

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

LOK SABHA
UNSTARRED QUESTION NO. 5464
TO BE ANSWERED ON THE 5th APRIL, 2022

CROPS INSURED UNDER PMFBY

5464. SHRI NAMA NAGESWARA RAO:

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

(a) the types of crops for which insurance has been sought under Pradhan Mantri Fasal Bima Yojana (PMFBY) and the amount of insurance disbursed till date in this regard;

(b) whether the Government is aware that farmers on an average have to wait for more than a year for settlement of insurance claims under PMFBY, if so, the details thereof and the reasons therefor; and

(c) the steps taken by the Government to streamline the settlement mechanism to reduce the pendency of claims under this yojana?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) : All the food, oilseeds and commercial/horticultural crops can be notified by the concerned State Government under the scheme subject to availability of past yield data of requisite number of years and capacity of the State Government to conduct requisite number of Crop Cutting Experiments (CCEs) at unit area level to know the yield for calculation of claims under Pradhan Mantri Fasal Bima Yojana (PMFBY).

Since inception of the scheme in Kharif 2016 till Kharif 2020-21 (as on 09.03.2022), claims of Rs. 1,15,369 crore have been paid to the insured farmers under the scheme.

(b) & (c) : 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. However, settlement of few claims in some States including Maharashtra got delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy, 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 National

Electronic Fund Transfer (NEFT) related issues, erroneous/incomplete entry of individual farmers data on National Crop Insurance Portal (NCIP), delay in remittance of farmers share of premium/non-remittance of farmers share of premium to concerned insurance company etc.

This Department is regularly monitoring the implementation of PMFBY including timely settlement of claims through weekly video conference of stakeholders, one to one meetings with insurance companies/States etc. Insurance companies have to pay penal interest @12% per annum to the farmers for the period beyond the stipulated period in the PMFBY Guidelines from the date of receipt of final yield data from the State Government and completion of crop damage survey. State Governments have been advised to calculate the admissible interest, if any and direct the concerned insurance companies to pay to eligible farmers.
