

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.3657**  
TO BE ANSWERED ON THE 10<sup>TH</sup> DECEMBER, 2019

**PENDENCY OF FARMER INSURANCE CLAIMS**

3657. DR. SUJAY RADHAKRISHNA VIKHE PATIL:  
SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:

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

- (a) the details of the pending claims to be disbursed to farmers by the insurance companies in the last three years in Maharashtra, district-wise;
- (b) whether the Government has received complaints about the unavailability of agents belonging to these insurance companies and if so, the details thereof along with the details of the action taken by the Government against such agents;
- (c) whether the Government has received complaints regarding problems being faced by farmers in filing premium under the crop insurance scheme; and
- (d) whether the Government has taken any action against the insurance companies who are delaying the disbursement of premium to farmers in Maharashtra?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री ( SHRI NARENDRA SINGH TOMAR)

(a): District-wise details of pending claims under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) in Maharashtra during last three years are given in **Annexure**.

(b) to (d): During implementation of the scheme, some complaints about unavailability of offices and agents of insurance companies, problems being faced by the non-loanee farmers in filing the premium, non-payment and delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data, unrealistic assessment of crop loss due to large unit area of insurance; delay in providing Government share of funds, non functioning of dedicated toll free telephone numbers of insurance companies etc., have been reported in the past in the country including Maharashtra. Most of the complaints were suitably addressed by the Insurer and the Ministry.

However, as per provisions of the scheme insurance companies have to open a functional office at Tehsil level in each district, deployment of at least one agent at block level in the allocated districts and have to deploy one agriculture graduate in each district. Details of the offices including contact number of the person should compulsorily be uploaded on National Crop Insurance Portal and provided to the State Government. This is one of the key Penalty /performance indicators and specific points have been allocated for non-performance of this provision at the time of monitoring/evaluation of empanelled insurance companies and further imposition of monetary penalty.

For non-loanee farmers since crop insurance is optional, the Common Service Centres (CSCs) and online enrolment have also been activated to provide the services including enrollment besides traditional modes like banks/PACS and insurance intermediaries.

Further, there is a provision of 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement claims beyond 10 days of prescribed cut off date for payment of claims.

The concerned State Governments have been asked to take action including imposing of penalty against defaulting insurance companies as per the Revised Operational Guidelines of the scheme.

## Annexure

Details of pending Claims (Provisional) in Maharashtra under PMFBY and RWBCIS combined									
District Name	2016-17			2017-18			2018-19		
	Estimated Claims	Paid Claims	O/S Claims	Estimated Claims	Paid Claims	O/S Claims	Estimated Claims	Paid Claims	O/S Claims
	(Rs. in Lakhs)								
Ahmadnagar	13818.40	13818.40	0.00	10154.32	10154.32	0.00	37609.10	37609.10	0.00
Akola	807.60	807.60	0.00	13030.34	13030.34	0.00	3397.42	2306.28	1091.13
Amravati	2056.87	2056.87	0.00	8393.10	8393.10	0.00	5923.82	5789.13	134.69
Aurangabad	2616.32	2616.32	0.00	21050.73	21050.73	0.00	53275.36	53275.36	0.00
Beed	24324.75	24324.75	0.00	28348.51	28348.51	0.00	152556.94	152500.49	56.45
Bhandara	1.81	1.81	0.00	3156.79	3156.79	0.00	1165.28	1165.28	0.00
Buldana	180.26	180.26	0.00	8004.74	8004.74	0.00	8142.95	8137.36	5.58
Chandrapur	44.28	44.28	0.00	4422.22	4422.22	0.00	492.81	492.45	0.35
Dhule	2711.80	2711.80	0.00	1054.18	1054.18	0.00	3992.57	3992.57	0.00
Gadchiroli	40.94	40.94	0.00	289.44	289.44	0.00	4.97	4.97	0.00
Gondiya	10.50	10.50	0.00	371.18	371.18	0.00	0.00	0.00	0.00
Hingoli	3601.49	3601.49	0.00	2783.14	2783.14	0.00	1326.48	1324.82	1.66
Jalgaon	9881.32	9881.32	0.00	23737.85	23737.85	0.00	29476.37	29441.68	34.69
Jalna	1346.18	1346.18	0.00	21357.14	21357.14	0.00	36892.97	36279.41	613.55
Kolhapur	20.38	20.38	0.00	50.01	50.01	0.00	43.32	43.32	0.00
Latur	38892.61	38892.61	0.00	30866.26	30866.26	0.00	51999.88	51996.42	3.46
Nagpur	182.17	182.17	0.00	1020.47	1020.47	0.00	4109.82	4089.67	20.15
Nanded	51162.29	51162.29	0.00	54849.90	54849.90	0.00	6323.51	6323.51	0.00
Nandurbar	1033.31	1033.31	0.00	79.55	79.55	0.00	1230.40	1204.59	25.81
Nashik	3955.83	3955.83	0.00	2017.04	2017.04	0.00	6881.38	6868.28	13.10
Osmanabad	44713.76	44713.76	0.00	25349.69	25349.69	0.00	64575.01	64567.50	7.52
Palghar	653.04	653.04	0.00	2006.47	2006.47	0.00	1156.36	1155.73	0.62
Parbhani	5084.21	5084.21	0.00	16208.41	16208.41	0.00	10514.44	9939.91	574.53
Pune	1568.56	1568.56	0.00	1526.08	1526.08	0.00	3604.10	3604.10	0.00
Raigarh	625.76	625.76	0.00	1053.73	1053.73	0.00	1845.33	1845.33	0.00
Ratnagiri	1614.73	1614.73	0.00	5502.99	5502.99	0.00	4531.39	4441.63	89.76
Sangli	1472.67	1472.67	0.00	4935.40	4935.40	0.00	13801.65	13801.65	0.00
Satara	718.40	718.40	0.00	626.46	626.46	0.00	12594.71	12582.45	12.26
Sindhudurg	3212.94	3212.94	0.00	2125.66	2125.66	0.00	3885.06	3885.06	0.00
Solapur	10495.98	10495.98	0.00	8807.24	8807.24	0.00	39111.10	39108.62	2.48
Thane	401.10	401.10	0.00	304.55	304.55	0.00	384.79	384.79	0.00
Wardha	24.46	24.46	0.00	40.54	40.54	0.00	127.30	110.13	17.17
Washim	894.62	894.62	0.00	8455.04	8455.04	0.00	639.21	621.55	17.66
Yavatmal	3559.44	3559.44	0.00	16742.81	16742.81	0.00	3119.21	3115.98	3.23
<b>Total</b>	<b>231728.76</b>	<b>231728.76</b>	<b>0.00</b>	<b>328721.95</b>	<b>328721.95</b>	<b>0.00</b>	<b>564735.00</b>	<b>562009.14</b>	<b>2725.86</b>

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