

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

LOK SABHA
UNSTARRED QUESTION NO. 2102
TO BE ANSWERED ON THE 31ST JULY, 2018

PRADHAN MANTRI FASAL BIMA YOJANA

2102. SHRI SANJAY HARIBHAU JADHAV:

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

- (a) whether it is a fact that the much publicized Pradhan Mantri Fasal Bima Yojana (PMFBY) had not provided relief to the helpless farmers and if so, the details thereof;
- (b) the number of tillers the State Governments and Union Government have to pay under the scheme along with the percentage of share of the Union and State Governments;
- (c) the details of the total claims received by the Insurance companies for the Kharif season in 2016; and
- (d) whether the Government has fixed any time limit for settling the claim of the affected farmers to avoid any delay in settlement of claim payments and if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI GAJENDRA SINGH SHEKHAWAT)

(a) to (d): No, Madam. Due to the improved features of Pradhan Mantri Fasal Bima Yojana (PMFBY), the scheme has been received very well and has been opted for by 27 States and Union Territories in one or more seasons since inception. The first year of scheme launch i.e. 2016-17 was a good monsoon year, despite which claim ratio was as high as 73%. Further in certain States claim ratios were to the extent of 114% in Andhra Pradesh, 135% in Karnataka, 132% in Kerala and 286% in Tamil Nadu. Overall Rs. 15349.68 crore were paid to 139 lakh farmer applicants in 2016-17 alone.

PMFBY is an actuarial premium based scheme under which farmer has to pay maximum premium of 2% for Kharif, 1.5% for Rabi food & oilseed crops and 5% for annual commercial/horticultural crops and remaining part of the actuarial/bidder premium is shared equally by the Centre and State Government. One of the objectives of the scheme is to facilitate prompt claims settlement. Towards this the scheme guidelines provide that claims must be settled within two months of harvest subject to timely provision of both yield data and share of premium subsidy by the State Government.

Details of coverage including tillers/farmer applicants covered under the scheme and claims estimated/approved /paid during 2016-17 are **Annexed**.

Annexure

Details of Farmer Applicants Insured, premium collected and claims settled under Pradhan Mantri Fasal Bima Yojana (PMFBY) during 2016-17 and 2017-18

Kharif 2016									
									Amount in Lakhs
States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Claim Paid	No. of farmers Benefitted against Approved Claims
Andhra Pradesh	16,18,537	18,112	24,439	24,439	66,990	65,294	64,584	64,370	7,94,642
Assam	51,749	411	140	140	691	502	502	502	23,370
Bihar	14,85,432	13,062	49,594	49,594	1,12,250	29,142	29,142	20,192	1,51,080
Chhattisgarh	13,99,189	12,755	7,217	7,217	27,189	13,304	13,304	13,304	96,966
Goa	744	7	0	0	7	3	3	3	111
Gujarat	18,42,386	22,434	97,276	1,10,828	2,30,538	1,22,928	1,22,928	1,22,904	6,39,228
Haryana	7,38,856	12,686	4,604	8,320	25,609	23,491	23,491	23,402	1,53,822
Himachal Pradesh	1,34,616	466	81	81	629	599	599	583	27,415
Jharkhand	8,28,412	3,783	11,374	11,374	26,530	2,985	2,460	2,028	39,627
Karnataka	13,56,875	19,038	34,569	34,569	88,177	1,21,290	1,15,036	1,13,656	6,71,811
Kerala	31,531	312	273	273	858	1,796	1,796	1,735	21,046
Madhya Pradesh	40,71,974	45,953	1,24,144	1,24,144	2,94,242	1,83,176	1,83,176	1,83,150	11,02,254
Maharashtra	1,09,97,398	59,930	1,76,200	1,76,200	4,12,330	2,07,959	2,07,959	2,07,959	27,93,225
Manipur	8,366	74	143	143	359	196	196	127	8,358
Meghalaya	63	1	1	1	3	3	3	-	48
Odisha	17,66,541	13,783	19,746	19,746	53,276	42,935	42,935	42,928	1,66,436
Rajasthan	62,31,514	22,499	90,016	90,016	2,02,532	1,60,606	1,60,169	1,60,168	24,13,121
Tamil Nadu	15,873	554	211	211	976	549	549	401	1,586
Telangana	7,08,876	8,962	7,122	7,122	23,206	16,627	16,395	16,276	2,08,992
Tripura	1,881	5	0	0	5	8	8	8	502
Uttar Pradesh	37,14,316	26,260	19,388	19,388	65,037	45,055	45,055	44,986	9,53,773
Uttarakhand	1,75,243	1,466	545	545	2,556	1,669	1,669	1,668	50,500
West Bengal	30,53,408	13,253	6,358	6,358	25,968	10,411	10,217	8,077	2,91,212
Grand Total	4,02,33,780	2,95,806	6,73,442	6,90,710	16,59,958	10,50,527	10,42,176	10,28,426	1,06,09,125

Rabi 2016-17

Amount in Lakhs

States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Claim Paid	No. of farmers Benefitted against Approved Claims
A & N Islands	324	0	0	1	2	15	15	15	295
Andhra Pradesh	1,53,420	1,786	5,247	5,247	12,281	25,465	25,465	22,044	87,931
Assam	8,516	86	43	43	173	14	14	14	76
Bihar	12,28,838	7,408	10,977	10,977	29,362	5,919	-	-	57,755
Chhattisgarh	1,49,950	894	2,247	2,247	5,388	2,701	2,701	2,686	39,768
Goa	13	0	0	0	0	-	-	-	-
Gujarat	1,32,753	2,505	1,514	1,514	5,532	3,269	3,269	3,269	39,568
Haryana	5,97,172	6,967	1,883	1,883	10,732	5,992	5,992	5,789	63,085
Himachal Pradesh	2,45,309	2,637	1,943	1,943	6,523	3,913	3,913	3,826	85,716
Jharkhand	49,342	181	215	215	611	172	172	150	5,150
Karnataka	13,87,115	6,943	29,936	29,936	66,816	88,493	65,174	49,007	3,82,964
Kerala	45,874	410	1,024	1,024	2,459	2,596	343	332	2,288
Madhya Pradesh	31,09,342	31,223	43,026	43,026	1,17,274	16,148	15,440	14,872	2,13,521
Maharashtra	10,03,817	9,302	26,167	26,167	61,637	23,627	23,627	23,086	1,28,240
Meghalaya	26	0	0	0	1	-	-	-	-
Odisha	53,695	480	76	76	632	199	199	199	2,054
Puducherry	8,537	26	129	154	310	757	757	757	4,299
Rajasthan	29,18,710	14,505	21,047	21,047	56,598	21,355	17,658	17,135	3,00,936
Sikkim	574	1	0	0	1	11	11	10	225
Tamil Nadu	14,34,554	11,330	55,762	55,762	1,22,854	3,53,533	3,41,182	3,22,460	13,86,943
Telangana	2,64,467	2,389	1,797	1,797	5,984	1,448	1,448	1,442	13,590
Tripura	10,879	24	5	5	35	50	16	3	351
Uttar Pradesh	30,52,960	20,336	10,654	10,654	41,644	10,434	10,434	10,434	2,02,367
Uttarakhand	86,328	489	556	556	1,602	1,078	1,078	1,078	11,205
West Bengal	10,79,871	10,066	17,532	19,066	46,664	31,826	31,304	27,934	2,58,734
Grand Total	1,70,22,386	1,29,989	2,31,783	2,33,343	5,95,115	5,99,016	5,50,212	5,06,542	32,87,061
