

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.221**  
TO BE ANSWERED ON THE 11<sup>TH</sup> DECEMBER, 2018

**BENEFITS FROM PMFBY**

221. SHRI RAJU SHETTY:  
SHRI PRATHAP SIMHA:  
SHRI R. GOPALAKRISHNAN:  
KUMARI SHOBHA KARANDLAJE:  
Dr. KIRIT P. SOLANKI:

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

- (a) whether all the farmers in the country have been covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) and if so, the details thereof along with the number of farmers who got the benefits thereof and the average premium paid by these beneficiaries;
- (b) if not, the reasons therefor and the steps taken/being taken to enroll all the farmers under the yojana;
- (c) the number and value of claims received, processed and paid each month since the scheme introduction in 2016 and the average value of processed settlements, State-wise;
- (d) the number of claims currently pending or dismissed;
- (e) whether the Government has taken measures to monitor/oversee the processing of these claims and if so, the details thereof; and
- (f) whether any action has been taken against any insurance company for irregularities in processing and payment of claims under the yojana, if so, the details thereof?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री ( SHRI PARSHOTTAM RUPALA)

(a) & (b) : Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are available for all the farmers including sharecropper tenant farmers growing the notified crops in the notified areas. The scheme is compulsory for loanee farmers in areas/crops notified by the concerned State Government and voluntary for non-loanee farmers. Further, the scheme is also optional for the States/Union Territories. As the scheme is not notified by all the States/UTs and for all the crops/areas by the States, all the farmers in the country are not covered under these schemes. As against the premium collected from farmers amounting to Rs. 4216.04 crore in 2016-17, claims of Rs. 16279.25 crore have been paid to farmers. Similarly, claims of Rs. 16967.92 crore have been paid during 2017-18 (Kharif 2017) against premium collected from farmers amounting to Rs. 3038.70 crore. Details of enrolment of farmers, premium paid by them and claims paid are given in following table:

Season	Farmers Enrolled	Farmers Benefitted	Farmers share of premium	Claims Paid
	(In lakhs)		(Rs. in crores)	
2016-17	573.15	306.21	4216.04	16279.25
2017-18 (Mainly Kharif, 17)	518.29	159.30	3038.70	16967.92

(c) to (f): Season-wise details of farmers enrolled, premium received, claims processed, claims approved, claims paid and pending are given in **Annexure**. To monitor/oversee the claims related issues, various measures, including the following, have been taken :-

(a) Stipulation of timelines for completion of the following activities :-

(i) Submission of proposals by banks to insurance companies, (ii) Assessment of yield by State Government agencies,

(ii) Assessment of yield by State Government agencies,

(iii) Processing and settlement of claims by insurance companies, (to be done within three weeks of receipt of yield data from State)

(b) Mandatory use of CCE Agri App/smartphone for transmission of data etc.

Further, Crop Insurance Portal has been launched for ensuring better administration, co-ordination amongst stakeholders, transparency and seamless flow of information/data including calculation of claims of individual farmers etc ensure timely settlement of claims.

Moreover, Operational Guidelines of the scheme have been revised recently to provide for Penalties/ Incentives for States, Insurance Companies and Banks, i.e., 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. Similarly, State Govt. 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.

Besides above, Department has put a rigorous monitoring mechanism in place in form of weekly review with all stakeholders including States, Insurance Companies, Banks and other supporting agencies, issues based meetings with concerned stakeholders including meetings of Technical Advisory Committee and meetings of National Level Monitoring Committee (NLMC) to ensure early settlement of claims under the scheme.



## Season-wise details of farmers enrolled, premium collected and claims under PMFBY

## Kharif 2016

Sl. No.	State / UT	Sum of No. of Farmers Enrolled	Premium Paid by Enrolled farmers	Received Claims	Processed Claims	Claim Paid	Claims pending	No. of Beneficiary Farmers
		No.	Rs. In Lakh				No.	No.
1	Andhra Pradesh	1618537	18112.19	64827.55	64582.43	64380.67	245.13	794207
2	Assam	51749	410.96	501.68	501.68	501.68	-	23370
3	Bihar	1485432	13062.11	29153.69	29153.69	29153.69	-	151365
4	Chhattisgarh	1399189	12755.37	13303.59	13303.59	13303.59	-	96966
5	Goa	744	6.73	2.68	2.68	2.68	-	111
6	Gujarat	1842386	22433.85	122928.47	122928.47	122928.47	-	639228
7	Haryana	738856	12686.04	23521.22	23521.22	23412.42	-	152908
8	Himachal Pradesh	134616	472.41	605.17	605.17	582.79	-	27415
9	Jharkhand	828412	3782.53	2984.90	2460.28	2049.00	524.62	39627
10	Karnataka	1356875	19038.28	116407.65	115738.94	115192.83	668.72	682012
11	Kerala	31531	311.88	1792.24	1792.24	1787.08	-	24895
12	Madhya Pradesh	4071974	42089.93	184650.32	184650.32	184582.66	-	1110471
13	Maharashtra	10997398	59929.78	207989.81	207989.81	207989.81	-	2795624
14	Manipur	8366	73.88	195.91	195.91	195.91	-	8358
15	Meghalaya	63	1.04	2.62	2.62	2.62	-	48
16	Odisha	1766541	13782.83	42934.79	42934.79	42928.29	-	166436
17	Rajasthan	6231514	22006.30	163372.03	163372.03	163201.57	-	18752192
18	Tamil Nadu	15873	554.08	1061.06	1061.06	494.68	-	1987
19	Telangana	708876	8962.43	16422.62	16422.62	16368.10	-	207323
20	Tripura	1881	4.94	8.34	8.34	8.34	-	502
21	Uttar Pradesh	3739273	26711.35	45000.51	45000.51	44986.11	-	952647
22	Uttarakhand	175243	1465.65	1668.73	1668.73	1668.41	-	50500
23	West Bengal	3053408	13252.89	10410.63	10389.00	9584.79	21.63	291212
	<b>Total</b>	<b>40258737</b>	<b>291907.45</b>	<b>1049746.21</b>	<b>1048286.11</b>	<b>1045306.20</b>	<b>1,460.09</b>	<b>26969404</b>

## RABI 2016-17

Sl. No.	State / UT	Sum of No. of Farmers Enrolled	Premium Paid by Enrolled farmers	Received Claims	Processed Claims	Claim Paid	Claims pending	No. of Beneficiary Farmers
		No.	Rs. In Lakh				No.	No.
1	A & N Islands	324	0.23	14.56	14.56	14.56	-	295
2	Andhra Pradesh	156875	1815.14	25465.03	25465.03	24075.76	-	87931
3	Assam	8516	86.28	13.60	13.60	13.60	-	76
4	Bihar	1228806	7400.14	5715.97	5704.67	5704.67	11.30	69358
5	Chhattisgarh	149950	894.00	2703.36	2703.36	2686.58	-	39768
6	Goa	13	0.04	0.00	0.00	0.00	-	0
7	Gujarat	132753	2505.36	3268.65	3268.65	3268.65	-	39568
8	Haryana	597172	6966.55	6075.99	6075.99	5963.48	-	65915
9	Himachal Pradesh	245309	2637.33	3913.30	3913.30	3889.63	-	85372
10	Jharkhand	50927	180.52	168.94	168.94	153.27	-	5145
11	Karnataka	1380792	6910.25	79499.95	75340.27	69732.27	4,159.68	867992.55
12	Kerala	45874	409.98	2657.64	2657.64	2657.64	-	30128
13	Madhya Pradesh	3109268	31221.69	16250.09	15541.70	15077.87	708.39	216706
14	Maharashtra	1008532	9301.96	23691.63	23691.63	23560.40	-	112773
15	Meghalaya	26	0.30	0.00	0.00	0.00	-	0
16	Odisha	53695	479.69	199.36	199.36	199.36	-	2054
17	Puducherry	8537	26.33	757.24	757.21	757.21	0.03	4299
18	Rajasthan	2938246	14615.73	24608.42	21721.42	21380.20	2,887.00	329362
19	Sikkim	574	0.74	10.77	10.77	10.77	-	225
20	Tamil Nadu	1395353	10700.10	347620.04	347620.04	339487.58	-	1202899
21	Telangana	264467	2389.18	1452.39	1452.39	1452.39	-	13590
22	Tripura	10879	24.24	50.00	46.00	34.00	4.00	351
23	Uttar Pradesh	3103829	20884.72	10433.99	10433.99	10433.57	-	202367
24	Uttarakhand	86328	489.46	1078.32	1078.32	1078.32	-	11205
25	West Bengal	1079871	9757.12	31760.41	31760.41	31751.09	-	264904
	<b>Total</b>	<b>17056916</b>	<b>129697.07</b>	<b>587409.65</b>	<b>579639.24</b>	<b>563382.87</b>	<b>7,770.40</b>	<b>3652284</b>

**KHARIF 2017**

Sl. No.	State / UT	Sum of No. of Farmers Enrolled	Premium Paid by Enrolled farmers	Received Claims	Processed Claims	Claim Paid	Claims pending	No. of Beneficiary Farmers
		No.	Rs. In Lakh					
1	Andhra Pradesh	1597435	22897.03	49349.38	49045.32	48641.18	304.06	602688
2	Assam	51550	459.17	54.18	54.18	54.18	-	1465
3	Bihar	1159543	10543.55	41076.34	20077.58	20077.58	20,998.77	109044
4	Chhattisgarh	1303808	12817.96	130389.27	130389.27	130379.30	-	567027
5	Goa	537	4.82	0.50	0.50	0.50	-	22
6	Gujarat	1490610	36826.31	104874.90	104461.72	104004.27	413.18	406920
7	Haryana	639316	12419.00	61428.15	61353.02	60998.88	75.13	197150
8	Himachal Pradesh	125468	285.29	312.06	312.06	312.06	-	23573
9	Jammu & Kashmir	85619.35	546.34	594.90	594.90	594.90	-	14129
10	Jharkhand	1149786	2654.27	3781.84	3781.84	2726.53	-	117694
11	Karnataka	1581497	23552.11	81143.62	80898.67	72895.04	244.95	663689
12	Kerala	28364	375.53	797.55	797.55	797.55	-	18989
13	Madhya Pradesh	3584684	50805.69	536728.23	536177.90	530742.30	550.33	1887724
14	Maharashtra	8768211	41988.22	285862.78	282823.61	282085.33	3,039.17	4995590
15	Meghalaya	2945	100.88	25.00	1.26	0.00	23.74	7
16	Odisha	1827839	14509.23	172084.70	171935.00	171935.00	149.71	739977
17	Rajasthan	5417614	24137.84	163252.14	158352.51	152459.16	4,899.63	2468618
18	Sikkim	793	5.23	0.00	0.00	0.00	-	0
19	Tamil Nadu	146220	2344.24	4783.53	4181.46	3707.77	602.07	38400
20	Telangana	819390	15898.28	47905.01	44665.90	42252.23	3,239.11	351791
21	Tripura	2320	12.06	25.78	25.78	25.78	-	724
22	Uttar Pradesh	2499944	18439.97	24889.59	24863.35	24412.38	26.24	403662
23	Uttarakhand	142226	1092.61	2665.63	2665.63	2665.63	-	49998
24	West Bengal	2350336	11154.01	20957.47	19332.95	14931.05	1,624.52	324780
	<b>Total</b>	<b>34776055</b>	<b>303869.65</b>	<b>1732982.54</b>	<b>1696791.94</b>	<b>1666698.58</b>	<b>36,190.60</b>	<b>13983661</b>

RABI 2017-18								
Sl. No.	State / UT	Sum of No. of Farmers Enrolled	Premium Paid by Enrolled farmers	Received Claims*	Processed Claims	Claim Paid	Claims pending	No. of Beneficiary Farmers
		No.	Rs. In Lakh					No.
1	A & N Islands	364	0.71	0.00	0.00	0.00	-	0
2	Andhra Pradesh	247937	3544.12	11750.39	5104.29	0.00	6,646.10	17708
3	Assam	5320	72.30	35.00	0.00	0.00	35.00	0
4	Bihar	1099807	7240.60	8789.99	3239.99	0.00	5,550.00	4500
5	Chhattisgarh	170410	1169.43	7555.13	7185.13	6773.39	370.00	77535
6	Goa	1	0.01	0.00	0.00	0.00	-	0
7	Gujarat	271219	3012.16	1041.11	1041.02	111.24	0.09	14557
8	Haryana	714261	8429.23	8698.64	5266.41	1493.70	3,432.22	43677
9	Himachal Pradesh	256547	2779.45	4626.37	3221.16	683.57	1,405.21	54552.6
10	Jammu & Kashmir	66524	353.59	513.55	334.55	334.55	179.00	10029
11	Jharkhand	49067	196.82	80.00	0.00	0.00	80.00	0
12	Karnataka	27810	509.83	3944.13	3458.77	2929.12	485.36	10420
13	Kerala	27789	264.66	176.61	170.28	92.48	6.33	11544
14	Madhya Pradesh	3444111	42238.76	30150.41	7066.75	1512.82	23,083.66	82998.565
15	Maharashtra	1364466	9510.56	37957.21	27752.21	15368.93	10,205.00	48070
16	Manipur	9109	74.66	100.00	0.00	0.00	100.00	0
17	Odisha	63487	605.50	3496.31	446.31	160.94	3,050.00	12623
18	Rajasthan	3174428	23209.09	23071.11	3996.38	0.00	19,074.73	36955
19	Sikkim	664	1.15	0.00	0.00	0.00	-	0
20	Tamil Nadu	1345770	11220.44	99369.41	21011.02	7106.57	78,358.39	1289741
21	Telangana	191495	2228.01	3524.71	889.71	0.00	2,635.00	0
22	Tripura	9354	47.26	69.73	69.73	31.75	-	1828
23	Uttar Pradesh	2821812	19995.07	10987.11	10086.38	9672.71	900.73	136062
24	Uttarakhand	80345	790.06	1082.00	68.70	68.70	1,013.30	5772
25	West Bengal	1611177	14373.09	5369.30	3000.61	3000.61	2368.69	88322
	<b>Total</b>	<b>17053274</b>	<b>151866.58</b>	<b>262388.23</b>	<b>103409.41</b>	<b>49341.08</b>	<b>158978.83</b>	<b>1946894</b>

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