

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

RAJYA SABHA
UNSTARRED QUESTION NO-1305
TO BE ANSWERED ON 02/08/2024

SETTLEMENT OF CLAIMS UNDER PMFBY

1305. SHRI RANDEEP SINGH SURJEWALA:

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

- (a) the number of farmers who have claimed compensation under the Pradhan Mantri Fasal Bima Yojana (PMFBY), including the amount claimed, since 2019, the details thereof, year-wise and State-wise;
- (b) whether there is any time limit for the insurance companies to settle the claims and pay compensation to the farmers, if so, the details therefore, if not, the reasons therefor; and
- (c) the action taken by Government in case the insurance company fails to follow the operational guidelines and does not settle the claims of farmers within the prescribed time?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI RAMNATH THAKUR)

(a): The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. Since inception of the scheme in Kharif 2016, 27 States/Union Territories have implemented the PMFBY in one or more seasons. State-wise and year-wise details of claims paid and number of farmer applications to whom claims paid from 2019-20 to 2022-23 are given in **Annexure**.

(b) & (c): As per provisions of Operational Guidelines of the scheme, claims are worked out and paid within one month of the receipt of yield data from the State Government. Timelines for each activity including settlement of claims are provided in the Operational Guidelines of PMFBY.

Settlement of few claims in some States got slightly delayed due to reasons like delayed transmission of yield data and late release of State share in premium subsidy by the States, yield related disputes between insurance companies and States, non-receipt of 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. It has been observed that majority of pending claims remain unpaid on account of delay by States in releasing their share of premium subsidy. Taking cognizance of this, Government of India is releasing its share of premium subsidy in advance by delinking the same from release of State Government's share. Accordingly, claims are released by the Insurance Companies on pro-rata basis, so that the farmer does not suffer.

As per provisions of 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.

Annexure

State-wise details of Farmer applications insured and Claims paid from 2019-20 to 2022-23 under PMFBY (as on 30.06.2024)

State Name	Farmers' Applications Insured (Lakh)				Claims Paid (Rs. in Crore)			
	2019-20	2020-21	2021-22	2022-23	2019-20	2020-21	2021-22	2022-23
A & N Islands	0.00	0.00	0.01	0.00	-	-	-	-
Andhra Pradesh	27.88	-	-	125.59	1,253.33	-	-	566.61
Assam	10.06	16.60	9.96	4.90	107.30	192.19	273.30	16.63
Chhattisgarh	40.17	51.58	58.39	77.30	1,303.71	887.23	1,432.35	533.99
Goa	0.01	0.00	0.00	0.00	0.01	-	-	0.00
Gujarat	24.81	-	-	-	442.85	-	-	-
Haryana	17.11	16.51	14.53	14.47	938.00	1,285.49	1,703.46	2,473.98
Himachal Pradesh	2.84	2.41	2.34	2.68	67.55	81.78	77.60	15.42
Jammu & Kashmir	-	-	0.91	0.92	-	-	56.05	6.00
Jharkhand	10.92	-	-	-	27.75	-	-	-
Karnataka	19.75	15.94	19.34	26.85	1,515.47	1,030.24	1,489.90	1,558.07
Kerala	0.58	0.76	0.99	1.47	88.94	125.33	95.20	165.13
Madhya Pradesh	83.97	84.52	92.64	177.32	6,195.99	7,792.36	2,909.92	1,026.74
Maharashtra	145.66	124.06	99.02	107.34	6,758.35	1,559.65	4,389.37	5,015.42
Manipur	0.03	-	0.03	0.04	1.14	-	1.48	1.47
Meghalaya	0.01	0.00	-	0.00	0.18	0.07	-	0.01
Odisha	48.79	97.53	81.74	80.21	1,157.70	572.44	1,045.88	559.48
Puducherry	0.12	0.11	0.36	0.31	7.13	13.39	-	-
Rajasthan	86.17	107.59	344.71	390.96	5,025.13	4,357.51	5,174.63	4,082.85
Sikkim	0.00	0.00	0.02	0.05	-	0.02	0.53	-
Tamil Nadu	38.94	58.87	59.11	61.43	1,214.00	2,680.30	836.07	895.99
Telangana	10.34	-	-	-	507.96	-	-	-
Tripura	0.36	2.57	3.36	3.56	0.81	2.60	2.63	0.28
Uttar Pradesh	46.98	41.90	40.69	42.83	1,084.56	507.06	988.00	941.08
Uttarakhand	2.13	1.71	1.83	2.82	103.24	134.86	109.91	206.04
