

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

LOK SABHA
UNSTARRED QUESTION NO. 383
TO BE ANSWERED ON THE 4TH FEBRUARY, 2025

PMFBY IN TAMIL NADU

383. DR. D RAVI KUMAR:

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

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

(b) the total crop insurance claims paid by insurance companies to farmers under PMFBY since commencement of the scheme till date, year, company and State-wise particularly district-wise for Tamil Nadu;

(c) whether any irregularities have been reported against the insurance companies and if so, the action taken by the Government in this regard;

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

(e) 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 and if so, the details thereof?

ANSWER

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

(a) & (b) : Government of India has introduced Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) from Kharif 2016 season. PMFBY provides for comprehensive risk insurance against crop damage

from pre-sowing to post-harvest for food crops (cereals, millets and pulses), oilseeds and annual commercial horticultural crops notified by the concerned State Government.

The actuarial/bidded premium rates are charged by implementing agencies. As per Operational Guidelines, extremely low premium rate across the country for the season is charged from the farmers, which is maximum 2% of sum insured for Kharif crops, maximum 1.5% of sum insured for Rabi crops and maximum 5% of sum insured for commercial/horticultural crops. Remaining part of actuarial premium is shared by the Central and State Government on 50:50 basis except North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10 except in case of Alternate Risk Transfer Models, guidelines for which have been issued separately. Year-wise, District-wise and company-wise details of premium collected from farmers and claims paid from 2018-19 to 2023-24 in Tamil Nadu under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I, II and III**, respectively.

(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.

(e) : No such proposal is under consideration of the Government, at present.

Annexure-I

Year-wise details of farmers premium collected and claims paid in Tamil Nadu under PMFBY on 31.12.2024(Rs. In Crore)		
Year	Farmer Premium Collected	Claims Paid
2018-19	170.01	2,651.43
2019-20	177.54	1,265.97
2020-21	176.08	2,651.73
2021-22	166.93	817.13
2022-23	161.88	916.03
2023-24	149.32	741.25
2018-2023	1,001.75	9,043.53

Annexure-II

District-wise details of farmers premium collected and claims paid in Tamil Nadu under PMFBY during 2018-19 to 2023-24 as on 31.12.2024		
District name	Farmer Premium Collected	Claims Paid
	in INR Crores	
Ariyalur	18.53	126.87
Chengalpattu	2.49	11.81
Coimbatore	2.12	12.59
Cuddalore	57.25	458.36
Dharmapuri	9.03	58.72
Dindigul	5.15	44.02
Erode	10.49	10.55
Kallakurichi	16.46	133.45
Kanchipuram	10.96	100.40
Kanniyakumari	1.15	5.81
Karur	7.64	56.16
Krishnagiri	1.07	8.60
Madurai	12.23	58.75
Mayiladuthurai	28.93	179.34
Nagapattinam	84.71	765.19
Namakkal	16.51	239.50
Perambalur	14.77	174.11
Pudukkottai	49.74	366.99
Ramanathapuram	70.20	875.30
Ranipet	6.45	36.89
Salem	7.53	62.56
Sivaganga	40.67	357.06
Tenkasi	9.64	97.39
Thanjavur	97.52	915.81
The Nilgiris	3.97	6.67
Theni	2.40	7.32
Thiruvallur	25.50	277.48
Thiruvarur	124.87	1,274.91
Thoothukkudi	45.94	600.33
Tiruchirappalli	29.82	209.90
Tirunelveli	9.80	94.87
Tirupathur	1.02	13.27
Tiruppur	4.42	29.24
Tiruvannamalai	50.47	204.90
Tuticorin	22.63	279.68
Vellore	8.54	108.01
Viluppuram	58.15	420.04
Virudhunagar	32.99	360.69
Total (2018-2023)	1,001.75	9,043.53

Annexure-III

Company-wise details of farmers premium collected and claims paid in Tamil Nadu during 2018-19 to 2023-24 under PMFBY as on 31.12.2024		
Insurance Company	Farmer Premium Collected	Claims Paid
	in INR Crores	
Agriculture Insurance Company	458.31	3,969.61
Bajaj Allianz General Insurance Co. Ltd	29.80	136.55
Cholamandalam Ms General Insurance Co. Ltd.	39.99	365.30
Future Generali India Insurance Co. Ltd.	7.88	36.76
Hdfc Ergo General Insurance Co. Ltd.	45.87	251.49
Iffco Tokio General Insurance Co. Ltd.	254.02	2,408.10
New India Assurance Company	77.83	1,313.12
Oriental Insurance	66.36	532.64
Reliance General Insurance Co. Ltd.	14.76	1.84
Universal Sompo General Insurance Company	6.93	28.12
(2018-2023) Total	1,001.75	9,043.53
