

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

RAJYA SABHA
UNSTARRED QUESTION NO-323
TO BE ANSWERED ON 09/12/2022

CLAIM SETTLEMENT RATIO UNDER CROP INSURANCE SCHEMES

323. 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;

(c) the details of the claim settlement ratio under the present crop insurance schemes in the country, State/UT-wise;

(d) whether it is a fact that making crop insurance schemes mandatory has severely affected the crop loanee farmers economically due to less claim settlements, if so, the details thereof; and

(e) the corrective steps taken by Government in this regard?

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. State-wise and year-wise details of claim ratio under the scheme for the years 2016-17 to 2021-22 are **annexed**.

(d) : No Sir. Claims under the scheme are worked out and paid as per the provisions of the scheme and not as per the type of farmers i.e. loanee or non-loanee. Thus making the scheme mandatory for the farmers has no effect on the calculation of claims under the scheme.

(e) : Does not arise.

Annexure

Year-wise and State/UT wise Details of claims ratio under PMFBY						
State/UT	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
	Claim Ratio %					
A & N Islands	896.70%	0%	36.85%	0%	0%	0.00%
Andhra Pradesh	117.52%	58%	131.82%	85%	NI	NI
Assam	62.18%	10%	20.26%	66%	54%	0.00%
Bihar	24.56%	39%	NI	NI	NI	NI
Chhattisgarh	55.30%	384%	122.27%	106%	61%	81.66%
Goa	36.01%	10%	303.57%	18%	0%	0.00%
Gujarat	55.71%	36%	88.43%	10%	NI	NI
Haryana	82.04%	198%	112.73%	73%	98%	66.87%
Himachal Pradesh	63.14%	83%	69.47%	81%	50%	79.62%
Jammu & Kashmir	NI	24%	35.59%	NI	NI	220.97%
Jharkhand	11.45%	22%	172.36%	8%	NI	NI
Karnataka	157.11%	40%	164.36%	64%	49%	69.34%
Kerala	131.95%	42%	74.51%	123%	139%	78.99%
Madhya Pradesh	54.10%	126%	67.37%	159%	108%	0.00%
Maharashtra	50.43%	80%	100.50%	107%	22%	78.05%
Manipur	54.53%	35%	0.35%	91%	NI	93.74%
Meghalaya	64.64%	0.03	155.91%	0%	196%	NI
Odisha	80.28%	222%	104.31%	55%	40%	83.28%
Puducherry	262.21%	NI	16.79%	175%	341%	373.13%
Rajasthan	75.31%	83%	95.55%	97%	68%	80.96%
Sikkim	1059.22%	59%	5.87%	0%	309%	557.43%
Tamil Nadu	311.26%	163%	162.85%	63%	84%	38.34%
Telangana	65.33%	105%	110.26%	58%	NI	NI
Tripura	180.57%	135%	18.71%	76%	31%	0.00%
Uttar Pradesh	49.08%	29%	31.35%	85%	32%	98.27%
Uttarakhand	66.06%	57%	96.42%	91%	82%	46.51%
West Bengal	59.54%	41%	73.27%	NI	NI	NI

0% due to the reasons – (i) low claims (ii) Claims not reported.

NI : Not Implemented.
