

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 993**  
TO BE ANSWERED ON THE 08<sup>TH</sup> FEBRUARY, 2022

**PMFBY IN MAHARASHTRA**

993. SHRI RAJAN VICHARE:

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

- the total amount of premium collected in Maharashtra under Pradhan Mantri Fasal Bima Yojana (PMFBY) during each of the last three years;
- the total value of claims made by the farmers in the said State and the total value of claims lying pending;
- the average time taken in the settlement of such claims;
- the steps being taken by Government to ensure the claims of PMFBY are settled in time; and
- if so, the details thereof; if not the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (e) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) is voluntary for the States and State Government of Maharashtra is implementing the scheme since its inception in 2016-17. Claims are worked out and settled by the insurance companies as per provisions of the scheme. Details of premium collected, claims reported, claims paid and claims pending in Maharashtra since inception of the scheme in Maharashtra in 2016-17 till 2020-21 are given in following table:

(Rs. in crore)

Total Premium	Claims Reported	Claims Approved	Claims Paid	Claims Pending against claims reported
27698.07	19906.42	19838.65	19633.47	272.95*

\* The major reason for pending claims is non-receipt of State Government share in premium subsidy.

The admissible claims under the Pradhan Mantri Fasal Bima Yojana (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.

Various innovative technologies are also adopted to increase the timeliness for flow of requisite information/data amongst stakeholders. Further, this Department is also regularly reviewing the schemes in consultation with State Governments and other stakeholders to streamline the process for early settlement of claims and to provide timely and adequate benefits to the eligible farmers under the scheme.

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