

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

LOK SABHA
UNSTARRED QUESTION NO.2198
TO BE ANSWERED ON THE 31ST JULY, 2018

COMPENSATION TO FARMERS UNDER PMFBY

2198. SHRI RAHUL KASWAN

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

- (a) whether there is a provision of providing compensation to the farmers even in case of 33% loss to their crops;
- (b) if so, the details of more than 60% loss caused to the crops during the years 2016-17 and 2017-18, State-wise including Rajasthan;
- (c) whether the Government has not paid compensation to the farmers as per the prescribed norms, despite depositing premium by them under the Pradhan Mantri Fasal Bima Yojana;
- (d) if so, the details of the compensation paid and still due to the farmers during the years 2016-17 and 2017-18, State-wise including Rajasthan; and
- (e) whether a farmer deposits premium by treating its farm as unit and if so, the reasons for non-payment of compensation to the farmers for their crop loss on the basis of unit?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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

(a) & (b): Government of India has revised the items and norms of assistance under State Disaster Response Fund (SDRF) and National Disaster Response Fund (NDRF) vide letter No. 32-7/2014-NDM-I on 8th April, 2015 increasing the assistance being given to farmers for crop damage by 50% and making it applicable to a lower threshold of 33% crop damage. The extant norms inter-alia provide for assistance to the farmers in the form of Agriculture Input Subsidy (where crop loss is 33% and above) for damage caused by notified natural calamities to all types agriculture and horticulture cropped areas. State-wise details of crop loss area, on which assistance has been approved by the High Level Committee to the States seeking financial assistance from NDRF during 2016-17 and 2017-18 in respect of drought, are **at Annexure-I**.

(c) to (e): Crop insurance/PMFBY is a financial tool to insure the crop losses on payment of admissible premium to the insurance company. Only those farmers, who insure their crops and have paid premium for any of the notified crop in the area notified by the concerned State Government, are insured under the scheme. Admissible claims are worked out and paid strictly as per the provisions of the respective schemes.

Contd...2/-

Keeping in view the welfare of farmers and to provide financial support to the farmers in the event of failure of crops as a result of non-preventable natural risks, Government of India reviewed the erstwhile crop insurance schemes and launched the new improved schemes of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) from April, 2016 as a flagship scheme of the Government. Various new and improved provisions including timelines for settlement of claims to enhance the benefits for farmers have been made in the scheme. However, calculation and settlement of claims is dependent on the receipt of yield data based on requisite number of Crop Cutting Experiments (CCEs) and share of State Government in premium subsidy.

Further, the scheme is tremendously technology driven to facilitate end to end solutions. Provision has been made for use of Remote Sensing Technology, Smartphones, Mobile app and Drones for quick estimation of crop losses. In addition, all stakeholders have been integrated on a common crop insurance portal to ensure seamless flow of information and services. The Government is pursuing the States and other stakeholders to adopt the technology features, so that timely claim settlement is ensured. In view of these measures, time taken to settle claims has generally been reduced to an average of within two months after receipt of yield data from State Governments. However, this does not include claims that are outstanding due to exceptional reasons, such as, delay in receipt of State share of subsidy, discrepancy in yield data, unavailability of farmer account details etc.

Season-wise and State-wise details of estimated claims, approved claims and settled claims under PMFBY are at **Annexure-II**.

The scheme is being implemented on 'Area Approach' basis for wide-spread natural calamities like flood, drought etc. But for localised risk like hailstorm, landslide and inundation, individual farm level calculation of claims is being made. Similarly, for post-harvest losses, losses are paid on individual farm level upto a maximum period of two weeks from harvesting for those crops which are allowed to be in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.

ANNEXURE-I

Annexure referred to in parts (a) & (b) of the Lok Sabha Unstarred Question No.2198 for reply on 31.07.2018 regarding compensation to farmers under PMFBY

S.No.	State	Nature of Calamity	Crop Area Damaged (in ha.)	
			2016-17	2017-18
1.	Uttar Pradesh	Drought	---	109835
2.	Karnataka	Drought	3635721.74 (Kharif) 1371769.29 (Rabi)	---
3.	Andhra Pradesh	Drought	1273732.24	131531
4.	Rajasthan	Drought	2002727	1706791
5.	Chhattisgarh	Drought	---	605803
6.	Kerala	Drought	51894.09	---
7.	Madhya Pradesh	Drought	---	1864339.97
8.	Tamil Nadu	Drought	2037032.29	---

ANNEXURE-II

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									
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	Amount in Lakhs
									No. of farmers Benefitted against Approved Claims
Andhra Pradesh	1,618,537	18,112	24,439	24,439	66,990	65,294	64,584	64,370	794,642
Assam	51,749	411	140	140	691	502	502	502	23,370
Bihar	1,485,432	13,062	49,594	49,594	112,250	29,142	29,142	20,192	151,080
Chhattisgarh	1,399,189	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	1,842,386	22,434	97,276	110,828	230,538	122,928	122,928	122,904	639,228
Haryana	738,856	12,686	4,604	8,320	25,609	23,491	23,491	23,402	153,822
Himachal Pradesh	134,616	466	81	81	629	599	599	583	27,415
Jharkhand	828,412	3,783	11,374	11,374	26,530	2,985	2,460	2,028	39,627
Karnataka	1,356,875	19,038	34,569	34,569	88,177	121,290	115,036	113,656	671,811
Kerala	31,531	312	273	273	858	1,796	1,796	1,735	21,046
Madhya Pradesh	4,071,974	45,953	124,144	124,144	294,242	183,176	183,176	183,150	1,102,254
Maharashtra	10,997,398	59,930	176,200	176,200	412,330	207,959	207,959	207,959	2,793,225
Manipur	8,366	74	143	143	359	196	196	127	8,358
Meghalaya	63	1	1	1	3	3	3	-	48
Odisha	1,766,541	13,783	19,746	19,746	53,276	42,935	42,935	42,928	166,436
Rajasthan	6,231,514	22,499	90,016	90,016	202,532	160,606	160,169	160,169	2,413,121
Tamil Nadu	15,873	554	211	211	976	549	549	401	1,586
Telangana	708,876	8,962	7,122	7,122	23,206	16,627	16,395	16,276	208,992
Tripura	1,881	5	0	0	5	8	8	8	502
Uttar Pradesh	3,714,316	26,260	19,388	19,388	65,037	45,055	45,055	44,986	953,773
Uttarakhand	175,243	1,466	545	545	2,556	1,669	1,669	1,668	50,500
West Bengal	3,053,408	13,253	6,358	6,358	25,968	10,411	10,217	8,077	291,212
Grand Total	40,233,780	295,806	673,442	690,710	1,659,958	1,050,527	1,042,176	1,028,426	10,609,125

	86,328	489	556	556	1,602	1,078	1,078	1,078	
West Bengal	1,079,871	10,066	17,532	19,066	46,664	31,826	31,304	27,934	258,734
Grand Total	17,022,386	129,989	231,783	233,343	595,115	599,016	550,212	506,542	3,287,061

Kharif 2017									
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	Amount in Lakhs
									No. of farmers Benefitted against Approved Claims
Andhra Pradesh	1,577,685	22,643	46,585	46,585	115,814	53,029	47,906	28,029	541,086
Assam	51,550	459	312	312	1,084	380	27	26	1,324
Bihar	1,160,193	10,554	28,306	28,306	67,166	41,152	5,000	-	28,000
Chhattisgarh	1,303,754	13,070	9,162	9,162	31,394	130,124	130,124	130,110	566,747
Goa	537	5	0	0	5	0	0	0	22
Gujarat	1,485,472	36,763	139,271	139,271	315,304	104,002	103,384	19,523	228,962
Haryana	631,879	12,395	6,046	11,168	29,609	49,318	36,207	26,304	128,682
Himachal Pradesh	125,468	285	32	32	349	312	312	312	23,573
Jammu & Kashmir	85,582	499	842	842	2,183	603	568	533	11,119
Jharkhand	1,149,786	2,654	8,731	8,731	20,116	5,356	1,356	-	54,780
Karnataka	1,576,090	23,885	81,835	81,835	187,555	58,119	43,233	31,942	425,024
Kerala	28,259	376	434	434	1,245	900	-	-	-
Madhya Pradesh	3,584,684	54,104	165,080	165,080	384,264	467,425	397,029	390,967	1,235,029
Maharashtra	8,723,307	43,311	170,806	170,806	384,924	272,651	264,429	257,802	4,377,604
Meghalaya	2,945	199	39	39	276	30	-	-	-
Odisha	1,836,408	14,615	34,734	34,734	84,083	165,784	60,894	60,894	410,348
Rajasthan	5,336,820	23,248	75,083	75,083	173,414	156,990	126,275	107,554	2,073,980
Sikkim	793	5	0	0	5	-	-	-	-

Tamil Nadu	156,596	2,339	2,044	2,044	6,428	5,886	1,500	-	-
Telangana	857,215	18,139	23,368	23,368	64,875	48,677	8,500	-	-
Tripura	2,320	12	2	2	16	0	0	0	32
Uttar Pradesh	2,493,486	18,450	25,867	25,867	70,185	22,331	22,330	22,206	377,526
Uttarakhand	101,743	982	1,152	1,152	3,286	2,527	2,527	2,527	44,068
West Bengal	2,350,335	11,154	7,519	7,519	26,193	21,737	2,099	1,221	43,242
Grand Total	34,622,907	310,148	827,252	832,373	1,969,773	1,607,336	1,253,700	1,079,950	10,571,148

Rabi 2017-18									
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	Amount in Lakhs
									No. of farmers Benefitted against Approved Claims
A & N Islands	364	1	1	1	3	-	-	-	-
Andhra Pradesh	221,336	3,794	7,007	7,007	17,809	2,000	-	-	-
Assam	5,241	72	37	37	145	-	-	-	-
Bihar	1,074,290	7,244	13,735	13,735	34,714	430	-	-	-
Chhattisgarh	167,833	1,134	3,086	3,086	7,307	4,365	125	125	774
Goa	1	0	0	-	0	-	-	-	-
Gujarat	268,998	2,989	3,823	3,823	10,635	-	-	-	-
Haryana	692,530	8,210	3,416	3,416	15,041	-	-	-	-
Himachal Pradesh	252,637	2,762	2,322	2,322	7,406	-	-	-	-
Jammu & Kashmir	64,720	354	758	758	1,870	-	-	-	-
Jharkhand	47,652	210	695	695	1,599	-	-	-	-
Karnataka	25,421	484	2,338	2,338	5,160	-	-	-	-
Kerala	17,877	267	544	544	1,355	-	-	-	-
Madhya Pradesh	3,306,246	34,700	51,089	51,089	136,878	-	-	-	-
Maharashtra	1,330,443	9,135	25,761	25,761	60,657	802	802	744	7,095
Manipur	9,109	75	60	60	194	-	-	-	-
Odisha	62,626	605	647	647	1,899	-	-	-	-
Rajasthan	676,721	5,225	9,583	9,583	24,391	-	-	-	-
Sikkim	598	1	-	-	1	-	-	-	-
Tamil Nadu	1,128,118	9,502	55,741	55,741	120,985	-	-	-	-
Telangana	220,426	1,330	1,299	1,299	3,928	-	-	-	-
Tripura	9,354	47	6	6	58	-	-	-	-
Uttar Pradesh	2,796,698	19,800	24,058	24,058	67,916	8,313	5,313	5,214	61,433
Uttarakhand	82,684	791	1,298	1,298	3,387	-	-	-	-
West Bengal	1,654,261	15,059	14,320	14,320	43,698	5,050	-	-	-
Grand Total	14,116,184	123,791	221,623	221,623	567,037	20,959	6,239	6,083	69,302

Note : Yield data is awaited by insurance companies from most of the States for calculation of claims.
