

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1287**  
TO BE ANSWERED ON THE 27<sup>TH</sup> JULY, 2021

**PENDING PMFBY CLAIMS**

1287 MS. DIYA KUMARI:

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

- (a) the details of the coverage of farmers, crops, sum insured and exclusions under Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) whether the Government is aware of delays in payment of the sum insured by the insurance companies to the farmers in case of crop damage;
- (c) if so, the measures taken by the Government to ensure smooth payment of compensation to farmers and the action taken against insurance companies in case they fail to do so; and
- (d) the list of pending claims under this scheme for the last three years, State-wise along with district-wise data for the State of Rajasthan and details on when these pending claims are likely to be settled?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) envisages coverage of all farmers whether loanee, non-loanee, sharecroppers, tenant farmers growing notified crops in the notified areas by concerned State Government. Similarly, all crops whether foodgrains, oilseeds, pulses, commercial/horticultural crops can be notified by the State Government under the scheme subject to availability of past yield data and capacity of the State Government to conduct requisite number of crop cutting experiments as per provisions of the scheme. Other crops for which past yield data or the scientific method of CCEs to know the yield is not available can be notified under Restructured Weather Based Crop Insurance Scheme (RWBCIS).

State Government can choose scale of finance or value of notional average yield for the benefit of the farmers. The scheme provides comprehensive risk insurance against all non-preventable natural risks from pre-sowing to post-harvest losses for the crops and areas notified by the concerned State Government. War/warlike perils and nuclear risk are excluded under the scheme.

(b) to (d) : 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 subject to receipt of total State share of premium subsidy from concerned State Government within time. 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 to the bank account of eligible farmers and NEFT related issues, etc.

As per Operational Guidelines of the scheme, companies are selected for specific cluster (Group of districts) to distribute the risk evenly by the concerned State Governments through competitive bidding process. L-1 premium quoting companies are selected for different clusters by the State Government. Most of the companies raised issues regarding non-receipt of/ sub-standard yield data or non-receipt of State Government share in premium subsidy from State Government etc.

However, this Department is regularly monitoring the implementation of PMFBY including timely 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 the revised/revamped operational guidelines of the scheme. Insurance companies have to pay penal interest @12% per annum to the farmers for the period beyond the stipulated one month of receipt of yield data from the State Government.

To resolve the technical disputes between insurance companies and other stakeholders including States, Technical Advisory Committee (TAC) at Centre level and State Technical Advisory Committees (STAC) at State level have also been constituted under the scheme.

Non receipt of State share of premium subsidy is the primary reason for delayed settlement of claims.

State-wise details of pending claims under the scheme for the last three years are given in **Annexure**.

District-wise details of claims pending in Rajasthan are given below :

District Name	Claims Outstanding - 2017-18 (Rs. crore)	Claims Outstanding - 2018-19 (Rs. crore)	Claims Outstanding - 2019-20 (Rs. crore)
<b>Alwar</b>	NIL	0.006	NIL
<b>Bundi</b>	NIL	0.025	NIL
<b>Jhalawar</b>	NIL	0.125	NIL
<b>Jodhpur</b>	NIL	1.681	NIL
<b>Sri Ganganagar</b>	NIL	0.941	NIL
<b>GRAND TOTAL</b>	NIL	<b>2.778</b>	NIL

No claims are pending in other districts of Rajasthan.

**Annexure**

<b>State Wise Farmers Benefitted, Sum Insured and Claims Outstanding under PMFBY for previous 3 years as on 22.07.2021</b>			
<b>State/UT Name</b>	<b>Claims Outstanding - 2017-18 (Rs. crore)</b>	<b>Claims Outstanding - 2018-19 (Rs. crore)</b>	<b>Claims Outstanding - 2019-20 (Rs. crore)</b>
<b>A &amp; N Islands</b>	NIL	0.1	0.001
<b>Andhra Pradesh</b>	3.7	4.9	7.0
<b>Assam</b>	0.002	0.003	17.3
<b>Chhattisgarh</b>	0.1	NIL	12.8
<b>Gujarat</b>	0.9	0.2	243.2
<b>Haryana</b>	NIL	6.8	8.9
<b>Himachal Pradesh</b>	NIL	0.0001	6.6
<b>Jammu &amp; Kashmir</b>	NIL	NIL	NIL
<b>Jharkhand</b>	NIL	663.8	25.5
<b>Karnataka</b>	NIL	59.4	149.0
<b>Kerala</b>	NIL	0.004	32.5
<b>Madhya Pradesh</b>	NIL	0.5	95.5
<b>Maharashtra</b>	1.3	6.3	9.1
<b>Manipur</b>	NIL	NIL	0.0003
<b>Odisha</b>	1.6	NIL	48.3
<b>Puducherry</b>	NIL	0.005	7.2
<b>Rajasthan</b>	NIL	2.8	NIL
<b>Tamil Nadu</b>	1.5	0.01	1.2
<b>Telangana</b>	NIL	438.4	402.3
<b>Tripura</b>	NIL	NIL	0.04
<b>Uttar Pradesh</b>	NIL	NIL	24.0
<b>Uttarakhand</b>	NIL	NIL	0.02
<b>West Bengal</b>	0.5	6.1	NIL
<b>GRAND TOTAL</b>	<b>9.6</b>	<b>1,189</b>	<b>1,090</b>

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