

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

RAJYA SABHA
UNSTARRED QUESTION NO-2265
TO BE ANSWERED ON 05/08/2022

REQUEST TO MAKE CROP INSURANCE SCHEMES OPTIONAL

2265. SHRI S. SELVAGANABATHY:

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

- (a) whether Government has received any request to make the crop insurance schemes optional rather than mandatory for farmers;
- (b) if so, the details thereof and if not, the reasons therefor; and
- (c) the details of the claim settlement ratio under the present crop insurance schemes in the country, State/UT-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) & (b) : At the request of various stakeholders including farmers and farmer organizations, the Pradhan Mantri Fasal Bima Yojana (PMFBY) has been made voluntary for all farmers w.e.f. Kharif 2020 season.

(c) : Overall claim ratio i.e. total claims against the total premium collected varies from crop to crop and area to area depending on the severity of the adverse climatic conditions impacted in the crop yield. However, settlement of few claims in some States got delayed/remained pending 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 etc. State-wise and year-wise details of claim ratio under the scheme for the years 2016-17 to 2020-21 are **annexed**.

Annexure

State-wise and Year-wise details of Claim Ratio from 2016-17 to 2020-21 under PMFBY				
State/UT Name	Claim Ratio			
	2016-17	2017-18	2018-19	2019-20
A & N Islands	896.70%	0.00%	36.85%	2.99%
Andhra Pradesh	117.51%	58.47%	131.86%	85.33%
Assam	62.18%	10.29%	21.09%	10.83%
Bihar	24.56%	39.03%	*	
Chhattisgarh	55.30%	384.49%	122.23%	105.52%
Goa	36.01%	9.91%	303.57%	18.49%
Gujarat	55.71%	35.72%	88.43%	10.22%
Haryana	82.02%	198.24%	112.73%	76.47%
Himachal Pradesh	63.14%	83.49%	69.25%	81.20%
Jammu & Kashmir	NA	24.24%	35.59%	*
Jharkhand	11.45%	22.26%	172.35%	7.15%
Karnataka	157.11%	47.62%	164.08%	69.37%
Kerala	131.95%	42.31%	74.45%	118.49%
Madhya Pradesh	54.10%	126.16%	67.28%	158.35%
Maharashtra	50.43%	79.67%	100.25%	106.36%
Manipur	54.53%	34.54%	0.35%	90.52%
Meghalaya	64.64%	2.64%	155.91%	198.74%
Odisha	80.28%	221.86%	104.31%	54.82%
Puducherry	262.21%	NA	16.79%	175.77%
Rajasthan	75.31%	82.89%	95.57%	96.28%
Sikkim	1059.22%	59.14%	5.87%	0.00%
Tamil Nadu	311.26%	163.39%	162.78%	59.63%
Telangana	65.34%	96.74%	108.45%	58.22%
Tripura	180.57%	134.81%	18.71%	76.21%
Uttar Pradesh	49.08%	28.81%	31.35%	84.68%
Uttarakhand	66.06%	57.11%	96.42%	90.79%
West Bengal	59.54%	40.74%	73.27%	*
Grand Total	77.50%	90.10%	98.80%	85.40%

* Not Implemented.
