
Haryana	196.5	363.4	298.1	298.1	-
Himachal Pradesh	31.1	71.7	45.3	45.3	-
Jharkhand	39.6	271.4	31.1	31.1	-
Karnataka	235.2	1,332.7	2,093.8	2,093.8	-
Kerala	7.2	33.1	43.7	43.7	0.004
Madhya Pradesh	723.9	3,778.0	2,043.8	2,043.8	-
Maharashtra	682.6	4,596.5	2,317.9	2,317.9	-
Manipur	0.7	3.6	2.0	2.0	-
Meghalaya	0.01	0.04	0.03	0.03	-
Odisha	142.6	539.1	432.7	432.7	-
Puducherry	0.2	2.9	7.6	7.6	-
Rajasthan	376.4	2,546.1	1,917.4	1,917.4	-
Sikkim	0.01	0.01	0.1	0.1	-
Tamil Nadu	113.4	1,171.2	3,645.5	3,645.5	-
Telangana	96.5	274.9	179.6	179.6	-
Tripura	0.3	0.4	0.7	0.7	-
Uttar Pradesh	529.4	1,170.7	574.6	574.6	-
Uttarakhand	19.6	41.6	27.5	27.5	0.003
West Bengal	115.3	708.2	421.7	421.7	-
GRAND TOTAL	4,085	21,698	16,808	16,808	0
2017-18					
A & N Islands	0.002	0.03	-	-	-
Andhra Pradesh	248.8	1,272.1	743.7	740.1	3.7
Assam	5.1	11.9	1.2	1.2	0.002
Bihar	179.3	1,028.8	401.5	401.5	-
Chhattisgarh	132.9	361.9	1,391.4	1,391.4	-
Goa	0.05	0.1	0.01	0.01	-
Gujarat	385.7	3,014.3	1,076.7	1,075.8	0.9
Haryana	207.8	452.1	896.2	896.2	-
Himachal Pradesh	30.5	77.5	64.7	64.7	-
Jammu & Kashmir	8.8	40.5	9.8	9.8	-
Jharkhand	28.3	211.9	47.2	47.2	-

Karnataka	234.5	1,799.1	856.8	856.8	-
Kerala	6.3	25.9	11.0	11.0	-
Madhya Pradesh	795.7	4,663.2	5,880.4	5,880.4	-
Maharashtra	503.9	4,136.3	3,295.3	3,295.2	0.2
Manipur	0.7	1.9	0.7	0.7	-
Meghalaya	0.6	0.7	0.02	0.02	-
Odisha	145.3	820.4	1,820.2	1,818.6	1.6
Rajasthan	502.1	2,704.4	2,241.7	2,241.7	-
Sikkim	0.1	0.1	0.04	0.04	-
Tamil Nadu	125.9	1,277.7	2,087.7	2,086.1	1.6
Telangana	187.1	670.4	648.5	648.5	-
Tripura	0.6	0.7	1.0	1.0	-
Uttar Pradesh	375.4	1,322.1	380.9	380.9	-
Uttarakhand	18.8	69.1	39.5	39.5	-
West Bengal	79.0	642.2	261.6	261.1	0.5
GRAND TOTAL	4,203	24,605	22,158	22,149	8
2018-19					
A & N Islands	0.01	0.2	0.1	0.01	0.1
Andhra Pradesh	261.8	1,094.0	1,895.6	1,890.4	5.2
Assam	1.9	13.2	2.8	2.8	0.003
Chhattisgarh	160.9	888.9	1,085.9	1,085.9	0.0002
Goa	0.03	0.03	0.1	0.1	-
Gujarat	402.6	3,141.4	2,778.1	2,777.9	0.2
Haryana	238.0	841.1	948.3	947.8	0.4
Himachal Pradesh	29.7	79.4	55.0	55.0	0.0001
Jammu & Kashmir	16.9	76.9	27.4	27.4	-
Jharkhand	4.5	397.4	684.9	51.0	634.0
Karnataka	225.4	1,802.9	2,950.6	2,950.1	0.6
Kerala	6.2	35.9	26.7	26.7	0.004
Madhya Pradesh	921.0	5,499.1	3,777.3	3,776.3	1.0
Maharashtra	791.7	6,117.5	6,153.1	6,147.9	5.2
Manipur	0.1	0.2	0.001	0.001	-
Meghalaya	0.1	0.1	0.2	0.2	-
Odisha	172.7	1,112.3	1,170.5	1,170.5	-
Puducherry	-	2.7	0.5	0.5	-
Rajasthan	616.9	3,621.1	3,466.6	3,462.0	4.6
Sikkim	0.03	0.03	0.002	0.002	-
Tamil Nadu	151.6	1,567.4	2,662.7	2,662.7	-
Telangana	156.0	545.4	587.4	148.9	438.4
Tripura	0.05	0.1	0.02	0.02	-
Uttar Pradesh	399.9	1,418.9	469.2	469.2	-
Uttarakhand	21.0	75.1	72.4	72.4	-
West Bengal	111.1	718.4	539.6	535.7	3.8
GRAND TOTAL	4,690	29,050	29,355	28,261	1,093
2019-20					
A & N Islands	0.002	0.03	0.001	-	0.001
Andhra Pradesh	0.2	1,474.7	1,258.4	1,252.6	5.8
Assam	57.1	142.4	21.3	-	21.3

Chhattisgarh	180.9	1,245.8	1,314.6	1,296.6	18.0
Goa	0.02	0.04	0.01	0.01	-
Gujarat	468.0	3,615.0	369.4	111.7	257.8
Haryana	268.7	1,221.5	933.6	929.4	4.2
Himachal Pradesh	30.7	83.1	67.5	66.6	0.9
Jharkhand	2.8	356.0	25.5	-	25.5
Karnataka	253.5	2,273.6	1,576.0	1,353.0	223.0
Kerala	6.1	72.5	85.9	85.9	0.0001
Madhya Pradesh	653.1	3,908.5	5,898.8	5,861.3	37.5
Maharashtra	868.4	6,353.8	6,757.4	6,748.5	8.9
Manipur	0.3	1.3	1.1	1.1	0.0003
Meghalaya	0.1	0.1	0.2	0.2	-
Odisha	240.0	2,116.8	1,170.1	1,152.8	17.3
Puducherry	-	4.2	7.2	6.2	0.9
Rajasthan	734.7	5,060.1	4,921.9	4,912.5	9.4
Sikkim	0.002	0.002	-	-	-
Tamil Nadu	177.3	1,957.4	1,168.6	1,136.5	32.1
Telangana	239.5	880.8	512.8	-	512.8
Tripura	0.8	1.1	0.8	0.8	0.01
Uttar Pradesh	321.8	1,260.7	1,106.7	1,082.7	24.0
Uttarakhand	28.2	113.7	103.2	103.2	0.02
GRAND TOTAL	4,532	32,143	27,301	26,102	1,199
2020-21					
A & N Islands	0.01	0.2	-	-	-
Assam	0.1	357.1	Claims not reported		
Chhattisgarh	188.9	1,465.0	887.2	871.4	15.8
Goa	0.004	0.01	-	-	-
Haryana	338.6	1,309.2	1,127.5	1,121.2	6.3
Himachal Pradesh	22.4	102.3	47.5	20.0	27.6
Karnataka	217.6	2,073.8	852.0	831.8	20.2
Kerala	6.7	83.2	103.0	70.0	33.0
Madhya Pradesh	888.8	7,064.4	Claims not reported		
Maharashtra	763.1	6,494.0	1,382.7	1,124.0	258.7
Manipur	No Coverage				
Meghalaya	0.04	0.04	-	-	-
Odisha	158.4	1,438.1	551.2	547.0	4.2
Puducherry	0.001	3.7	16.3	-	16.3
Rajasthan	904.2	6,357.9	4,072.2	4,003.3	69.0
Sikkim	0.01	0.01	0.02	0.02	-
Tamil Nadu	168.3	3,028.7	1,764.0	1,682.6	81.3
Tripura	0.2	6.3	2.2	2.2	-
Uttar Pradesh	330.3	1,612.8	492.3	486.4	5.9
Uttarakhand	33.3	164.4	134.9	116.2	18.7
GRAND TOTAL	4,021	31,561	11,433	10,876	557
