

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 337
TO BE ANSWERED ON THE 19TH JULY, 2022

CROPS COVERED UNDER PMFBY

337. SHRI JANARDAN SINGH SIGRIWAL:

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

- (a) the details of crops which are covered under Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) the details of the amount of insurance disbursed during the last three years;
- (c) whether the Government has taken note that farmers have to wait a long time for settlement of insurance claims under PMFBY;
- (d) if so, the details thereof and the reasons therefor; and
- (e) the steps taken by the Government to streamline the settlement process in this regard?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (e) : The PMFBY envisages coverage of all food crops (cereals, millets and pulses), oilseeds and commercial/horticultural crops subject to availability of past yield data of requisite number of years based on Crop Cutting Experiments (CCEs) as well as capacity of the State Government to conduct requisite number of CCEs to assess the yield of the crop to calculate claims. However, specific crop is notified by the concerned State Government keeping in view the aforesaid provision. For the crops not meeting the aforesaid conditions, the concerned State Government is free to notify them for coverage under Restructured Weather Based Crop Insurance Scheme (RWBCIS) under which claims payment are being structured on the basis of weather index parameters.

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 State Government within time. However, settlement of few claims in some States 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. The details of claims disbursed from 2018-19 onwards under the scheme are given below :

(Rs. in crore)

Year	Claims Paid *
2018-19	28,464
2019-20	26,413
2020-21	17,932
2021-22 (Kharif 2021 season only)	7,558

* As on 30.06.2022.

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.

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.
