

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

LOK SABHA
UNSTARRED QUESTION NO.2261
TO BE ANSWERED ON THE 31ST JULY, 2018

CLAIMS UNDER PMFBY

2261. SHRI CHANDRAKANT KHAIRE:

Will the Minister of AGRICULTURE AND FARMERS WELFARE ₹ एवं किसान कल्याण ½ be pleased to state:

- (a) whether a lot of time is being taken in disposal of claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the time taken in disposal of claims during the last two years, State-wise;
- (c) whether the Government is considering to impose penalty on the States, banks and insurance companies for violation of guidelines under the Pradhan Mantri Fasal Bima Yojana; and
- (d) if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

₹ एवं किसान कल्याण ½ (SHRI GAJENDRA SING SHEKHAWAT)

(a) & (b): The Pradhan Mantri Fasal Bima Yojana (PMFBY) launched in April, 2016 introduced many improved features including prompt payment of claims. The scheme is however, a complex scheme involving several stakeholders including State Governments, financial institutions, insurance companies and farmers, both loanee and non-loanee. It also envisages adoption of technology for integration of all stakeholders on the National Crop Insurance Portal for scheme administration and in capturing crop loss assessment etc. Issues faced by stakeholders in adopting the new technology regimen alongwith the fact that claim settlement is primarily dependent on receipt of clear yield data from States as well as timely payment of premium subsidy share to insurance companies have had implications especially in terms of time taken for claim settlement. Data on time taken in disposal of claims during the last two years, State-wise is not available. However, majority claims arising in 2016-17 were settled on time and only claims that were either disputed or held up on account of non-receipt of State subsidy were delayed. Likewise for Kharif 2017, as on date, 86% of the approved claims have already been paid. Claims for the season Rabi 2017-18 have not yet been worked out by the insurance companies for majority States, as the yield data is awaited from the States.

(c) & (d): Clear roles and responsibilities of all stakeholders including States, banks and insurance companies have been stipulated in the Operational Guidelines, which also provide that banks or insurance agents/insurance companies should make good the losses due to errors/omissions/commissions on their part. Besides this even during the course of scheme implementation the Government has been issuing strictures/ imposing penalties for ensuring compliance.
