

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

LOK SABHA
STARRED QUESTION NO. 265
TO BE ANSWERED ON THE 08TH AUGUST, 2023

PM FASAL BIMA YOJANA

*265. SHRI RAM MOHAN NAIDU KINJARAPU:
SHRI Y.S. AVINASH REDDY:

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

- (a) whether the Pradhan Mantri Fasal Bima Yojana (PMFBY) that aims at providing financial support to farmers suffering from crop loss/damage arising out of natural calamities, is fulfilling its unique objective of stabilizing the income of farmers through crop insurance and if so, the details thereof;
- (b) the number of farmers who are eligible under the said Yojana and the breakdown of the number of beneficiaries under the same, State-wise;
- (c) the amount of funds disbursed to the farmers along with the details of total number of beneficiaries in the State of Andhra Pradesh during the last three years;
- (d) the average time taken by the State Government of Andhra Pradesh to settle the claims of farmers under the Fasal Bima Yojana;
- (e) the amount of premium paid by the State of Andhra Pradesh to farmers under the said Yojana; and
- (f) the steps being taken by the Government to address the anomalies for smooth implementation of the said Yojana?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (f) : A Statement is laid on the Table of the House.

STATEMENT REFERRED TO PART (a) TO (f) OF LOK SABHA STARRED QUESTION NO. 265 REGARDING PM FASAL BIMA YOJANA FOR REPLY ON 08TH AUGUST, 2023

(a) to (f): Yes Sir. Since inception of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016-17 till 2021-22, against premium of Rs. 25,183 crore paid by farmers, claims of Rs. 1,30,403 crore have been paid under the scheme. The scheme is voluntary for States. All farmers growing notified crops in notified areas are eligible for coverage under the scheme voluntarily. Comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. The PMFBY is successfully fulfilling the objectives of the scheme including providing financial support to stabilize income of farmers especially in natural calamity hit seasons/years/areas.

Though the scheme is voluntary for the farmers, more than 30% of the Gross Cropped Area (GCA) and non-loanee farmers of implementing States are covered under the scheme, which shows the acceptance of the scheme among farmers.

State-wise details of number of farmer applications insured during 2022-23 under the scheme are given in **Annexure**.

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a demand driven Central Sector Scheme, therefore, no State/UT-wise allocation and release is made under the scheme.

However, the State Government of Andhra Pradesh had withdrawn from the scheme from Rabi 2019-20 season but has re-joined the scheme from Kharif 2022 season. Details of State Government share and Central Government share in premium subsidy paid to farmers during 2022-23 in Andhra Pradesh is given in following table :

State	State Share in Premium (Rs. in Cr.)	Center Share in Premium (Rs. in Cr.)
Andhra Pradesh	1367.72*	784.24

* Including farmer's share of premium paid by the State Government of Andhra Pradesh.

The admissible claims under the PMFBY are generally paid by the concerned insurance companies within two months of completion of Crop Cutting Experiments (CCEs)/harvesting period and one month of notification for invoking the risks/perils of prevented sowing, mid-season adversity and post-harvest losses subject to receipt of total share of premium subsidy from concerned Government within time. The claims to the farmers of Andhra Pradesh have been paid after the release of State and Government

of India share of subsidy. The claims of farmers have been settled timely through Digicclaim module on National Crop Insurance Portal (NCIP) and using the Public Finance Management System (PFMS) platform.

The scheme envisages use of improved technology in implementation. Accordingly, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers have been taken. Following technologies for Objective Crop Damage & Loss Assessment and transparency have recently been approved for implementation w.e.f. 2023-24 :

- YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield.
- WINDS (Weather Information Network and Data System) for Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.
- CROPIC (Collection of Real-time photos and Observations of Crops) for Geo-tagged photographs for validation of sown Crop with Insured Crop and use of pictorial analytics for Objective Crop Damage Assessment & Crop Yield Estimation.

Department has been regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences. To more rigorously monitor claim disbursement process an end to end module by the name of 'Digicclaim Module' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with PFMS and

accounting system of Insurance Companies to provide timely & transparent processing of all claims.

Based on the experience gained, views of various stakeholders and 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 periodically comprehensively revised the Operational Guidelines of the PMFBY to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

Annexure

**State-wise details of number of farmer application insured during 2022-23 under
PMFBY**

States/UTs	Total farmer applications (In Lakhs)
A & N Islands	0.0013
Andhra Pradesh	93.92
Assam	4.84
Chhattisgarh	76.43
Goa	0.0007
Haryana	13.96
Himachal Pradesh	2.67
Jammu & Kashmir	0.92
Karnataka	26.37
Kerala	1.47
Madhya Pradesh	177.23
Maharashtra	107.10
Manipur	0.04
Meghalaya	0.0034
Odisha	80.00
Puducherry	0.30
Rajasthan	388.97
Sikkim	0.02
Tamil Nadu	58.50
Tripura	3.21
Uttar Pradesh	42.02
Uttarakhand	2.82
GRAND TOTAL	1080.78
