

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2740**  
TO BE ANSWERED ON 24/03/2023

**APPLICATIONS UNDER PMFBY**

2740 SHRI MALLIKARJUN KHARGE:

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

- (a) the number of applications received, approved and rejected in last five years under the Pradhan Mantri Fasal Bima Yojana (PMFBY), year-wise and State-wise;
- (b) the details of total claim amount released in last five years under PMFBY, year-wise and State-wise;
- (c) the details of the number of claims and claim amount currently pending under PMFBY, State-wise;
- (d) whether coverage of this scheme has declined over the years owing to a number of factors including low claim settlement; and
- (e) if so, the steps taken to improve claim settlement under the scheme?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
(SHRI NARENDRA SINGH TOMAR)

(a) : As per Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY), after the entry for farmer applications on National Crop Insurance Portal (NCIP) from the designated sources of enrolment under the scheme, the insurance companies perform quality check. Applications complete in all aspects are approved. Any deficiency in the application may lead to rejection. Details of farmer applications received, approved and rejected from 2018-19 to 2021-22 under the scheme are given **Annexure-I**.

(b) & (c) : Year-wise and State-wise details of claims paid and pending from 2018-19 to 2021-22 are given in **Annexure-II**.

(d) & (e) : The PMFBY is available for all States/UTs and is voluntary for them. States/UTs are free to subscribe under the scheme keeping in view their risk perception and financial considerations etc. The scheme is also voluntary for the farmers to enroll themselves as per their risk perception.

Though timelines for each activity including settlement of claims are provided in the Operational Guidelines of PMFBY, settlement of few claims in some States got slightly delayed due to reasons like delayed transmission of yield data and late release of State share in premium subsidy by the 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.

Since inception of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016-17, coverage under the scheme has been around 30% of Gross Cropped Area (GCA) in the States/UTs who are implementing the scheme.

Compulsory use of Aadhar number for coverage and technology interventions such as API based land record integration have weeded out the instances of over-insurance in terms of area even when enrollment under the scheme has grown.

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. Various innovative technologies are also adopted to increase the timeliness for flow of requisite information/data amongst stakeholders.

## ANNEXURE-I

## Details of Approved Applications, rejected applications and total applications from 2018-19 to 2020-21 under PMFBY

State	2018-19			2019-20			2020-21		
	Approved Applications	Rejected Applications	Total Applications	Approved Applications	Rejected Applications	Total Applications	Approved Applications	Rejected Applications	Total Applications
A & N ISLANDS	0	0	0	0	0	0	339	0	339
ANDHRA PRADESH	2444708	16766	2461474	2788369	962339	3750708	0	0	0
ASSAM	74081	720	74801	1006209	37335	1043544	1660076	218069	1878145
CHHATTISGARH	1569219	8342	1577561	4019717	17640	4037357	5160134	17977	5178111
GOA	340	5	345	886	35	921	84	0	84
HARYANA	1480253	19687	1499940	1710601	39226	1749827	1650556	1670	1652226
HIMACHAL PRADESH	267337	3275	270612	280102	9284	289386	240700	133	240833
JAMMU AND KASHMIR	153888	1313	155201	0	0	0	0	0	0
JHARKHAND	1293537	31881	1325418	1092116	17151	1109267	0	0	0
KERALA	56973	1033	58006	58135	1952	60087	76317	506	76823
MADHYA PRADESH	7440713	84616	7525329	8231081	122518	8353599	8439044	2302	8441346
MAHARASHTRA	14826961	345015	15171976	14566107	35684	14601791	12402067	3959	12406026
MANIPUR	0	0	0	3256	31	3287	0	0	0
MEGHALAYA	0	0	0	607	234	841	130	0	130
ODISHA	2102533	6290	2108823	4878848	6403	4885251	9752486	187	9752673
PUDUCHERRY	308	2	310	6376	11725	18101	10980	0	10980
RAJASTHAN	7179145	189067	7368212	8616342	67057	8683399	10760049	18399	10778448
SIKKIM	212	29	241	21	0	21	85	0	85
TAMIL NADU	2539354	7528	2546882	3893786	9997	3903783	5905317	60236	5965553
TELANGANA	799122	7700	806822	1033616	9962	1043578			0
TRIPURA	2082	0	2082	36374	1169	37543	257236	2792	260028
UTTAR PRADESH	6140706	32088	6172794	4643052	15435	4658487	4190232	1378	4191610
UTTARAKHAND	192884	4867	197751	212674	1430	214104	170790	46	170836
WEST BENGAL	5139504	123117	5262621	0	0	0	0	0	0
<b>Grand Total</b>	<b>53703860</b>	<b>883341</b>	<b>54587201</b>	<b>57078275</b>	<b>1366607</b>	<b>58444882</b>	<b>60676622</b>	<b>327654</b>	<b>61004276</b>

0 due to : not implemented

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**Details of Approved Applications, rejected applications and total applications from 2018-19 to 2020-21 under PMFBY**

State	2021-22			2022-23		
	Approved Applications	Rejected Applications	Total Applications	Approved Applications	Rejected Applications	Total Applications
ANDAMAN & NICOBAR ISLANDS	0	0	531	0	0	131
ASSAM	1054797	80056	1205154	200063	404	264163
CHHATTISGARH	5837824	83317	5926232	6333574	23529	6834812
GOA	64	0	64	332	0	335
HARYANA	1449720	645	1466156	632795	6	822104
HIMACHAL PRADESH	233683	203	247392	107177	1	127049
JAMMU AND KASHMIR	90834	0	91721	50084	0	54359
KERALA	98515	177	98800	67616	316	86625
MADHYA PRADESH	9259004	95	9285415	9494379	0	11002167
MAHARASHTRA	9901358	5662	9910674	9728737	13	10248520
MANIPUR	2807	0	2826	2727	0	4019
MEGHALAYA	Not Implemented			265	0	270
ODISHA	8112744	9999	8418865	7368393	1026	8297721
PUDUCHERRY	35568	0	36004	0	0	24155
RAJASTHAN	34382532	55835	34762357	21352369	88333	27112907
SIKKIM	2317	0	2475	0	0	657
TAMIL NADU	6038792	587	6153962	60892	0	5591217
TRIPURA	335181	1093	336910	237847	1915	250484
UTTAR PRADESH	4068005	298	4119976	2180027	1162	2573372
UTTARAKHAND	182172	209	187658	133631	153	177172
<b>Grand Total</b>	<b>81085917</b>	<b>238176</b>	<b>82253172</b>	<b>57950908</b>	<b>116858</b>	<b>73472239</b>

## Annexure-II

## Details of State wise Claims Paid and Claims Pending from 2016-2017 to 2021-2022 under PMFBY

(Rs. in crores)

State	2016-2017		2017-2018		2018-2019	
	Paid Claims	Pending Claims	Paid Claims	Pending Claims	Paid Claims	Pending Claims
A & N Islands	0.146	0.0000	0.000	0.000	0.088	0.0019
Andhra Pradesh	944.37	0.0000	740.05	3.68	1890.37	5.21
Assam	5.37	0.0000	1.22	0.00	2.68	0.003
Bihar	347.85	0.0000	401.52	0.00	NI	NI
Chhattisgarh	159.97	0.0000	1391.38	0.00	1087.29	0.0002
Goa	0.03	0.0000	0.01	0.00	0.10	0.00
Gujarat	1267.22	0.0000	1075.83	0.91	2777.88	0.19
Haryana	298.17	0.0000	896.78	0.00	948.07	0.22
Himachal Pradesh	45.26	0.0000	64.71	0.00	55.01	0.0001
Jharkhand	31.09	0.0000	47.18	0.00	19.82	769.38
Karnataka	2093.84	0.0000	856.79	0.00	2986.69	0.40
Kerala	43.73	0.0040	10.96	0.00	26.77	0.00
Madhya Pradesh	2043.84	0.0000	5873.87	0.00	3781.83	7.74
Maharashtra	2317.85	0.0000	3295.33	0.00	6144.15	5.16
Manipur	1.96	0.0000	0.67	0.00	0.00	0.00
Meghalaya	0.03	0.0000	0.02	0.00	0.22	0.00
Odisha	432.75	0.0000	1820.08	0.00	1170.50	0.00
Puducherry	7.55	0.0000	NI	NI	0.45	0.00
Rajasthan	1917.40	0.0000	2242.59	0.00	3439.43	20.55
Sikkim	0.11	0.0000	0.04	0.00	0.00	0.00
Tamil Nadu	3645.54	0.0000	2086.09	1.59	2663.90	0.01
Telangana	166.97	0.0000	568.07	0.00	570.52	30.95
Tripura	0.71	0.0000	1.00	0.00	0.02	0.00
Uttar Pradesh	574.57	0.0000	380.88	0.00	469.17	0.00
Uttarakhand	27.47	0.0032	39.45	0.00	72.38	0.00
West Bengal	421.69	0.0000	261.11	0.48	535.73	3.83
<b>Grand Total</b>	<b>16795.46</b>	<b>0.0072</b>	<b>22065.46</b>	<b>6.66</b>	<b>28666.68</b>	<b>847.39</b>

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State	2019-20		2021-22		2022-23	
	Paid Claims	Pending Claims	Paid Claims	Pending Claims	Paid Claims	Pending Claims
A & N Islands	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
Andhra Pradesh	1253.33	5.01	NI	NI	NI	NI
Assam	89.07	4.25	112.48	55.93	0.00	0.00
Bihar	NI	NI	NI	NI	NI	NI
Chhattisgarh	1302.079	14.225	884.052	6.363	1396.202	32.434
Goa	0.007	0.000	0.000	0.000	0.000	0.000
Gujarat	111.68	257.76	NI	NI	NI	NI
Haryana	937.72	0.70	1160.46	120.45	1651.79	45.68
Himachal Pradesh	67.50	0.03	44.54	6.94	12.77	11.55
Jharkhand	0.00	27.76	NI	NI	NI	NI
Karnataka	1498.87	88.16	1020.47	2.99	1452.75	43.03
Kerala	88.92	0.00	124.49	0.46	39.00	43.62
Madhya Pradesh	6194.79	59.16	7780.48	10.84	0.01	0.00
Maharashtra	6748.34	10.01	1324.16	267.60	4374.00	25.95
Manipur	1.1394	0.0003	0.0000	0.0000	1.4750	0.0000
Meghalaya	0.1784	0.0000	0.0729	0.0000	NI	NI
Odisha	1157.93	12.08	571.41	1.10	996.58	69.95
Puducherry	7.13	0.22	0.55	13.22	0.00	12.62
Rajasthan	4993.05	37.83	4306.85	47.89	3382.28	1279.46
Sikkim	0.000	0.000	0.022	0.000	0.502	0.016
Tamil Nadu	1213.9958	19.6428	2619.9118	2.2036	494.6681	1.2014
Telangana	506.10	3.16	NI	NI	NI	NI
Tripura	0.81	0.00	2.60	0.00	0.00	0.00
Uttar Pradesh	1084.56	22.20	506.99	2.37	954.34	5.80
Uttarakhand	103.24	0.00	134.86	0.59	109.91	12.61
West Bengal	NI	NI	NI	NI	NI	NI
<b>Grand Total</b>	<b>27360.44</b>	<b>562.21</b>	<b>20594.41</b>	<b>538.93</b>	<b>14920.82</b>	<b>1584.05</b>

0 due to (i) low claims (ii) claims not reported

NI : Not Implementing

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