

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

RAJYA SABHA
UNSTARRED QUESTION NO-1311
 TO BE ANSWERED ON 12/02/2021

DISILLUSIONMENT OF FARMERS AGAINST PMFBY

1311 Shri Vishambhar Prasad Nishad:
 Smt. Chhaya Verma:
 Smt. Sampatiya Uikey:
 Ch. Sukhram Singh Yadav:

Will the Minister of AGRICULTURE & FARMERS WELFARE be pleased to state:

- (a) whether insurance companies refuse to settle claims of farmers stating that insurance amount has not been paid by banks, even after insurance amount has been deducted from bank account of farmers under Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) details of such cases since 2017, so far;
- (c) whether many States are opting out of this scheme and the details of such States;
- (d) whether farmers are getting disillusioned with this scheme due to which less number of farmers are taking insurance; and
- (e) number of farmers who have taken insurance cover, since 2017 till date, year-wise and State-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) & (b): As per provisions of Pradhan Mantri Fasal Bima Yojana (PMFBY) banks have to ensure that farmers are not deprived of any benefit under the scheme due to errors/omissions/commissions of the concerned bank branch/PACS, and in case of such errors, the concerned agencies shall have to make good of all such losses. Receipt of insurance premium is a pre-requisite for assuming the risk by the insurance companies. If a company has not received the premium within the prescribed timelines, they are not liable to pay any claim. The said claim amount is required to be paid by the defaulting bank. The record of such issues is not maintained. However, Government including State Government has examined such cases reported/referred as per provisions of schemes and advised the concerned banks to pay the admissible claims amount to eligible farmers. Further, to resolve such issues a Committee has recently been constituted as per provisions of the scheme. No case, so far, has been filed before the Committee.

Contd...2/-

(c): The PMFBY has been made voluntary for farmers from Kharif 2020 season whereas the scheme is already voluntary for States since inception and they are free to take decision regarding implementing the scheme. Government of West Bengal had opted out of the scheme w.e.f. Kharif 2019-20 and started its own scheme namely, Bangla Sashya Bima (BSB). Similarly, Bihar has also started its own assistance scheme for their farmers with lower benefits than PMFBY. The States of Andhra Pradesh, Telangana, Jharkhand, Gujarat and Manipur have not implemented the scheme in 2020-21. Though, Jammu & Kashmir was desirous of implementing the scheme, but it could not implement it due to late approval/bidding related issues and is in the process of implementation of the scheme in Kharif 2021 season. Therefore, it is only the State/UT Government which can take a call on the implementation of the scheme as per Operational Guidelines of the scheme.

(d) & (e): No Sir. Due to improved features of the scheme, coverage under the scheme has been increased to 30% of Gross Cropped Area (GCA) from 23% under erstwhile crop insurance schemes. State-wise and year-wise details of farmer applications enrolled from 2017-18 to 2020-21 under PMFBY are **annexed**.

Annexure

Year-wise & State-wise details of farmer applications enrolled from 2017-18 to 2020-21 under PMFBY (as on 25.01.2021)				
State/UT Name	Farmer Applications Enrolled (in lakhs)			
	2017-18	2018-19	2019-20	2020-21
A & N Islands	0.0	0.0	0.0	0.0
Andhra Pradesh	18.3	24.5	27.9	-
Assam	0.6	0.7	10.4	10.5
Bihar	23.0	-	-	-
Chhattisgarh	14.7	15.7	40.3	51.5
Goa	0.0	0.0	0.0	0.0
Gujarat	18.0	21.7	24.8	-
Haryana	13.4	14.4	17.0	15.7
Himachal Pradesh	3.8	2.7	2.8	2.3
Jammu & Kashmir	1.6	1.5	-	-
Jharkhand	12.0	12.9	10.9	-
Karnataka	20.9	19.9	21.6	16.6
Kerala	0.6	0.6	0.6	0.7
Madhya Pradesh	70.3	74.2	77.3	76.3
Maharashtra	102.7	148.3	145.6	123.1
Manipur	0.1	0.0	0.0	-
Meghalaya	0.0	0.0	0.0	0.0
Odisha	18.9	21.0	47.8	90.7
Puducherry	-	0.1	0.1	0.1
Rajasthan	91.1	71.9	86.0	106.1
Sikkim	0.0	0.0	0.0	0.0
Tamil Nadu	15.1	24.2	38.6	56.7
Telangana	11.0	7.9	10.1	-
Tripura	0.1	0.0	0.3	2.5
Uttar Pradesh	54.2	61.3	46.8	41.7
Uttarakhand	2.2	1.9	2.1	1.7
West Bengal	40.4	51.3	-	-
GRAND TOTAL	533.0	576.8	611.3	596.3
<i>* Kharif 2020 enrolment under finalisation; Rabi 2020-21 enrolment under process;</i>				
