

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

LOK SABHA
UNSTARRED QUESTION NO.1291
TO BE ANSWERED ON THE 18TH DECEMBER, 2018

COMPENSATION UNDER PMFBY

1291. SHRIMATI VEENA DEVI:
SHRI KAUSHALENDRA KUMAR:

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

- (a) whether the farmers have received the insured amount from the Insurance companies as compensation under the Pradhan Mantri Crop Insurance Scheme in accordance to the claims made in the years 2016-17 and 2017-18, if so, the details thereof including the total number of farmers and the names of the States in which insured amount has been distributed as compensation in the last two years;
- (b) the amount claimed by the farmers in the above said years in each State of the country;
- (c) the details of amount made available to them in reality; and
- (d) whether the farmers are reluctant to opt for crops insurance due to heavy premium thereof which leads to non-compensation of heir loss 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 PARSHOTTAM RUPALA)

(a) to (c): State-wise Details of enrolments, estimated claims and claims paid under Pradhan Mantri Fasal Bima Yojana (PMFBY) during 2016-17 and 2017-18 are given in **Annexure-I**.

(d): No Madam. After implementation of the PMFBY since April, 2016, enrolment of non-loanee farmers for whom the scheme is voluntary, has increased from 27.81 lakh in 2015-16 under erstwhile schemes, to 136.66 lakh in 2016-17 and to 138.47 lakh in 2017-18, indicating acceptance of the scheme.

Further, as against the premium amounting to Rs. 4216.04 crore collected from farmers in 2016-17, claims of Rs. 16279.25 crore have been paid to farmers. Similarly, claims of Rs. 16967.92 crore have been paid during 2017-18 (Kharif 2017) against premium amounting to Rs. 3038.70 crore collected from farmers.

Inspite of overall good monsoon during first two years of implementation of PMFBY, the claim ratio during 2016-17 is about 73% and during Kharif 2017, it is about 86%. Moreover, high claims are paid by insurance companies in the areas/States hit by the natural calamity/adverse weather conditions. Details of claims paid in such States is given in **Annexure-II**.

**Annexure referred to in reply to Part (a) to (c) to Lok Sabha Unstarred Question No 1291 for
18.12.2018**

**State-wise details of Enrolment, Estimated Claims and Claims paid under PMFBY during 2016-17
and 2017-18.**

State / UT	Details of Enrolment		Estimated Claims		Claim Paid*	
	Number in Lakh		Rs. Crore		Rs. Crore	
	2016-17	2017-18	2016-17	Kharif 2017	2016-17	Kharif 2017
A & N Islands	0.00324	0.00364	0.15	-	0.15	-
Andhra Pradesh	17.75	18.45	902.93	499.10	890.66	487.51
Assam	0.60	0.57	5.15	0.54	5.15	0.54
Bihar	27.14	22.59	348.58	372.78	348.58	200.78
Chhattisgarh	15.49	14.74	160.07	1,303.89	159.90	1,303.79
Goa	0.01	0.01	0.03	0.00	0.03	0.00
Gujarat	19.75	17.62	1,261.97	1,048.75	1,261.97	1,040.04
Haryana	13.36	13.54	295.97	649.39	294.62	616.08
Himachal Pradesh	3.80	3.82	45.18	3.12	44.75	3.12
Jammu & Kashmir	-	1.52	-	5.95	-	5.95
Jharkhand	8.79	11.99	31.51	37.82	25.92	32.44
Karnataka	27.38	16.09	1,962.14	811.69	1,862.86	732.35
Kerala	0.77	0.56	44.55	7.98	44.55	7.98
Madhya Pradesh	71.81	70.29	2,001.92	5,390.63	1,999.67	5,357.53
Maharashtra	120.06	101.33	2,316.81	2,858.24	2,315.50	2,820.85
Manipur	0.08	0.09109	1.96	-	1.96	-
Meghalaya	0.00089	0.02945	0.03	0.02	0.03	0.02
Odisha	18.20	18.91	431.34	1,728.99	431.34	1,727.49
Puducherry	0.08537	-	7.57	-	7.57	-
Rajasthan	91.70	85.92	1,870.79	1,633.46	1,862.22	1,553.46
Sikkim	0.00574	0.01457	0.11	-	0.11	-
Tamil Nadu	14.11	14.92	3,486.81	47.84	3,405.61	38.12
Telangana	9.73	10.11	178.75	479.05	178.45	422.52
Tripura	0.13	0.12	0.54	0.26	0.52	0.26
Uttar Pradesh	68.43	53.22	554.34	248.90	554.28	245.62
Uttarakhand	2.62	2.23	27.47	26.66	27.47	26.66
West Bengal	41.33	39.62	421.71	210.46	415.71	149.31
Grand Total	573.16	518.29	16,358	17,366	16,140	16,772

* Payment of claims in some States get delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy by some States, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims and NEFT related issues, etc.

**Annexure referred to in reply to Part (d) to Lok Sabha Unstarred Question No. 1291 for
18.12.2018**

**The details of insurance claims given to farmers in states / areas affected by the natural calamities
in the last three seasons**

Season	States	Premium paid by farmers (Rs. in crore)	Total Premium (Rs. in crore)	Total Estimated Claims (Rs. in crore)	Total* Claims Paid (Rs. in crore)	Percentage (%) of estimated claims against premium paid by farmers (Rs. in crore)	Percentage (%) of estimated claims against Total premium (Rs. in crore)
Kharif 2016	Kerala	3.12	8.57	17.92	17.87	575%	209%
	Karnataka	190.38	881.77	1164.08	1151.93	611%	132%
	Andhra Pradesh	181.12	680.80	648.28	643.81	358%	95%
Rabi 2016-17	Tamil Nadu	107	1217.41	3476.20	3394.88	3249%	286%
	Andhra Pradesh	18.15	164.70	254.65	240.76	1403%	155%
Kharif 2017	Chhattisgarh	128.18	306.78	1303.89	1303.79	1017%	425%
	Haryana	124.19	297.98	614.28	609.99	495%	206%
	Madhya Pradesh	508.06	3945.79	5367.28	5307.42	1056%	136%
	Odisha	145.09	835.46	1720.85	1719.35	1186%	206%

* Payment of claims in some States get delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy by some States, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims and NEFT related issues, etc.
