

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 3680
TO BE ANSWERED ON THE 10TH AUGUST, 2021

LOW SETTLEMENT OF INSURANCE CLAIMS

3680. SHRI NAMA NAGESWARA RAO:

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

(a) whether the settlement of agriculture insurance claims is very less in some States, if so, the reasons therefor;

(b) if not, the details of insurance payouts and financial assistance made to farmers for crop loss from 2017 to 2020, State-wise;

(c) whether the use of drones (Remotely Piloted Aircraft System) for quick and accurate assessment of crop yield/loss has led to speedy claim settlement under the Pradhan Mantri Fasal Bima Yojana (PMFBY), if so, the details thereof; and

(d) if not, the reasons therefor?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d) : Pradhan Mantri Fasal Bima Yojana (PMFBY) provides comprehensive risk insurance against non-preventable natural calamities from pre-sowing to post-harvest crop losses. Under PMFBY, coverage and settlement of claims is made on the basis of shortfall in Actual Yield as compared to the Threshold yield. Actual Yield is arrived at on the basis of yield data based on requisite number of Crop Cutting Experiments (CCEs) in a defined Insurance Units (IUs) and submitted by the concerned State Government. Threshold Yield for a crop in a notified insurance unit is the average yield of best 5 years out of past seven years multiplied by applicable indemnity level for that crop. Farmers are indemnified to the extent/percentage of crop losses against the defined Threshold Yield multiplied by sum insured as notified by the State Government. Therefore, claims experience of each implementing State/UT is dependent on the shortfall in the yield due to natural calamities which occur in the notified unit area and may differ from State to State and even from one insurance unit area to another insurance unit area.

State-wise details of insurance payouts/claims paid and the farmer applications benefitted i.e. to whom claims paid from 2017-18 to 2019-20 under the scheme are **Annexed**.

Operational Guidelines (OGs) for PMFBY envisage use of technology to ensure timely settlement of farmers claims. Therefore, different pilot studies with different approaches like use of Remote Sensing Technology (RST) including satellite data, drones based images etc., especially for Crop Cutting Experiment (CCE) planning, direct yield estimation at Gram Panchayat level, risk mapping of districts and for dispute/area discrepancy resolution etc. have been initiated through Mahalanobis National Crop Forecasting Centre (MNCFC) for leverage of technology for implementation of PMFBY. The suitable technology based on the accuracy/standardization of results obtained through these pilot studies may be adopted at national level.

Annexure

State Wise Claims settled under PMFBY from 2017-18 to 2019-20 (as on 28.07.2021)						
State/UT Name	2017-18		2018-19		2019-20	
	Paid Claims (Rs. crore)	Farmer Applications Benefitted (Lakh)	Paid Claims	Farmer Applications Benefitted (Lakh)	Paid Claims	Farmer Applications Benefitted (Lakh)
A & N Islands	-	-	-	-	-	-
Andhra Pradesh	740.18	7.15	1,885.06	16.17	926.65	14.75
Assam	1.18	0.02	2.79	0.08	-	-
Bihar	401.52	2.18	Not Implemented			
Chhattisgarh	1,391.31	6.59	1,087.30	6.56	1,286.25	14.83
Goa	0.01	0.0002	0.10	0.0003	0.01	0.001
Gujarat	1,075.83	3.90	2,777.89	13.92	111.67	0.93
Haryana	895.98	3.25	939.95	4.19	923.30	5.52
Himachal Pradesh	64.71	1.47	55.00	1.27	58.01	1.50
Jammu & Kashmir	9.84	0.19	26.24	0.20	Not Implemented	
Jharkhand	47.21	1.39	21.11	0.58	Not Implemented	
Karnataka	856.84	6.19	2,925.59	13.74	1,167.76	6.21
Kerala	10.96	0.38	26.74	0.40	53.40	0.27
Madhya Pradesh	5,894.85	24.81	3,776.75	22.63	5,811.74	30.56
Maharashtra	3,292.50	53.82	6,062.98	80.55	6,723.35	87.58
Manipur	0.67	0.04	0.001	0.00002	1.14	0.03
Meghalaya	0.02	0.0001	0.22	0.004	0.18	0.01
Odisha	1,818.55	7.53	1,169.97	6.58	1,129.60	11.99
Puducherry	Not Implemented		0.45	0.005	-	-
Rajasthan	2,232.00	25.30	3,465.86	20.63	4,947.98	25.85
Sikkim	0.04	0.001	0.002	0.00003	Not Implemented	
Tamil Nadu	2,057.27	10.11	2,656.31	18.94	1,056.84	13.22
Telangana	648.50	4.40	148.90	0.59	Not Implemented	
Tripura	1.00	0.03	0.02	0.002	0.78	0.08
Uttar Pradesh	380.87	5.85	469.16	6.26	1,092.66	9.34
Uttarakhand	39.45	0.70	72.38	0.85	103.17	0.95
West Bengal	261.11	5.51	529.39	7.09	Not Implemented	
GRAND TOTAL	22,122.37	170.81	28,100.16	221.25	25,394.48	223.61
