

WRITTEN ANSWERS TO UNSTARRED QUESTIONS

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
RAJYA SABHA
UNSTARRED QUESTION NO. 641
TO BE ANSWERED ON 03/12/2021

DELAY IN SETTLEMENT OF CLAIMS UNDER PMFBY

641 SHRI TIRUCHI SIVA:

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

- (a) whether there is a record of the number of farmers registered under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the details thereof from the year 2019 till date, State-wise;
- (c) whether there is data on the average time taken for paying the claims to farmers and the delay in the same;
- (d) if so, the reasons identified for these delays; and
- (e) the steps being taken to address these delays?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
(SHRI NARENDRA SINGH TOMAR)

(a) & (b) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) is voluntary for States/Union Territories as well as for farmers. State-wise details of farmer applications enrolled during 2019-20, 2020-21 and 2021-22 are **Annexed**.

(c) to (e) : The admissible claims under the Pradhan Mantri Fasal Bima Yojana (PMFBY) are generally paid by the concerned insurance companies within two months of completion of Crop Cutting Experiments (CCEs)/harvesting period and one month of notification for invoking the risks/perils of prevented sowing, mid-season adversity and post harvest losses subject to receipt of total share of premium subsidy from concerned Government within time. However, settlement of few claims in some States got delayed due to reasons like delayed transmission of yield data from States to insurance companies for computation of admissible claims; late release of State share in premium subsidy, yield related disputes between insurance companies and States, non-receipt of bank account details of some farmers for transfer of claims to the bank account of eligible farmers and National Electronic Fund Transfer (NEFT) related issues, erroneous/incomplete entry of individual farmers data on National Crop Insurance Portal (NCIP), delay in remittance of farmers share of premium/non-remittance of farmers share of premium to concerned insurance company etc.

This Department is regularly monitoring the implementation of PMFBY including timely settlement of claims through weekly video conference of stakeholders, one to one meetings with insurance companies/States etc. Further, penalty provisions for late settlement of claims by insurance companies and late release of funds by State Governments have also been stipulated under the revised/revamped operational guidelines of the scheme. Insurance companies have to pay penal interest @12% per annum to the farmers for the period beyond the stipulated period in the PMFBY Guidelines from the date of receipt of final yield data from the State Government and completion of crop damage survey.

Further, this Department is regularly reviewing the schemes in consultation with State Governments and other stakeholders to streamline the process for early settlement of claims and to provide timely and adequate benefits to the eligible farmers under the scheme.

Annexure			
FY 2019-20 - PMFBY & RWBCIS Combined - State Wise details of farmer applications enrolled during 2019-20 2020-21 and 2021-22 (provisional for Kharif 2021 season only as Rabi 2021-22 season is in progress) as on 25.11.2021			
	Number of Farmer Applications Enrolled (Lakhs)		
	2019-20	2020-21	2021-22
A & N Islands	0.001	0.003	0.002
Andhra Pradesh	27.9	Not implemented	
Assam	10.0	15.8	5.6
Chhattisgarh	40.2	51.6	49.1
Goa	0.01	0.001	0.0005
Gujarat	24.8	Not implemented	
Haryana	17.1	16.5	7.3
Himachal Pradesh	2.8	2.4	0.9
Jammu & Kashmir	Not implemented		0.5
Jharkhand	10.9	Not implemented	
Karnataka	21.3	16.1	15.9
Kerala	0.6	0.8	0.4
Madhya Pradesh	82.3	82.6	41.0
Maharashtra	145.6	124.0	81.7
Manipur	0.03	Not Implemented	0.03
Meghalaya	0.01	0.001	
Odisha	48.8	97.5	62.8
Puducherry	0.1	0.1	0.01
Rajasthan	85.3	107.6	166.8
Sikkim	0.0002	0.001	0.02
Tamil Nadu	38.9	57.3	1.4
Telangana	10.3	Not Implemented	
Tripura	0.4	2.6	2.0
Uttar Pradesh	46.4	41.9	20.8
Uttarakhand	2.1	1.7	1.1
GRAND TOTAL	616.0	618.3	457.4
