

Decline in enrollment under PMFBY

1785. SHRI SYED NASIR HUSSAIN: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the details of total funds allocated under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the total number of beneficiaries under the scheme, year-wise and State/UT-wise;

(b) whether there has been a decline in the number of new beneficiaries under the scheme in 2017-18 from 2016-17, if so, the reasons therefor; and

(c) the steps being taken to ensure bringing all farmers under the ambit of this scheme?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) State-wise funds are not allocated and released under Pradhan Mantri Fasal Bima Yojana (PMFBY). Details of funds allocated for crop insurance schemes including PMFBY are given as under:—

(₹ in crore)

Year	Funds allocated
2016-17	11054.63 (Actual)
2017-18	9419.79 (Actual)
2018-19	13014.15 (Budget Estimates)

Details of farmers enrolments and to whom claims paid under the scheme since its inception in Kharif 2016 till Kharif 2017 season are given in the Statement (*See below*).

(b) and (c) Both loanee and non-loanee farmers are enrolled under the scheme. Loanee farmers are those who avail the Kisan Credit Card/Crop Loan for notified crops and they are mandatorily covered under the scheme. Participation of non-loanee farmers in the scheme is voluntary. After implementation of the PMFBY since April, 2016, enrolment of non-loanee farmers has increased from 27.81 lakh in 2015-16 under erstwhile schemes to 136.66 lakh in 2016-17 and to 138.47 lakh in 2017-18 indicating acceptance of the scheme.

Enrolment of loanee farmers declined in 2017-18 because of the reasons like farmers becoming ineligible for crop insurance due to Debt Waiver Scheme in Maharashtra and Uttar Pradesh, Government of Uttar Pradesh withdrawing the low

risk crops like sugarcane from coverage and introduction of Direct Benefit Transfer (DBT) by the Government in April, 2017 to weed out ghost/duplicate beneficiaries while helping genuine farmers through Aadhaar based verification, etc.

With a view to ensure better transparency, accountability, timely payment of claims to the farmers and encouraging more and more farmers to adopt the scheme, Government has comprehensively revised the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) which have become effective from 01.10.2018. Specific cut-off dates/timelines for various activities including timelines for releasing of premium subsidy to insurance companies by States, furnishing of yield data within one month of completion of harvest and payment of claims by insurance companies within 21 days of receipt of clear yield data from the concerned State Government have been provided in the revised Operational Guidelines to ensure early settlement of claims to farmers. Revised Operational Guidelines also provide for target for incremental 10% coverage to insurance companies for coverage of non-loanee farmers.

The following provisions, *inter alia*, have also been made in the revised Operational Guidelines to facilitate early settlement of claims:—

- (i) Provision of 12% interest rate per annum to be paid by the insurance company to farmers for delay in settlement claims beyond 10 days of prescribed cut off date for payment of claims.
- (ii) State Government have to pay 12% interest rate for delay in release of State share of Subsidy beyond three months of prescribed cut off date/submission of requisition by insurance companies.
- (iii) Auto approval of yield data and calculation of claims on portal.

Statement

*Details of Enrollments and farmers benefitted during 2016-17
and Kharif 2017 under PMFBY*

State/UT	Farmer Enrollments (in lakhs)		No. of Farmers Benefitted (in lakhs)	
	2016-17	Kharif 2017	2016-17	Kharif 2017
1	2	3	4	5
Andaman and Nicobar Islands	0.003	-	0.003	-
Andhra Pradesh	17.75	15.97	8.82	6.04
Assam	0.60	0.52	0.23	0.01

1	2	3	4	5
Bihar	27.14	11.60	2.21	1.09
Chhattisgarh	15.49	13.04	1.37	5.67
Goa	0.01	0.01	0.00	0.00
Gujarat	19.75	14.91	6.79	4.07
Haryana	13.36	6.39	2.19	2.21
Himachal Pradesh	3.80	1.25	1.13	0.24
Jammu and Kashmir	-	0.86	-	0.14
Jharkhand	8.79	11.50	0.45	1.18
Karnataka	27.38	15.81	15.49	6.73
Kerala	0.77	0.28	0.57	0.19
Madhya Pradesh	71.81	35.85	13.27	18.88
Maharashtra	120.06	87.68	29.08	49.96
Manipur	0.08	-	0.08	-
Meghalaya	0.0009	0.0295	0.0005	0.0001
Odisha	18.20	18.28	1.68	7.40
Puducherry	0.09	-	0.04	-
Rajasthan	91.70	54.18	191.02	25.17
Sikkim	0.006	0.008	0.002	-
Tamil Nadu	14.11	1.46	12.05	0.38
Telangana	9.73	8.19	2.21	3.54
Tripura	0.13	0.02	0.01	0.01
Uttar Pradesh	68.43	25.00	11.55	4.04
Uttarakhand	2.62	1.42	0.62	0.50
West Bengal	41.33	23.50	5.56	4.34
GRAND TOTAL	573.16	347.76	306.42	141.79