

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 485**  
TO BE ANSWERED ON THE 06<sup>TH</sup> FEBRUARY, 2024

**COMPENSATION UNDER PMFBY**

485. SHRI VINAYAK RAUT:  
SHRI SANJAY JADHAV:

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

- (a) the details and the total number of insurance companies included under the panel of Pradhan Mantri Fasal Bima Yojana (PMFBY) for the year 2022-23, particularly in Maharashtra;
- (b) the total amount of premium collected by these empanelled insurance companies under the said scheme for the year 2022-23;
- (c) the total number of farmers who have received compensation under the said scheme in Maharashtra;
- (d) the total amount of compensation provided to various States during the last five years, particularly to Maharashtra for the year 2022-23;
- (e) the total number of cases reported regarding delay in the payment or non-payment of compensation to the farmers in the year 2022-23 and during the last five years along with the names and numbers of such insurance companies which have delayed or have failed to provide the compensation amount to farmers, particularly in Maharashtra; and
- (f) whether the Government has fixed any base compensation level under the scheme so that all farmers get a guaranteed base amount as compensation to protect their interests and the steps taken by the Government in this regard and if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI ARJUN MUNDA)

(a) : A total of 20 General Insurance Companies, both public and private, have been empanelled by the Government of India for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country. The implementing company is selected by the

concerned State Government from these empanelled companies, through transparent bidding process. List of 20 empanelled companies is at **Annexure-I**. During 2022-23, Agriculture Insurance Company, Bajaj-Allianz, ICICI-Lombard, HDFC-ERGO, Reliance, United India insurance companies were selected for implementation of the scheme in the State by the State Government of Maharashtra.

(b) to (d) : For the year 2022-23 in Maharashtra, total farmers premium of Rs. 904.02 crore was collected and total claims of Rs.3842.66 crore were reported under the scheme, out of which claims of Rs. 3500.23 crore have already been paid to 62.75 lakh farmer applications by these companies as on 31.12.2023. State-wise details of claims paid to the farmers during last 5 years i.e. 2018-19 to 2022-23 are given in **Annexure-II**.

(e) : All the major work like selection of Insurance Companies through transparent bidding process, assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme. However, during the implementation of PMFBY, some complaints against insurance companies about non-payment and/or delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data & consequent disputes between State Government and insurance companies, delay in providing State Government share of funds, non-deployment of sufficient personnel by insurance companies etc., have been received in the past which have been suitably addressed as per provisions of the scheme.

Further, to better resolve all the grievances/complaints under the scheme, a Unified Krishi Rakshak Helpline has been developed recently to serve as the centralized grievance redressal platform.

(f) : Being an insurance scheme, admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies/Digicclaim module based on the yield data, per unit area, furnished to the insurance company by the concerned State Government and claim calculation formula given below :

$$\frac{(\text{Actual Yield} - \text{Threshold Yield})}{\text{Threshold Yield}} \times \text{Sum Insured}$$

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis by a joint committee comprising representatives of State Government and concerned insurance company. Therefore, no base compensation level/minimum guaranteed claims are provided under the scheme.

**ANNEXURE-I****List of Insurance Companies empanelled for Crop Insurance Schemes**

<b>PUBLIC SECTOR INSURANCE COMPANIES</b>	
1.	Agriculture Insurance Company of India Ltd.
2.	National Insurance Company Ltd.
3.	New India Assurance Company Ltd.
4.	Oriental Insurance Company Ltd.
5.	United India Insurance Company Ltd.
<b>PRIVATE SECTOR INSURANCE COMPANIES</b>	
6.	Bajaj Allianz General Insurance Company Ltd.
7.	Cholamandalam MS General Insurance Company Ltd.
8.	Future Generali India Insurance Company Ltd.
9.	HDFC-ERGO General Insurance Company Ltd.
10.	ICICI-Lombard General Insurance Company Ltd. (Bharti AXA General Insurance Company Ltd. merged with ICICI-Lombard recently)
11.	IFFCO-Tokio General Insurance Company Ltd.
12.	Reliance General Insurance Company Ltd.
13.	SBI General Insurance Company Ltd.
14.	Shriram General Insurance Co. Ltd.
15.	Tata-AIG General Insurance Company Ltd.
16.	Universal Sompo General Insurance Company Ltd.
17.	Royal Sundaram General Insurance company Ltd.
18.	Go-Digit General Insurance company Ltd.
19.	Kshema General Insurance Ltd.
20.	Raheja QBE General Insurance Company Ltd.

**State-wise details of claims paid during last 5 years i.e. 2018-19 to 2022-23  
under PMFBY (As on 31.12.2023)**

State/UT Name	Paid Claims (Rs. in crore)
A & N Islands	0.09
Andhra Pradesh	3701.92
Assam	537.70
Chhattisgarh	5216.65
Goa	0.11
Gujarat	3018.19
Haryana	6879.50
Himachal Pradesh	258.60
Jammu & Kashmir	83.18
Jharkhand	801.87
Karnataka	8486.38
Kerala	426.11
Madhya Pradesh	21649.18
Maharashtra	22356.21
Manipur	4.08
Meghalaya	0.47
Odisha	4441.83
Puducherry	20.96
Rajasthan	21526.04
Sikkim	0.56
Tamil Nadu	8105.31
Telangana	1078.40
Tripura	6.06
Uttar Pradesh	3875.33
Uttarakhand	602.64
West Bengal	535.73
<b>GRAND TOTAL</b>	<b>113613.09</b>

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