

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

LOK SABHA
UNSTARRED QUESTION NO. 2773
TO BE ANSWERED ON THE 18TH MARCH, 2025

INSURANCE COMPANIES UNDER PMFBY

2773. SHRI GOVIND MAKTHAPPA KARJOL:

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

- (a) the details of the various companies providing crop insurance under PM Fasal Bima Yojana (PMFBY) in the State of Karnataka;
- (b) the details of the number of farmers whose crops have been insured and awarded compensation by the said companies for crop damage throughout Chitradurga Parliamentary Constituency during the last five years;
- (c) whether the Government is receiving complaints against the companies about compensation cases and delay in compensation particularly from Karnataka; and
- (d) if so, the details thereof and the action taken in this regard?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): With a view to provide financial support to the farmers in the event of non-preventable natural calamities, Pradhan Mantri Fasal Bima Yojana (PMFBY) has been introduced in the country from Kharif 2016 season. The scheme is implemented through general insurance companies empaneled by the Central Government. However, specific insurance company is selected by the State Government concerned through transparent tendering process. At present, HDFC ERGO, IFFCO-Tokio, Kshema General, Oriental Insurance, Tata AIG, Univeral Sampo, and Agriculture Insurance Company of India Ltd. are implementing the scheme in Karnataka.

(b) : The data in PMFBY is not maintained constituency wise.

(c) & (d) : All the major work relating to the 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. However, during implementation of the PMFBY, some complaints against insurance companies about non-payment and 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 in the country. Most of the complaints have been suitably addressed.

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 and launched in January, 2024. 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. This has helped the Central and State Governments to monitor the grievances of stakeholders at a unified platform.
