

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

LOK SABHA
UNSTARRED QUESTION NO. 1258
TO BE ANSWERED ON THE 30TH JULY, 2024

PERFORMANCE OF PMFBY IN TAMIL NADU

1258 KM. SUDHA R:
DR. THIRUMAAVALAVAN THOLKAPPIYAN:
DR. D RAVI KUMAR:

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

(a) the total number of applications received and total amount of premium collected and total crop insurance claims paid by insurance companies under Pradhan Mantri Fasal Bima Yojana (PMFBY) since the commencement of the scheme till date, year-wise, company-wise and State - wise and district-wise for the State of Tamil Nadu;

(b) the details of irregularities, if any, reported against the insurance companies and the action taken in this regard by the Government;

(c) the details of complaints filed by farmers and the action taken by the Government to resolve such complaints, year-wise and State-wise;

(d) whether the Government has considered removing the insurance companies and providing an assurance based model where the Government directly pays the crop insurance payouts without insurance companies in the middle;

(e) whether there has been a substantial increase in the crop insurance penetration and if so, the details thereof;

(f) the steps taken by the Government to decrease the disbursement time of claims to the farmers; and

(g) the details of success achieved by the Government in the implementation of the PMFBY in the State of Tamil Nadu?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): Year-wise, District-wise and company-wise details of number of farmers applications insured, premium collected from farmers and claims paid during 2018-19 to 2023-24 in Tamil Nadu under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I, II and III**, respectively.

(b) & (c): All the major work like selection insurance model, selection of Insurance Companies through transparent bidding process, assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme. However, during the implementation of PMFBY, some complaints against insurance companies about non-payment and/or delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data & consequent disputes between State Government and insurance companies, delay in providing State Government share of funds, non-deployment of sufficient personnel by insurance companies etc., have been received in the past which have been suitably addressed as per provisions of the scheme.

Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed. Till date 4.9 lakh calls have been received on KRPH. Out of these 1.90 lakh issues related e-tickets were generated and forwarded for action to the insurance companies. Rest of the

issues were either inforatory or seeking advisory. Out of the 1.90 lakh issue related E-tickets generated, 1.83 lakh (96%) have been resolved. This has helped the Central Govt. and State Governments to monitor the grievances of stakeholders at a unified platform.

(d): At present, no such proposal is under consideration of the Government.

(e) to (g): Government has taken various steps to strengthen implementation of this scheme including reduction in disbursal time of claims, which are as under:

Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.

In order to rigorously monitor claim disbursal process, a dedicated module namely '**Digicclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims.

Further, the PMFBY operational guidelines provide for stratified grievance redressal mechanism. To better resolve all the grievances/complaints under the scheme, a Unified **Krishi Rakshak Portal and Helpline (KRPH)** has been developed to serve as the centralized grievance redressal platform.

Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through **CCE-Agri App** & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been approved recently for implementation w.e.f. 2023-24:

- **YES-TECH (Yield Estimation System Based on Technology)** for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season. Claim payouts in 4 States have been done on basis of YESTECH in Kharif 2023.

- **WINDS (Weather Information Network and Data System)** for setting up of Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) to the tune of 5 times of existing network for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.

Department has been regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences.

Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

Due to various initiatives taken under the scheme, the Gross Cropped Area (GCA) covered in 2023-24 was 598 lakh Ha. as compared to 501 lakh Ha. in 2022-23, with a growth of over 19%. The number of unique farmers enrolled was 3.97 crore in 2023-24 as compared to 3.17 crore in 2022-23 with a growth of over 25%. Hence, **the coverage of area and farmers is at all time highest level till date** under the scheme. Recently **Jharkhand** and **Telangana** States have also decided to rejoin the scheme which is likely to further increase area and farmers coverage. As against the premium of Rs.32,440 Crore paid by farmers till date, claims of Rs.1,63,519 crore have been paid out. Therefore, 5 times more claims have been paid out when compared to premium paid by the farmers.

Though the scheme is voluntary for the farmers, non-loanee farmers' coverage has increased to 55% of the total coverage under the scheme during 2023-24, which shows the voluntary acceptability/popularity of the scheme.

Annexure-I**Year-wise details of number of farmer applications insured, premium collected from farmers and claims paid from 2018-19 to 2023-24 in Tamil Nadu under PMFBY**

Year	Farmers Applications Enrolled	Premium collected (from farmers) (in Rs.)	Claims Paid (in Rs.)
2018-19	25,45,790	1,70,01,27,385	26,51,42,50,453
2019-20	38,93,793	1,77,53,85,505	12,61,90,34,213
2020-21	58,87,616	1,76,07,64,378	26,48,47,36,868
2021-22	59,11,016	1,66,92,83,643	8,17,09,86,384
2022-23	61,37,588	1,61,85,50,424	9,09,53,98,210
2023-24	54,64,309	1,49,48,03,927	1,05,00,74,642
Total	2,98,40,112	10,01,89,15,261	83,93,44,80,769

Note: The scheme has been implemented since 2016-17, with granular data available from 2018-19 onwards. (Data as of June 2024)

Annexure-II

District-wise details of number of farmer applications insured, premium collected from farmers and claims paid from 2018-19 to 2023-24 in Tamil Nadu under PMFBY

District Name	Farmer Applications Enrolled	Premium collected (from farmers) (in Rs.)	Claims Paid (in Rs.)
Ariyalur	9,87,686	18,52,71,006	1,21,32,66,548
Chengalpattu	71,240	2,49,24,523	11,34,96,676
Coimbatore	15,064	2,12,21,534	12,56,95,106
Cuddalore	20,63,603	57,14,98,652	4,50,16,45,920
Dharmapuri	1,32,241	9,02,40,911	58,66,58,385
Dindigul	1,01,729	5,15,25,917	39,50,32,753
Erode	36,446	10,48,32,852	10,30,10,661
Kallakurichi	8,48,353	16,21,75,363	1,30,51,22,824
Kancheepuram	2,68,144	10,97,51,790	98,90,11,976
Kanniyakumari	28,270	1,15,30,847	5,77,21,391
Karur	1,18,175	7,63,48,299	53,70,43,711
Krishnagiri	29,153	1,07,07,060	7,84,30,106
Madurai	3,06,493	12,23,03,811	57,65,24,950
Mayiladuthurai	10,01,206	28,95,45,772	1,54,48,88,233
Nagapattinam	22,54,036	84,74,79,024	7,39,37,72,186
Namakkal	4,15,327	16,50,83,791	2,32,82,98,392
Perambalur	4,90,462	14,81,31,247	63,17,35,677
Pudukkottai	17,62,292	49,74,74,654	3,65,82,94,712
Ramanathapuram	29,21,591	70,18,45,841	8,49,50,45,237
Ranipet	1,85,059	6,44,46,659	35,98,34,008
Salem	1,56,707	7,52,94,916	48,72,15,641
Sivaganga	18,51,424	40,68,06,261	3,52,76,61,722
Tenkasi	4,56,662	9,63,97,240	66,46,63,917
Thanjavur	24,30,015	97,56,31,129	8,93,47,73,634
The Nilgiris	9,633	3,96,89,191	6,66,09,070
Theni	10,516	2,39,98,574	7,26,50,701
Thiruvallur	9,72,543	25,53,52,347	2,62,46,18,798
Thiruvarur	27,93,802	1,25,02,06,239	12,10,19,57,565
Thoothukkudi	12,76,423	45,94,04,337	6,00,33,20,510
Tiruchirappalli	7,61,648	29,86,38,917	2,01,14,34,783
Tirunelveli	3,23,106	9,77,45,202	92,27,35,963
Tirupathur	30,936	1,02,10,139	10,84,99,253
Tiruppur	48,023	4,42,00,465	25,76,89,731
Tiruvannamalai	11,20,163	50,46,66,618	2,04,81,70,097
Tuticorin	6,26,758	22,78,36,586	45,73,12,235
Vellore	91,904	8,53,43,629	1,07,97,44,771
Villupuram	19,18,565	58,12,46,559	4,12,63,57,111
Virudhunagar	9,24,714	32,99,07,359	3,44,45,35,816
Grand Total	2,98,40,112	10,01,89,15,261	83,93,44,80,769

Note: The scheme has been implemented since 2016-17, with granular data available from 2018-19 onwards. (Data as of June 2024)

Annexure-III

Company-wise details of number of farmer applications enrolled, premium collected from farmers and claims paid from 2018-19 to 2023-24 in Tamil Nadu under PMFBY

Company Name	Farmer Applications Enrolled	Premium collected from farmers (in Rs.)	Claims Paid (in Rs.)
AIC	1,36,68,380	4,58,21,67,986	39,24,16,04,596
BAJAJ ALLIANZ	12,56,480	29,79,75,301	1,36,39,75,825
CHOLAMANDALAM MS	6,22,036	39,99,29,733	3,65,29,79,031
FUTURE GENERALI	2,48,185	7,88,13,946	18,63,77,828
HDFC ERGO	19,42,727	45,77,05,379	2,42,08,16,387
IFFCO TOKIO	83,45,127	2,54,29,46,329	18,53,21,30,915
NEW INDIA	12,45,758	77,83,28,864	13,13,12,47,014
ORIENTAL INSURANCE	16,45,805	66,36,18,023	5,32,64,07,099
RELIANCE GENERAL	5,17,020	14,75,63,889	1,80,47,729
UNIVERSAL SOMPO	3,48,594	6,98,65,811	6,08,94,344
Total	2,98,40,112	10,01,89,15,261	83,93,44,80,769

Note: The scheme has been implemented since 2016-17, with granular data available from 2018-19 onwards. (Data as of June 2024)
