

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

RAJYA SABHA
UNSTARRED QUESTION NO- 481
TO BE ANSWERED ON 26/07/2024

DELAY IN SETTLEMENT OF CLAIMS UNDER PMFBY AND RWBCIS

481. SHRI GOLLA BABURAO:
SHRI BEEDHA MASTHAN RAO YADAV:

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

- (a) The details of delayed claim settlements under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS), Statewise;
- (b) the reasons for delayed settlements under the scheme; and
- (c) the measures taken by Government to expedite the process, the details thereof ?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
(SHRI SHIVRAJ SINGH CHOUHAN)

(a) to (c) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. Since inception of the scheme in Kharif 2016, 27 States/Union Territories implemented the PMFBY in one or more seasons. As per provisions of Operational Guidelines of the scheme, claims are worked out and paid within one month of the receipt of yield data from the State Government. Timelines for each activity including settlement of claims are provided in the Operational Guidelines of PMFBY. State-wise details of pending claims as on 30.06.2024 under PMFBY are **annexed**.

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.

Government has taken various steps like development of National Crop Insurance Portal (NCIP) as a single source of data ensuring subsidy payment, 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 transfer of claim amount electronically to the individual farmer's Bank Account.

In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digiclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with PFMS and accounting system of Insurance Companies to provide timely & transparent processing of all claims.

Further, the PMFBY operational guidelines provide for stratified grievance redressal mechanism. To better resolve all the grievances/complaints under the scheme, a Unified Krishi Rakshak Helpline (KRPH) with national level helpline has been developed to serve as the centralized grievance redressal platform.

Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers. Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been approved recently for implementation w.e.f. 2023-24 :

- **YES-TECH (Yield Estimation System Based on Technology)** for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season. Claim payouts in 4 States have been done on basis of YESTECH in Kharif 2023.

- **WINDS (Weather Information Network and Data System)** for setting up of Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) to the tune of 5 times of existing network for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.

Department has been regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences.

Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

Annexure

State wise details of claims pending under PMFBY and RWBCIS as on as on 30.06.2024

State/UT Name	Reported Claims	Paid Claims	Claims Outstanding as per Reported Claims
	Rs. In Crore		
A & N Islands	0.27	0.23	0.04
Andhra Pradesh	5,417.65	5,394.74	22.91
Assam	654.09	610.56	43.53
Bihar	749.37	749.37	-
Chhattisgarh	7,212.85	7,150.70	62.14
Goa	0.14	0.14	-
Gujarat	5,691.64	5,563.92	127.71
Haryana	8,580.32	8,546.40	33.93
Himachal Pradesh	426.99	409.88	17.11
Jammu & Kashmir	106.85	102.56	4.29
Jharkhand	896.37	884.45	11.92
Karnataka	13,206.68	13,052.51	154.17
Kerala	574.58	556.05	18.52
Madhya Pradesh	30,478.92	30,192.12	286.80
Maharashtra	35,791.29	33,184.26	2,607.03
Manipur	6.89	6.72	0.17
Meghalaya	8.22	0.52	7.70
Odisha	6,854.97	6,778.60	76.37
Puducherry	37.81	28.51	9.29
Rajasthan	27,418.75	27,116.54	302.21
Sikkim	0.75	0.70	0.05
Tamil Nadu	14,175.74	14,125.12	50.62
Telangana	1,939.19	1,906.80	32.40
Tripura	8.63	8.04	0.59
Uttar Pradesh	5,305.10	5,237.36	67.74
Uttarakhand	707.99	693.36	14.63
West Bengal	1,222.83	1,218.52	4.31
GRAND TOTAL	1,67,474.88	1,63,518.68	3,956.19
