

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

LOK SABHA
UNSTARRED QUESTION NO.1731
TO BE ANSWERED ON THE 6TH March, 2018

IMPLEMENTATION OF PRADHAN MANTRI FASAL BIMA YOJANA

1731. SHRI PINAKI MISRA:
SHRI JYOTIRADITYA M. SCINDIA:
SHRI KAMAL NATH:
ADV. NARENDRA KESHAV SAWAIKAR:
SHRI PRALHAD JOSHI:
SHRI Y.V. SUBBA REDDY:
SHRI CHANDRAKANT KHAIRE:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Pradhan Mantri Fasal Bima Yojana is being implemented in the country, if so, the details thereof including the date of launching of the Yojana and the details of the States which are implementing the Yojana;
- (b) the details of the farmers covered under the Yojana since its inception, State-wise and cropping season-wise and the premium collected from the farmers;
- (c) the details of the premium collected by public sector insurance companies and private sector insurance companies since the inception of the Yojana, year-wise, State-wise, season-wise and company-wise;
- (d) the details of compensation paid by public sector insurance companies and private sector insurance companies since the inception of the Yojana, year-wise, State-wise, season-wise and company-wise; and
- (e) whether the Government has received representations from farmers regarding irregularities in claim disbursements under the Yojana, if so, the details thereof along with the corrective steps taken by the Government in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) & (b): Yes, Madam. Keeping in view the welfare of farmers and to protect them against consequences of crop failure Government of India launched the new improved crop insurance schemes of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) from April, 2016. PMFBY provides for comprehensive risk insurance cover from pre-sowing to post-harvest and covers yield loss due to non-preventable natural risks viz. natural fire and lightening; storm, hailstorm, cyclone, typhoon, tempest, hurricane, tornado etc.; flood, inundation and landslide; drought, dry spells; pests/ diseases etc.

Contd...2/-

On the other hand, RWBCIS provides insurance protection/claims to the farmers against adverse weather/climatic incidence, such as deficit and excess rainfall, high or low temperature, humidity etc. which are deemed to impact adversely the crop production. To make the scheme simple and affordable, one flat premium rate is charged from the farmer i.e. maximum 1.5% for Rabi, 2% for Kharif food and oilseed crops and 5% for annual commercial/horticultural crops, the balance of actuarial/ bidded premium is shared by the Centre and State on equal basis.

State-wise/season-wise details of farmers covered under the scheme during Kharif 2016 and Rabi 2016-17 seasons are given in **Annexure-I**.

(c) & (d): State-wise/Season-wise details of premium collected and claims paid by Public and Private Sector insurance companies under PMFBY during 2016-17 are given in **Annexure-II** and claims paid State-wise, season-wise and company-wise are at **Annexure-III**.

(e): During implementation of the scheme some complaints about non-payment, delayed payment and under payment of claims on account of incomplete data from farmers, incorrect/delayed submission of insurance proposals by banks, discrepancy in yield data, unrealistic assessment of crop loss, delay in providing Government share of funds etc., have been received. As far as possible, all the complaints are being simultaneously addressed by the Insurer and the Government.

ANNEXURE-I

State Wise/Season wise details of farmers covered under PMFBY/RWBCIS during 2016-17

Scheme		PMFBY & RWBCIS					
Company		Kharif 2016			Rabi 2016-17		
Sl. No.	State / UT	No. of Farmers Insured			No. of Farmers Insured		
		L	NL	TOTAL	L	NL	TOTAL
1	Andhra Pradesh	1553441	65017	1618458	84446	68653	153099
2	Andaman & Nicobar Islands				324	0	324
3	Arunachal Pradesh						
4	Assam	51740	9	51749	8489	27	8516
5	Bihar	1463358	22074	1485432	1209269	18477	1227746
6	Chhatisgarh	1251124	148079	1399203	101309	48652	149961
7	Dadra & Nagar Haveli						
8	Daman & Diu						
9	Goa	744	0	744	13	0	13
10	Gujarat	1837952	4487	1842439	132555	198	132753
11	Haryana	736915	1897	738812	596007	1165	597172
12	Himachal Pradesh	132219	2394	134613	186423	58017	244440
13	Jammu & Kashmir						
14	Jharkhand	169381	659031	828412	31300	18042	49342
15	Karnataka	1408558	317150	1725708	181204	1209522	1390726
16	Kerala	23649	7882	31531	29562	16312	45874
17	Lakshadweep						
18	Madhya Pradesh	3683457	399569	4083026	2800533	109568	2910101
19	Maharashtra	3808676	7188722	10997398	280943	727991	1008934
20	Manipur	5928	2438	8366			
21	Meghalaya	63	0	63	26	0	26
22	Mizoram						
23	Nagaland						
24	Orissa	1735919	30622	1766541	51701	1994	53695
25	Puducherry				44	8493	8537
26	Punjab						
27	Rajasthan	6230841	673	6231514	3011485	44937	3056422
28	Sikkim				0	574	574
29	Tamil Nadu	15870	3	15873	310828	1123435	1434263
30	Telengana	655012	56306	711318	248532	15972	264504
31	Tripura	937	944	1881	2242	8405	10647
32	Uttar Pradesh	3666589	4405	3670994	2982071	17189	2999260
33	Uttarakhand	162188	13055	175243	66727	19601	86328
34	West Bengal	1714311	1342409	3056720	1074761	3708	1078469
	TOTAL	30308872	10267166	40576038	13390794	3520932	16911726

STATE WISE/SEASON WISE AND PUBLIC/PRIVATE COMPANY WISE DETAILS OF PREMIUM RECEIVED UNDER PMFB

Scheme		PMFBY & RWBCIS											
Season		KHARIF 2016											
Company		PUBLIC				PRIVATE				PUBLIC			
Kharif 2016		Rs. Lakh				Rs. Lakh				Rs. La			
Sl. No.	State / UT	Farmers' Premium	Total Subsidy	Gross Premium	Claims Paid	Farmers' Premium	Total Subsidy	Gross Premium	Claims Paid	Farmers' Premium	Total Subsidy	Claims Paid	
1	Andhra Pradesh	5314.38	19049.89	24364.27	1909.49	12797.27	29827.04	42624.31	62234.73	656.05	1442.07		
2	Andaman & Nicobar Islands	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
3	Arunachal Pradesh	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
4	Assam	0.00	0.00	0.00	0.00	410.96	280.49	691.45	501.68	86.28	86.94		
5	Bihar	4573.60	25600.13	30173.73	0.00	8488.51	73587.39	82075.91	0.00	7329.62	22513.93		
6	Chhattisgarh	0.00	0.00	0.00	0.00	12753.61	14430.17	27183.78	12888.45	396.47	1710.96		
7	Dadra & Nagar Haveli	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
8	Daman & Diu	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
9	Goa	0.00	0.00	0.00	0.00	6.73	0.62	7.34	2.68	0.00	0.00		
10	Gujarat	5905.58	75502.61	81408.19	45636.01	16528.83	132608.29	149137.12	51343.04	2505.36	3027.01		
11	Haryana	0.00	0.00	0.00	0.00	12686.04	12923.33	25609.37	23253.27	0.00	0.00		
12	Himachal Pradesh	155.97	0.00	155.97	135.42	310.07	162.51	472.59	445.64	2234.57	3004.70		
13	Jammu & Kashmir	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
14	Jharkhand	3782.53	22747.92	26530.45	2027.72	0.00	0.00	0.00	0.00	0.00	0.00		
15	Karnataka	0.00	0.00	0.00	0.00	19829.79	75820.50	95650.29	100480.97	4869.13	40530.13		
16	Kerala	311.88	546.48	858.36	1659.08	0.00	0.00	0.00	0.00	410.03	2048.58		
17	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
18	Madhya Pradesh	21187.09	110521.80	131708.89	71541.50	21065.90	110226.12	131295.77	107821.49	13071.06	34942.93		
19	Maharashtra	21427.21	125632.72	147059.93	104479.86	38378.23	225866.86	264245.10	102020.20	1839.82	4411.63		
20	Manipur	73.88	285.38	359.00	127.24	0.00	0.00	0.00	0.00	0.00	0.00		
21	Meghalaya	0.00	0.00	0.00	0.00	1.04	2.01	3.05	0.00	0.30	0.71		
22	Mizoram	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
23	Nagaland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
24	Orissa	0.00	0.00	0.00	0.00	13782.83	39492.71	53275.54	42899.27	453.17	129.09		
25	Puducherry	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.33	283.44		
26	Punjab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
27	Rajasthan	22710.07	180032.88	202742.95	144761.84	0.00	0.00	0.00	0.00	9225.19	26238.76		
28	Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.74	0.28		
29	Tamil Nadu	296.74	172.09	511.87	118.25	257.43	206.42	463.86	86.81	26360.60	81058.88		

30	Telangana	3760.64	2164.08	5924.72	4335.39	5224.65	12296.14	17520.78	11300.38	0.00	0.00	
31	Tripura	0.00	0.00	0.00	0.00	4.94	0.16	5.10	8.34	23.58	10.21	
32	Uttar Pradesh	23444.34	33990.55	57434.89	36421.54	2510.48	4408.25	6918.73	7741.31	18657.28	14324.29	
33	Uttarakhand	712.37	364.48	1076.85	737.28	754.23	725.00	1479.23	931.14	489.47	1112.97	
34	West Bengal	5693.97	9386.42	15080.40	2729.14	7575.09	3352.94	10928.03	450.68	4232.46	17611.45	
	TOTAL	119350.25	605997.45	725390.48	416619.74	173366.63	736216.97	909587.34	524410.07	92867.50	254488.95	3

Claims Paid to Farmers by Empanelled Insurance Companies during Rabi 2

Rabi 2016-17

Sl. No.	State / UT	AIC	Bajaj	Chola	HDFC	ICICI	IFFCO	National	New India
1	Andhra Pradesh	5160.66	411.94			11808.04			
2	Andaman & Nicobar Islands								
3	Arunachal Pradesh								
4	Assam								
5	Bihar								
6	Chhattisgarh	923.47	1750.70						
7	Dadra & Nagar Haveli								
8	Daman & Diu								
9	Goa				0.00				
10	Gujarat								
11	Haryana		1681.41			1297.77			
12	Himachal Pradesh	2358.70				89.11			
13	Jammu & Kashmir								
14	Jharkhand					0.00			
15	Karnataka								
16	Kerala	0.00							

17	Lakshadweep								
18	Madhya Pradesh			551.10	5249.09	0.00	771.73		
19	Maharashtra		18103.68					2843.01	
20	Manipur								
21	Meghalaya								
22	Mizoram								
23	Nagaland								
24	Orissa							32.13	51.95
25	Puducherry	733.61							
26	Punjab								
27	Rajasthan	5540.80					3142.74		
28	Sikkim	1.38							
29	Tamil Nadu	122331.48				53007.25			96938.70
30	Telangana		201.70	18.11					
31	Tripura	3.06							
32	Uttar Pradesh	8381.35				654.88			
33	Uttarakhand	1078.33							
34	West Bengal					0.00			
	TOTAL	146512.84	22149.43	569.21	5249.09	66857.06	3914.47	2875.14	96990.65
