GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
RAJYA SABHA
UNSTARRED QUESTION NO-2098
TO BE ANSWERED ON 06/08/2021

SETTLEMENT OF CLAIMS UNDER PMFBY

2098. SHRI AKHILESH PRASAD SINGH:
SHRI NEERAJ DANGI:
SHRI SHAKTISINH GOHIL:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the total amount of premium collected in Rajasthan, Bihar, Jharkhand, Maharashtra and Gujarat under Pradhan Mantri Fasal Bima Yojana (PMFBY) during each of the last four years;

(b) : the total value of claims made by the farmers in the said States and the total value of claims lying pending;

(c) the average time taken in the settlement of such claims; and

(d) the steps being taken by Government to ensure the claims of PMFBY?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) to (d): Details of the Gross premium, Claims Reported and Claims Paid for the last four years i.e. 2016-17 to 2019-20 in the States of Rajasthan, Bihar Jharkhand, Maharashtra and Gujarat under PMFBY are **annexed.**

The admissible claims under the scheme are generally paid by the 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 claims in some States get delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy by some States, 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.

This Department is regularly monitoring the implementation of PMFBY including timely settlement of claims through weekly video conference of stakeholders, one to one meetings with insurance companies/States etc. Further, penalty provisions for late settlement of claims by insurance companies and late release of funds by State Governments have also been stipulated under the revised/revamped operational guidelines of the scheme. 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.

National Crop Insurance Portal (NCIP) – www.pmfby.gov.in has been developed with the objective to digitize the entire process/activities of the implementation of PMFBY and to ensure better administration, 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 direct transfer of claim amount electronically to the individual farmers Bank Accounts. To ensure timely payment of claims, use of smartphone/CCE-Agri App for real time transfer of yield data on NCIP by the States has also been initiated. Through NCIP and Crop Insurance App, farmers can track their crop insurance application and get all information about it.

To resolve the technical disputes between insurance companies and other stakeholders including States, Technical Advisory Committee (TAC) at Centre level and State Technical Advisory Committees (STAC) at State level have also been constituted under the scheme to facilitate early settlement of claims.

Annexure

Details of the Gross premium, Claims Reported and Claims Paid for the last four years i.e. 2016-17 to 2019-20 in the States of Rajasthan, Bihar Jharkhand, Maharashtra and Gujarat under PMFBY (as on 28.07.2021)

States	2016-17				2017-18			
	Gross Premium	Reported Claims	Paid Claims	Claims Outstanding	Gross Premium	Reported Claims	Paid Claims	Claims Outstanding
	Rs in crore							
Bihar	1,416.0	347.8	347.8	-	1,028.8	401.5	401.5	-
Gujarat	2,274.6	1,267.2	1,267.2	-	3,014.3	1,076.7	1,075.8	0.9
Jharkhand	271.4	31.1	31.1	0.05	211.9	47.2	47.2	-
Maharashtra	4,596.5	2,317.9	2,317.9	-	4,255.1	3,293.8	3,292.5	1.3
Rajasthan	2,563.6	1,918.2	1,918.2	-	2,704.0	2,232.0	2,232.0	-

States	2018-19				2019-20			
	Gross Premium	Reported Claims	Paid Claims	Claims Outstanding	Gross Premium	Reported Claims	Paid Claims	Claims Outstanding
	Rs in crore							
Bihar	Not Implemented				Not Implemented			
Gujarat	3,141.4	2,778.1	2,777.9	0.2	3,615.0	354.9	111.7	243.2
Jharkhand	397.4	684.9	21.1	663.8	356.0	25.5	-	25.5
Maharashtra	6,120.7	6,069.3	6,063.0	6.3	6,348.4	6,732.5	6,723.4	9.1
Rajasthan	3,658.0	3,468.6	3,465.9	2.8	5,061.6	4,948.0	4,948.0	-

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