

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

LOK SABHA
UNSTARRED QUESTION NO. 4882
TO BE ANSWERED ON THE 23RD JULY, 2019

STATUS OF PMFBY

4882. SHRI JAYADEV GALLA:

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

- (a) the status of implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country since the beginning of its implementation, State-wise;
- (b) the details of farmers covered under PMFBY since its implementation, State-wise and kharif and rabi-season-wise;
- (c) whether it is true that the Ministry is planning to issue a new set of guidelines for PMFBY;
- (d) the extent to which the new set of guidelines would help improve implementation of the scheme; and
- (e) the reasons for enormous delay in settlement of claims by insurance companies and the steps proposed by the Government to bring down settlement time to an acceptable level?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): With a view to provide a simple and affordable crop insurance scheme to ensure comprehensive risk cover for crops against all non-preventable natural risks from pre-sowing to post-harvest, and to provide adequate claim amount and timely settlement of claims, a yield based scheme namely Pradhan Mantri Fasal Bima Yojana (PMFBY), has been launched from Kharif 2016 by the Government. The schemes are optional for the States and 27 States/Union Territories have implemented the scheme in one or more seasons. State-wise and Kharif and Rabi season-wise details of farmers covered since inception of the scheme are given in **annexure**.

(c) & (d): The revisions/improvements in the crop insurance schemes is a continuous process and decisions on suggestions/representations received from various forums are taken from time to time after consultation with various stakeholders. With a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has comprehensively revised the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) which have become effective from Rabi 2018-19. To ensure optimal coverage under the scheme, the following provisions, which will facilitate higher enrolment and early settlement of claims, making the scheme even more farmer friendly, have, inter-alia, been made in the Revised Operational Guidelines:-

- (i) Provision of 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement of claims beyond 10 days of prescribed cutoff date for payment of claims.
 - (ii) State Government have to pay 12% interest rate for delay in release of State share of Subsidy beyond three months of prescribed cutoff date/submission of requisition by Insurance Companies.
 - (iii) Increased time for change of crop name for insurance - upto 2 working days prior to cut-off date for enrolment instead of earlier provision of 1 month before cutoff date.
 - (iv) Rationalization of methodology for calculation of Threshold Yield (TY) to calculate claims - Moving average of best 5 out of 7 years to be taken for calculation.
 - (v) Increase in risk coverage by inclusion of risks of cloud burst and natural fire under localized calamities and hailstorm under post-harvest losses.
 - (vi) Time for intimation of loss due to localized calamities and post-harvest losses has been increased from 48 hours to 72 hours.
 - (vii) Stratified grievance redressal mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC).
 - (viii) Detailed plan for publicity and awareness - 0.5% of Gross premium per company per season earmarked for the purpose.
 - (ix) Detailed Standard Operating Procedures (SOPs) for settlement of claims under localized calamities, post harvest losses, mid-season adversity and prevented sowing and redressal of disputes regarding yield data including add on features.
 - (x) Inclusion of perennial crops and add on coverage for damage by wild animals on pilot basis.
- (e): As per provisions of Pradhan Mantri Fasal Bima Yojana (PMFBY) admissible claims are generally paid by the insurance companies within two months of completion of Crop Cutting Experiments/harvesting period subject to availability of yield data by the State Government. However, settlement 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.

To bring down the claim settlement time many steps in addition to regularly monitoring the implementation of PMFBY has been taken by the Government. These steps include use of improved technology, revision of Operational Guidelines wherein provision has been made for timely release of State Govt. share in 3 installments and settlement of claims by insurance companies without waiting for final/3rd installment by the States and advancement of 15 days in seasonality discipline for early settlement of claims. Penalty provisions for late settlement of claims by insurance companies and late release of funds by State Governments have also been stipulated under these guidelines

Annexure

2016-17 - PMFBY & RWBCIS - State Wise Season-Wise Details of Farmers Covered						
State/UT Name	Kharif 2016			Rabi 2016-17		
	Loanee	Non Loanee	Total	Loanee	Non Loanee	Total
	(Number in Lakhs)					
A & N Islands	-	-	-	0.00	-	0.00
Andhra Pradesh	15.54	0.65	16.19	0.85	0.72	1.57
Assam	0.52	0.00	0.52	0.08	0.00	0.09
Bihar	14.63	0.22	14.85	12.16	0.13	12.29
Chhattisgarh	12.51	1.48	13.99	1.01	0.49	1.50
Goa	0.01	-	0.01	0.00	-	0.00
Gujarat	18.43	0.04	18.47	1.33	0.00	1.33
Haryana	7.37	0.02	7.39	5.96	0.01	5.97
Himachal Pradesh	1.32	0.03	1.35	1.87	0.58	2.45
Jammu & Kashmir	-	-	-	-	-	-
Jharkhand	1.69	6.59	8.28	0.31	0.19	0.51
Karnataka	10.94	2.66	13.60	1.75	12.08	13.83
Kerala	0.24	0.08	0.32	0.20	0.26	0.46
Madhya Pradesh	36.81	3.98	40.79	30.00	1.10	31.10
Maharashtra	38.16	71.89	110.06	3.04	7.27	10.31
Manipur	0.06	0.02	0.08	-	-	-
Meghalaya	0.00	-	0.00	0.00	-	0.00
Odisha	17.36	0.31	17.67	0.52	0.02	0.54
Puducherry	-	-	-	0.00	0.08	0.09
Rajasthan	62.43	0.01	62.43	29.46	0.00	29.46
Sikkim	-	-	-	-	0.01	0.01
Tamil Nadu	0.16	0.00	0.16	3.14	10.99	14.12
Telangana	6.53	0.56	7.09	2.49	0.15	2.64
Tripura	0.01	0.01	0.02	0.02	0.07	0.10
Uttar Pradesh	39.95	0.04	39.99	32.70	0.27	32.97
Uttarakhand	1.62	0.13	1.75	0.67	0.20	0.86
West Bengal	17.13	13.40	30.53	10.75	0.05	10.80
GRAND TOTAL	303.42	102.13	405.55	138.31	34.67	172.98

2017-18 - PMFBY & RWBCIS - State Wise Season-Wise Details of Farmers Covered						
State/UT Name	Kharif 2017			Rabi 2017-18		
	Loanee	Non Loanee	Total	Loanee	Non Loanee	Total
	(Number in Lakhs)					
A & N Islands	-	-	-	0.00	-	0.00
Andhra Pradesh	15.29	0.71	16.00	1.24	1.02	2.26
Assam	0.50	0.02	0.52	0.06	0.00	0.06
Bihar	11.48	0.00	11.49	11.32	0.10	11.43
Chhattisgarh	11.23	1.81	13.04	1.22	0.49	1.71
Goa	0.01	-	0.01	0.00	-	0.00
Gujarat	14.88	0.03	14.91	2.71	0.00	2.71
Haryana	6.37	0.03	6.40	7.13	0.01	7.15
Himachal Pradesh	1.25	0.00	1.25	2.55	0.02	2.57
Jammu & Kashmir	0.80	0.06	0.86	0.66	0.00	0.67
Jharkhand	1.15	10.29	11.43	0.21	0.28	0.49
Karnataka	7.69	8.15	15.84	0.15	0.13	0.28
Kerala	0.26	0.03	0.28	0.21	0.07	0.28
Madhya Pradesh	34.39	1.47	35.86	34.26	1.28	35.54
Maharashtra	19.47	68.24	87.71	2.16	12.18	14.34
Manipur	-	-	-	0.09	0.00	0.09
Meghalaya	0.03	-	0.03	-	-	-
Odisha	16.73	1.56	18.29	0.60	0.03	0.64
Puducherry	-	-	-	-	-	-
Rajasthan	54.68	0.00	54.68	31.30	0.01	31.31
Sikkim	0.00	0.01	0.01	-	0.01	0.01
Tamil Nadu	0.76	0.71	1.46	3.49	9.96	13.46
Telangana	7.89	0.33	8.22	1.72	0.20	1.92
Tripura	0.02	0.00	0.02	0.04	0.05	0.09
Uttar Pradesh	24.91	0.09	25.00	27.64	0.65	28.29
Uttarakhand	1.20	0.22	1.42	0.56	0.25	0.80
West Bengal	11.12	13.38	24.50	9.27	6.83	16.10
GRAND TOTAL	242.08	107.13	349.21	138.60	33.57	172.17

2018-19 - PMFBY & RWBCIS - State Wise Season-Wise Details of Farmers Covered						
State/UT Name	Kharif 2018			Rabi 2018-19		
	Loanee	Non Loanee	Total	Loanee	Non Loanee	Total
	(Number in Lakhs)					
A & N Islands	0.00	0.00	0.00	0.00	-	0.00
Andhra Pradesh	15.73	0.77	16.50	1.23	0.06	1.28
Assam	0.19	0.01	0.20	0.12	0.36	0.48
Bihar	-	-	-	-	-	-
Chhattisgarh	12.01	1.72	13.72	1.42	0.57	1.99
Goa	0.00	0.00	0.00	0.00	-	0.00
Gujarat	18.45	0.07	18.52	3.12	0.01	3.13
Haryana	7.04	0.57	7.61	7.29	0.04	7.32
Himachal Pradesh	0.94	0.08	1.02	1.67	0.01	1.68
Jammu & Kashmir	0.85	0.02	0.87	0.69	0.00	0.70
Jharkhand	1.47	10.77	12.24	0.57	0.13	0.71
Karnataka	7.38	7.16	14.54	1.53	4.03	5.57
Kerala	0.25	0.01	0.26	0.23	0.08	0.31
Madhya Pradesh	34.33	1.44	35.77	33.00	2.65	35.65
Maharashtra	14.37	82.22	96.59	3.18	41.93	45.10
Manipur	0.01	0.00	0.01	-	-	-
Meghalaya	0.01	-	0.01	-	-	-
Odisha	17.20	2.76	19.96	0.68	0.13	0.81
Puducherry	-	0.00	0.00	0.01	0.09	0.10
Rajasthan	39.97	0.20	40.17	26.16	0.01	26.17
Sikkim	0.00	0.00	0.00	-	-	-
Tamil Nadu	0.93	1.31	2.24	8.55	14.58	23.12
Telangana	5.15	0.62	5.76	1.66	0.34	2.00
Tripura	-	-	-	0.00	0.02	0.02
Uttar Pradesh	30.65	1.48	32.12	28.33	0.68	29.01
Uttarakhand	1.13	0.19	1.32	0.48	0.12	0.60
West Bengal	16.09	12.72	28.81	13.87	13.37	27.24
GRAND TOTAL	224.13	124.13	348.27	133.78	79.22	213.00
