



STANDING COMMITTEE ON AGRICULTURE
(2020-2021)

SEVENTEENTH LOK SABHA

MINISTRY OF AGRICULTURE AND FARMERS WELFARE
(DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE)

ON THE SUBJECT

"PRADHAN MANTRI FASAL BIMA YOJANA - AN EVALUATION"

TWENTY NINTH REPORT



LOK SABHA SECRETARIAT
NEW DELHI

August, 2021/Shravana, 1943 (Saka)

TWENTY NINTH REPORT

**STANDING COMMITTEE ON AGRICULTURE
(2020-2021)**

(SEVENTEENTH LOK SABHA)

**MINISTRY OF AGRICULTURE AND FARMERS WELFARE
(DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE)**

ON THE SUBJECT

"PRADHAN MANTRI FASAL BIMA YOJANA - AN EVALUATION"

Presented to Lok Sabha on 10.08.2021

Laid on the Table of Rajya Sabha on 10.08.2021



**LOK SABHA SECRETARIAT
NEW DELHI**

August, 2021/Shravana, 1943 (Saka)

COA No. 428

© 2021 By Lok Sabha Secretariat

Published under Rule 382 of the Rules of Procedure and Conduct of Business
in Lok Sabha (Sixteenth Edition) and Printed by

<CONTENTS>

		PAGE No.
COMPOSITION OF THE COMMITTEE (2019-20).....		(iii)
COMPOSITION OF THE COMMITTEE (2020-21).....		(iv)
INTRODUCTION.....		(v)
ABBREVIATIONS.....		(vi)
 REPORT 		
PART- I		
CHAPTER I	INTRODUCTION	01
	A. Objective of the Scheme	02
	B. Scope and Vision of the Scheme	02
	C. Significant Modifications made in the Scheme	03
	D. Allocation under the Scheme	08
	E. Adoption of Technology for Scheme Administration	09
 Chapter II	 ANALYSIS OF THE SCHEME	
	A. Implementation of the Scheme	11
	B. Coverage of Farmers	14
	C. Coverage of Crops	19
	D. Coverage of Risks and Exclusions	20
	E. Empanelment of Insurance Companies(ICs)	22
	F. Sum Insured and Fixation of Premium	30
	G. Settlement of Claims	34
	H. Formation of Clusters	46
	I. Crop Cutting Experiments	49
	J. Publicity and Awareness	52
	K. Grievance Redressal Mechanism	60
 PART-II 		
	RECOMMENDATIONS AND OBSERVATIONS OF THE COMMITTEE	63-75
 ANNEXURES 		
I.	State-wise details of crops being notified by various States during Kharif and Rabi seasons under PMFBY/RWBCIS.	76-81
II.	State-wise details of insurance companies selected by States/UTs from Kharif 2016 season onwards	82-91
III.	State-wise, Season-wise and year-wise average details of premium paid by farmers since 2016 to Kharif 2020 based on the data available as on 28.12.2020.	92-95
 APPENDICES 		
I.	Minutes of the 14 th Sitting of the Committee (2019-20) held on 23 th December, 2019	96-99
II.	Minutes of the 3 rd Sitting of the Committee (2020-21) held on 22 nd December, 2020	100-103
III.	Extract of Minutes of the 15 th Sitting of the Committee (2020-21) held on 05.08.2021	104-105

COMPOSITION OF THE STANDING COMMITTEE ON AGRICULTURE (2019-20)

Shri Parvatagouda Chandanagouda Gaddigoudar- Chairperson

MEMBERS

LOK SABHA

2. Shri Afzal Ansari
3. Shri Horen Sing Bey
4. Shri Devendra Singh 'Bhole'
5. Shri A. Ganeshamurthi
6. Shri Kanakmal Katara
7. Shri Abu Taher Khan
8. Shri Bhagwanth Khuba
9. Dr. Amol Ramsing Kolhe
10. Shri Mohan Mandavi
11. Shri Devji Mansingram Patel
12. Smt. Shardaben Anilbhai Patel
13. Shri Bheemrao Baswanthrao Patil
14. Smt. Navneet Ravi Rana
15. Shri Vinayak Bhaurao Raut
16. Shri Pocha Brahmananda Reddy
17. Shri Mohammad Sadique
18. Shri Virendra Singh
19. Shri V.K. Sreekandan
20. Shri Mulayam Singh Yadav
21. Shri Ram Kripal Yadav

RAJYA SABHA

22. Shri Partap Singh Bajwa
23. Sardar Sukhdev Singh Dhindsa
- #24. Shri Harivansh
25. Shri Narayan Rane
26. Shri Kailash Soni
27. Shri Vaiko
28. Shri R. Vaithilingam
29. Smt. Chhaya Verma
30. Dr. Chandrapal Singh Yadav
31. Shri Harnath Singh Yadav

Nominated to this Committee w.e.f. 22.07.2020 vice Shri Ram Nath Thakur, MP Rajya Sabha ceased to be a Member of the Committee w.e.f. 09.04.2020 due to his retirement.

COMPOSITION OF THE STANDING COMMITTEE ON AGRICULTURE (2020-21)

Shri Parvatagouda Chandanagouda Gaddigoudar- Chairperson

MEMBERS

LOK SABHA

2. Shri Afzal Ansari
3. Shri Horen Sing Bey
4. Shri Devendra Singh 'Bhole'
5. Shri A. Ganeshamurthi
6. Shri Kanakmal Katara
7. Shri Abu Taher Khan
8. Shri Mohan Mandavi
9. Shri Devji Mansingram Patel
10. Smt. Shardaben Anilbhai Patel
11. Shri Bheemrao Baswanthrao Patil
12. Shri Shrinivaas Dadasaheb Patil
13. Shri Kinjarapu Ram Mohan Naidu
14. Shri Vinayak Bhaurao Raut
15. Shri Pocha Brahmananda Reddy
16. Shri Mohammad Sadique
17. Shri Virendra Singh
18. Shri V.K. Sreekandan
19. Shri Mulayam Singh Yadav
20. Shri Ram Kripal Yadav
21. VACANT

RAJYA SABHA

22. Shri Partap Singh Bajwa
23. Sardar Sukhdev Singh Dhindsa
24. Shri Kailash Soni
- #25. Shri Ram Nath Thakur
26. Shri Vaiko
27. Smt. Chhaya Verma
28. Shri Harnath Singh Yadav
- \$29. VACANT
- \$30. VACANT
31. VACANT

Dr. Chandrapal Singh Yadav ceased to be a Member of the Committee on his retirement from Rajya Sabha w.e.f 25.11.2020 vide CB-I Note dated 06.10.2020.

Shri R. Vaithilingam ceased to be a Member of the Committee on his resignation from Rajya Sabha w.e.f. 07.05.2021.

Nominated to the Committee as a Member w.e.f 11.06.2021 vide Bulletin Part-II No. 2509 dated 16.06.2021

\$ Shri Bhagwanth Khuba, MP Lok Sabha, Shri Narayan Rane, MP Rajya Sabha and Shri B.L. Verma, MP Rajya Sabha ceased to be the Member of the Committee on being appointed as the Minister on 07.07.2021

SECRETARIAT

1. Shri Shiv Kumar - Joint Secretary
2. Smt. Juby Amar - Director
3. Shri Prem Ranjan - Deputy Secretary
4. Shri Nirantar Kumar Singh - Executive Officer

INTRODUCTION

I, the Chairperson, Standing Committee on Agriculture, having been authorized by the Committee to submit the Report on their behalf, present this Twenty Ninth Report on the Subject "Pradhan Mantri Fasal Bima Yojana - An Evaluation" of the Ministry of Agriculture and Farmers Welfare (Department of Agriculture and Farmers Welfare).

2. The Standing Committee on Agriculture had selected the subject for examination during 2019-20. Briefing on the Subject by the representatives of the Ministry of Agriculture and Farmers Welfare (Department of Agriculture, Cooperation and Farmers Welfare) was held at their Sitting held on 23.12.2019. The Committee at this sitting also decided to elicit opinion of Experts, Individuals, Organizations and other Stakeholders on the Subject through a Press Communique`, which was accordingly issued on 11.07.2020. As the examination of the Subject could not be completed during 2019-20, the Subject was again selected for examination by the Committee during 2020-21. The Committee took evidence of the representatives of Ministry of Agriculture and Farmers Welfare (Department of Agriculture, Cooperation and Farmers Welfare) on the Subject at their Sitting held on 22.12.2020.

3. The Report was considered and adopted by the Committee at their Sitting held on 05.08.2021.

4. For facility of reference, the observations/recommendations of the Committee have been printed in bold at Part-II of the Report.

5. The Committee wish to express their thanks to representatives of the Ministry of Agriculture and Farmers Welfare (Department of Agriculture, Cooperation and Farmers Welfare) for furnishing requisite information to the Committee in connection with examination of the subject.

6. The Committee would also like to place on record their deep sense of appreciation for the invaluable assistance rendered to them by the officials of Lok Sabha Secretariat attached to the Committee.

NEW DELHI;
05 August, 2021
14 Shravana, 1943 (Saka)

P.C. GADDIGOUDAR
Chairperson,
Standing Committee on Agriculture

ABBREVIATIONS

AOA	Agreement on Agriculture
ARAI	Automotive Research Association of India
ASCM	Agreement on Subsidies and Countervailing Measures
ATMA	Agriculture Technology Management Agency
BIS	Bureau of Indian Standards
CBEC	Central Board of Excise and Customs
CMVR	Central Motor Vehicle Rules
CKD	Completely Knocked Down
COP	Conformity of Production
DAC&FW	Department of Agriculture, Cooperation and Farmers Welfare
DBT	Direct Benefit Transfer
DCR	Domestic Content Requirement
DLEC	District Level Executive Committee
EC	Executive Committee
FMTTIs	Farm Machinery Training & Testing Institutes
FTA	Free Trade Agreement
GST	Goods and Services Tax
ICAR	Indian Council of Agricultural Research
ICAT	Centre for Automotive Technology
ICT	Initial Commercial Testing
KAMCO	Kerala Agro Machinery Corporation
MRP	Maximum Retail Price.
MIDH	Mission on Integrated Development of Horticulture
NFSM	National Food Security Mission

NSC	National Steering Committee
NHM	National Horticulture Mission
NMOOP	National Mission on Oils and Oil Palms
NMAET	National Mission on Agricultural Extension and Technology
PHTM	Post Harvest Technology and Management
PMFBY	Pradhan Mantri Fasal Bima Yojana
RAU	Rajendra Agricultural University, Patna,
RKVY	Rashtriya Krishi Vikas Yojana
SMAM	Sub-Mission on Agricultural Mechanization
SLEC	State Level Executive Committee
SKD	Semi Knocked Down
SRFMTTI	Southern Region Farm Machinery Training and Testing Institute
TRIMs	Trade-Related Investment Measures
VAT	Value Added Tax
WTO	World Trade Organization

CHAPTER-I

INTRODUCTION

1.1. Agriculture plays a vital role in India's economy. 54.6% of the total workforce in the country is engaged in Agricultural and Allied Sector Activities (Census 2011) and accounts for 16.5% of the country's Gross Value Added (GVA) for the year 2019-20 (at current prices). Given the importance of the Agriculture Sector and in view of the risks involved in Agriculture and to insure the farming community against various risks, the Ministry of Agriculture introduced a crop insurance scheme in 1985 and thereafter brought improvements in the erstwhile Scheme(s) from time to time based on the experience gained and views of the stakeholders, States, farming community, etc. Moreover, the next major milestone was the introduction of National Agricultural Insurance Scheme (NAIS) in 1999-2000 which was implemented till 2015-16. In the meanwhile several pilots were also launched simultaneously to explore feasibility of Crop Insurance Products that were not only better but more comprehensive. The cumulative outcome was the National Crop Insurance Programme (NCIP) which was launched in 2013-14 with three Component Schemes namely Modified NAIS (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS). Thereafter, based on the experience of the Schemes over the years, to include more risks under Crop Insurance Cover and to make it more understandable and affordable to the farmers, the flagship Schemes of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured WBCIS (RWBCIS) were launched in April, 2016.

1.2. After detailed discussions with various stakeholders including State Governments and representatives of farmers' organizations, the Government of India has formulated the new Crop Insurance Scheme viz. Pradhan Mantri Fasal Bima Yojana (PMFBY), which is being implemented in various States/Union Territories of the country from Kharif 2016. Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched with aim to support production in Agriculture by providing an affordable Crop Insurance Product to ensure comprehensive risk cover for crops of

farmers against all non-preventable natural risks from Pre-sowing to Post-harvest stage. The Scheme is being implemented through 5 Public Sector and 13 Private Sector General Insurance Companies.

A. Objective of the Scheme

1.3. PMFBY aims at supporting sustainable production in Agriculture Sector by way of:

- i Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events
- ii Stabilizing the income of farmers to ensure their continuance in farming
- iii Encouraging farmers to adopt innovative and modern agricultural practices
- iv Ensuring credit worthiness of the farmers, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting the farmers from production risks.

B. Scope and Vision of the Scheme

1.4. Under PMFBY, a uniform maximum premium of only 2% of the sum insured is paid by farmers for all Kharif crops and 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, the maximum premium to be paid by farmers is only 5%. The Premium Rates to be paid by farmers are very low and balance of actuarial premium is being borne by the Government, to be shared equally by the State & Central Government, to provide full insured amount to the farmers against crop loss on account of natural calamities.

1.5. Earlier, there was a provision of capping the Premium Rate which resulted in low claims being paid to farmers. This capping was done to limit Government outgo on the Premium Subsidy. This capping has now been removed and farmers will get claim against full sum insured without any reduction. Further, the sum insured has been equated to the Scale of Finance. Efforts are also being made to make the

scheme technology driven with the primary objective to reduce delays in claim payment to farmers. Capturing of CCEs data on smartphones/CCE Agri App and its real time transfer on the National Crop Insurance Portal has been made mandatory from Kharif 2017 and the States have to provide an evidence of having conducted CCEs before Government of India share in subsidy is released. For effective implementation, an integrated National Crop Insurance Portal (www.pmfby.gov.in) has been developed to integrate all the stakeholders on a single platform on a real time basis. This has also enabled access to individual farmer-wise detailed data. Further, it has been decided to obtain the Aadhar number of insured farmers, details of land records for de-duplication. In addition, Direct Transfer of Benefits (Claims) to the farmers' account has been initiated from Kharif 2018 season.

1.6. Moreover, with the objective to provide coverage for those crops for which there is no standard/approved methodology for assessment of yield and to overcome shortcomings under the erstwhile NAIS, a pilot Weather Based Crop Insurance Scheme (WBCIS) was launched in 20 States (as announced in the Union Budget 2007-08). However, WBCIS was implemented as a full-fledged component scheme of the National Crop Insurance Programme (NCIP) from Rabi 2013-14 season to Rabi 2015-16. WBCIS intends to provide insurance protection to farmers against adverse weather incidence such as deficit and excess rainfall, high or low temperature, humidity, etc. which are deemed to impact crop production adversely. It has the advantage to settle claims within the shortest possible time. Under WBCIS, actuarial rates of premium were charged. The scheme has further been restructured on the basis of premium structure and on the administrative lines of PMFBY and is available in the country from Kharif 2016 as Restructured Weather Based Crop Insurance Scheme (RWBCIS).

C. Significant Modifications made in the Scheme

1.7. Based on the past experiences of implementing the Scheme (between 2016-2018), Study Reports of various Research Institutions and feedback received from stakeholders, the Scheme was reviewed and the Revised Operational Guidelines

(OGs) were brought into effect from 01st Oct 2018 i.e. from Rabi 2018-19 Season addressing major challenges. The brief features/changes in the Revised OGs are as follows:-

- i Provision of Penalties/ Incentives for States, ICs and Banks i.e. 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement of 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.
- ii Detailed Standard Operating Procedure (SOP) for Performance evaluation of Insurance Companies (ICs) and their de-empanelment
- iii Inclusion of Perennial horticultural crops (on pilot basis) under the ambit of PMFBY.
- iv Inclusion of hailstorm in post harvest losses, besides unseasonal and cyclonic rainfall.
- v Inclusion of cloud burst and natural fire in localized calamities in addition to hailstorm, landslide, and inundation.
- vi Add on coverage for crop loss due to attack of wild animals on pilot basis with the additional financial liabilities of this provision to be borne by concerned state Govt.
- vii Mandatory capturing of Adhaar number – this would help in de-duplication
- viii Target for Coverage to ICs especially of Non loanee farmers (10% incremental).
- ix Definitions of Major Crops, Unseasonal rainfall and Inundation have been incorporated for clarity and proper coverage
- x Rationalization of premium release process: Release of Upfront premium subsidy based on 50% of 80% of total share of subsidy of corresponding season of previous year as GOI/State subsidy at the beginning of the season- Companies need not provide any projections for the advance subsidy. Second Installment – balance premium based on approved business statistics

- on Portal for settlement of claims and final installment after reconciliation of entire coverage data on portal based on final business statistics on portal.
- xi States allowed to take decision for inclusion of crops having high premium for calculation of L1 calculation and for notification.
 - xii Rationalization of methodology for calculation of Threshold Yield (TY) - Moving average of best 5 out of 7 years for calculation of claim amount.
 - xiii Settlement of claims (Prevented sowing/ On account for Mid season adversity / Localised Claims) without waiting for Second installment of subsidy.
 - xiv Yield based claims to be settled on the basis of subsidy provided on provisional business data.
 - xv Separate Budget Allocation for Administrative expenses (atleast 2% of budget of scheme).
 - xvi Broad Activity wise seasonality discipline containing defined timelines for all major activities to streamlines the process of coverage, submission of yield data and early settlement of claims.
 - xvii District wise crop wise crop calendar (for major crops) to decide cut off date for enrolment.
 - xviii Increased time for change of crop name for insurance - upto 2 working days prior to cut-off date for enrolment instead of earlier provision of 1 month before cut off date.
 - xix More time to insured farmer to intimate individual claims – 72 hours (instead of 48 hours) through any stakeholders and directly on portal.
 - xx Timelines fixed for declaration of prevented sowing
 - xxi Detailed Standard Operating Procedure (SOP) for dispute redresal regarding yield data/crop loss.
 - xxii Detailed SOP for claims estimation w.r.t. Add on products i.e. Mid season adversity, prevented/failed sowing, post harvest loss and localized claims, Area correction factor and multi-picking crops.
 - xxiii Detailed plan for publicity and awareness- earmarked expenditure-0.5% of Gross premium per company per season
 - xxiv Use of Remote Sensing Technology (RST) in clustering/Risk classification.

1.8. Though the Scheme and Revised Operational Guidelines were made after detailed discussion with various stakeholders viz. farmers, States, Insurance Companies, Financial Institutions etc. some points/issues like voluntary coverage of non-loanee farmers addressing challenges of delay in release of state premium subsidy and Crop Cutting data and leveraging technology for smooth implementation etc. were identified as critical issues in implementation of the scheme during first eight seasons.

1.9. Thereafter, after making detailed discussions, the PMFBY/RWBCIS has been revamped with effect from Kharif 2020 to make the scheme more beneficial to the farmers. The salient features of the Scheme after issue of Revamped Guidelines are as follows:

- i To address the demand of farmers, the scheme has been made voluntary for all farmers. However, there is no change in farmers' share of premium.
- ii The premium subsidy sharing pattern between Centre and North Eastern States has been changed from 50 : 50 to 90:10. This has been done to allow more States to notify the scheme and existing States to notify more crops and areas to facilitate greater coverage of farmers under the scheme. For remaining States, subsidy sharing pattern will continue as 50 : 50.
- iii To address the issue of high premium rate for few crops/areas due to adverse selection, the requisite central share of premium subsidy (90 : 10 for North Eastern States and 50 : 50 for remaining States) will be provided for areas/crops having gross premium rate upto 25% for irrigated and upto 30% for un-irrigated areas/crops.
- iv States have to decide on these high risk crops/areas. They can remove these crops from notification or notify these crops/areas and bear the entire subsidy over and above 25% for irrigated and 30% un-irrigated crops/areas. Central Govt. will share only upto 25% or 30% of applicable premium as the case may be.

- v Besides, alternate risk mitigation measures will be explored for these high risk areas/crops.
- vi Insurance companies will now be selected by the States for 3 years in a go instead of one year thereby increasing their commitment and accountability to the farmers.
- vii Option has been given to the States to choose the notional value of average yield or the Scale of Finance as sum insured in the interest of the farming community.
- viii In view of the demand of many States, option has been given to States to choose additional risk covers besides shortfall in yield-based cover depending upon the local weather challenges and requirements of the farmers.
- ix The states delaying the release of subsidy beyond stipulated timelines can not participate in upcoming seasons.
- x Two-step process of crop yield estimation using weather and satellite indicators etc. is adopted, which will help in early assessment of loss
- xi Use of smart sampling technique through satellite data for crop cutting experiments by some states has shown increased efficiency in implementation. This will now be universalized.
- xii The delay by some States in submission of crop yield data will now be suitably addressed using technological solutions.
- xiii Provision has been made for earmarked administrative expenses @ 3% for strengthening the infrastructure and technology for better delivery of the Scheme.

1.10. On being specifically asked/questioned by the Committee as to whether Alternate Risk Mitigation Measures for high risk areas/crops have been explored, the Department submitted:-

"A study in this regard has been allotted to the National Rainfed Area Authority (NRAA). Further, action in the matter will be taken on receipt of the final report from the Authority"

1.11. Further, as regard availability and utilization of funds earmarked under Administrative Expenses, the Department submitted:

"This provision has only been made with effect from Kharif 2020 season. Central Government and concerned State Governments should make their own budget provisions and utilize as per their requirements and financial norms. However, Central Government has initiated various pilots for use of technology in yield estimation through Mahalanobis National Crop Forecasting Centre (MNCFC). Based on these studies, statistically approved/accepted models with fair accuracy would be adopted."

D. Allocation under the Scheme

1.12. The total funds released by the Government of India during the last 5 years under various Schemes for Crop Insurance are as under:

(Rs. Crore)		
Plan/ Year	Insurance Schemes	Expenditure
2014-15	National Agricultural Insurance Scheme (NAIS), Modified NAIS (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS)	2598.35
2015-16	- do -	2982.47
2016-17	Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS)	11054.63
2017-18	- do -	9419.79
2018-19	- do -	11945.38
2019-20	- do -	9620.78*

* as on 01.11.2019

The details of Budget Estimates, Revised Estimates and Actual Expenditure since inception of the Pradhan Mantri Fasal Bima Yojana from 2016-17 to 2020-21 are stated to be as follows:

(Rs. in crore)

Year	Budget Estimates	Revised Estimates	Actual Release
2016-17	5501.15	13240.04	11054.63
2017-18	9000.75	10701.26	9419.79

2018-19	13014.15	12983.1	11945.3886
2019-20	14000.00	13640.85	12638.32
2020-21	15695.00	-	4813.00

E. Adoption of Technology for Scheme Administration:

1.13. In the implementation of the Scheme, multiple stake holders are involved from enrolment of farmers to the claim disbursement to farmers. A hallmark of the Scheme is leveraging technology adoption for the effective scheme administration. In an endeavour to integrate technology in the implementation and execution of the Scheme, the Ministry of Agriculture & Farmer's Welfare, Government of India has designed and developed a National Crop Insurance Portal (NCIP) (<https://pmfby.gov.in>) which serves as a centralized digital platform for all stakeholders. The idea behind developing a web-based, integrated digital platform is to speed up service delivery, unify fragmented databases, achieve a single view of data, eliminate manual processes and thus provide faster insurance services to farmers. This in turn will bring in better administration, transparency and coordination amongst stakeholders viz., Farmers, States, ICs, Banks, Common Service Centre (CSC) & other channels and real time dissemination of information. The NCIP captures the entire data relating to insured crops and also serves as the repository for the data relating to the crop insurance scheme.

1.14. The NCIP is being further enhanced to provide a single Information Technology (IT) enabled platform for digitization of processes and information data bank and dissemination mechanism, automation of administrative procedures, integration of information and systems across multiple sources, information validation and premium and claim calculation and remittance etc. This IT driven system aims at addressing the issues which affect the current system of programme administration, thereby reduce its efficacy and lead to denial/ delay in benefit transfer to farmers viz. selective/layered information access, manual interventions, multi-step procedures, documentary evidence/proofs, delayed/defective information sharing etc. Hence, integration of IT platforms of banks, ICs, State Govts. Yield/weather data providers, Land Records, UIDAI with National Crop Insurance

Portal directly or through interface for fetching in information is felt essential to avoid errors for timely transmission of requisite information amongst major stakeholders, early settlement of claims, proper monitoring and transparent administration of the Schemes. Once the entire linking of IT platforms of all stakeholders with the Web Portal is established, it would also lead to faster processing of claims due to electronic flow of information. Currently, this Portal is available in two languages – Hindi and English and it will be converted into all regional languages. The conceptualisation and development of web-portal has already been completed and launched and facilitates for the notification digitisation, farmers application enrolment, application management, user management, etc. subsidy release management, claim disbursement and other functionalities are proposed to be made available in the next version of NCIP.

CHAPTER-II

ANALYSIS OF THE SCHEME

2.1. The Scheme was very well received by the farming community as 27 States and UTs opted for the scheme in one or more seasons. The coverage in the first year of the scheme (2016-17) was 30% of Gross Cropped Area (GCA). This was the highest coverage in the history of Crop Insurance in India. Further, voluntary participation of Non-loanee farmers has been increased substantially (more than 6 times) as compared to earlier schemes and has reached 37% of total coverage under the Scheme in 2019-20. This has been a major achievement under the Scheme. To facilitate this, alternate mechanisms for coverage of Non-loanees were put in place which included access through Common Service Centers (CSCs) and encouraging direct enrolment on the Portal. However, the Scheme has been made 'Voluntary' for all farmers including loanee farmers from Kharif 2020 season.

A. Implementation of the Scheme

2.2. The Scheme is being implemented by all the 5 Public Sector and 13 Private Sector Empanelled General Insurance Companies. The Companies are selected by the concerned State Governments through a Transparent Bidding Process. The State Government also selects the Crops to be Notified under the Scheme. The Scheme has completed 4 years of its implementation and 5th year is in progress. Details of coverage and claims (as on 14.12.2020) are given in the following table:

Period	Season/ Year	Farmers Applications Insured	Area Insured	Sum Insured	Farmer Share in premium	Gross Premium	Reported Claims	Paid Claims	Farmers applications Benefitted
		(lakh)	(Lakh ha)		In Rs. Crore				(Lakh)
2016-17	Kharif 2016	407.6	379.7	128,758	2,784	15,926	10,569	10,568	115.3
	Rabi 2016-17	176	187.6	72,522	1,263	5,844	6,205	6,190	41
	2016-17 Total	583.7	567.3	201,279	4,047	21,770	16,773	16,758	156.3
2017-18*	Kharif 2017	357.7	330.7	124,524	2,806	18,416	18,151	18,149	140.9
	Rabi 2017-18	175.3	177.7	77,742	1,397	6,232	3,965	3,964	29.5

	2017-18 Total	533	508.3	202,265	4,203	24,649	22,177	22,113	170.4
2018-19	Kharif 2018	344.8	317.4	136,754	3,144	20,926	19,503	18,606	136.8
	Rabi 2018-19	231.4	205.6	93,307	1,709	8,422	9,137	8,884	80.2
	2018-19 Total	576.2	523	230,060	4,853	29,348	28,640	27,491	217
	Total Upto 2018-19	1692.90	1598.60	633,605	13,102	75,766	67,530	66,362	543.7
2019-20**	Kharif 2019	420.3	326.3	142,597	2,998	23,370	20,842	17,763	157.5
	Rabi 2019-20	188.5	168.5	74,913	1,390	8,339	4,567	3,181	23.9
	Total	608.8	494.8	217,510	4,388	31,709	25,409	20,943	181.4
2020-2021#	Kharif 2020	398.1	261.2	102,926	2,423	19,047	15	15	0.2
Total	Total	2699.80	2354.60	954,041	19,913	126,521	92,954	87,320	725.3

* Decline in coverage of farmer applicants in 2017-18 was due to deduplication by making Aadhar mandatory and announcement of Debt Waiver Scheme by some States.

** Provisional data. All admissible claims for the year are not reported/settled.

Claims will be processed/known on receipt of yield data from the concerned States/UTs in the month of December 2020-Januray 2021 as per cut off dates notified for the same.

Note: Despite withdrawal of scheme by Bihar from Kharif 2018 and West Bengal from Kharif 2019 coverage during 2018-19 and 2019-20 has been increased. Further, Andhra Pradesh, Gujarat, Telangana and Jharkhand have also not implementing the PMFBY during Kharif 2020 season as there are huge pending liabilities of State share of premium subsidy of these States under the scheme.

2.3. During the course of examination of the subject, when the Committee asked to submit data regarding percentage of Gross Cropped Area covered under the Scheme from 2017-18 to 2019-20 and reasons for increase/decrease, the Department submitted as follows-

Year-wise coverage of GCA under PMFBY:

Sr. No.	Year	% of GCA Covered*
1.	2017-18	26
2.	2018-19	27
3.	2019-20	25

* The coverage has slightly decreased due to mandatory capturing of Aadhar number and details of individual insured land parcel for elimination of double/multiple insurance. Further some implementing States had opted out from the Scheme.

2.4. On being queried regarding reasons for decrease in coverage in terms of Area Insured under the PMFBY from 567.2 Lakh Ha in 2016-17 to 508.3 Lakh Ha in 2017-18 and subsequently to 497.5 Lakh Ha in 2019-20, the Department submitted:-

"Decline in area coverage under PMFBY is due to deduplication by making Aadhar mandatory, announcement of Debt Waiver Scheme by some States, land record integration in the States of Maharashtra and Odisha and non-implementation/suspension of implementation of the scheme by some States like Bihar, West Bengal and Andhra Pradesh."

2.5. When the Committee enquired about the reasons for disassociation of States like Bihar and West Bengal from Scheme, the Department replied as under:-

"Financial constraints of the State Government and low claim ratio during normal season are the major reasons for non-implementation of the scheme by these States. However, they have implemented the schemes with lower benefits than PMFBY from their own resources and without contribution from Central Government."

2.6. To the query of the Committee as to whether the withdrawal/non-implementation of the PMFBY by Punjab, Bihar, West Bengal, Andhra Pradesh, Gujarat, Telangana and Jharkhand for one or other reasons indicate failure/unpopularity of the Scheme or some major flaws in the Scheme, the Department has submitted in its written reply as under-

"Most of these States have opted out of the due to the financial constraints. The scheme is popular among the farming community as shown from the figures of current Kharif 2020 coverage figures. Even after non-implementation of the scheme by States in Kharif 2020, total 3.98 crore farmer applications have been received against the 4.20 crore during Kharif 2019 season. The number would have been much more if these States had implemented the scheme.

PMFBY provides indemnity levels at 70%, 80% and 90%, whereas variability in yield is very low i.e. less than 5% in Punjab. As per State Government the scheme will not be beneficial for them as there will be no loss even at 95% indemnity level. States including Punjab can opt for single peril insurance cover under PMFBY. Further, State Govt. of Punjab can also

implement Restructured Weather Based Crop Insurance Scheme (RWBCIS) in the State. In case of other mentioned States financial constraints of the State Government and/or low claim ratio are major reasons for non-implementation of the scheme by these States.

Keeping in view the increase in coverage of farmer applications from 485.5 lakh in 2015-16 under erstwhile schemes to 608.8 lakh during 2019-20 under PMFBY shows the popularity and success of the scheme."

B. Coverage of Farmers

2.7. PMFBY is available for all farmers and is voluntary in nature. Existing Loanee farmers who do not want to get covered under the scheme have the option of opting-out from the Schemes by submitting requisite declaration to Loan Sanctioning Bank Branches any time during the year but at least seven days prior to the cut-off date for enrolment of farmers for the respective season. All those farmers who do not submit the Declaration would be essentially covered.

2.8. The Scheme is also optional for Non-loanee Farmers/other farmers. Non-loanee farmers desirous of availing insurance under PMFBY for any Notified Crop in any notified insurance unit may approach the nearest bank-branch/PACS/authorized channel partner/ CSC/insurance intermediary of Insurance Company or directly fill-up the online application form on the NCIP within cutoff date and simultaneously upload/ submit the requisite documents and applicable premium to concerned agency.

2.9. During the course of examination, the Committee were informed that as per Agriculture Census 2015-16, there are 1464 Lakh Land Holdings in the country, of which about 30% are covered under PMFBY. Total number of farmers' Applications covered under PMFBY and RWBCIS are 584.2 lakh, 535.1 lakh, 575.5 lakh and 601.8 lakh during 2016-17, 2017-18, 2018-19 and 2019-20 respectively. When

asked to submit State-wise details of coverage of Loanee and Non-loanee farmers during last three years i.e. 2017-18 to 2019-20, the Department stated as under:

(In absolute numbers)

State/UT Name	2017-18			2018-19			2019-20		
	Loanee	Non-Loanee	Total	Loanee	Non-Loanee	Total	Loanee	Non-Loanee	Total
A & N Islands	364	0	364	617	103	720	98	1	99
Andhra Pradesh	1640602	190126	1830728	1723723	722482	2446205	2633483	893905	3527388
Assam	53519	1768	55287	24854	49244	74098	32358	841993	874351
Bihar	2278664	24434	2303098	0	0	0	0	0	0
Chhattisgarh	1243537	230796	1474333	1341404	228976	1570380	3650788	382065	4032853
Goa	537	0	537	339	1	340	877	9	886
Gujarat	1759757	3074	1762831	2163469	7558	2171027	2461131	19665	2480796
Haryana	1337141	4576	1341717	1409637	34037	1443674	1668293	27808	1696101
Himachal Pradesh	379089	2637	381726	266673	2372	269045	257584	2155	259739
Jammu & Kashmir	155923	3049	158972	151328	2363	153691	0	0	0
Jharkhand	150028	1045489	1195517	215959	1077648	1293607	185398	874873	1060271
Karnataka	1026621	1114457	2141078	797787	1155600	1953387	758467	1396866	2155333
Kerala	46651	9243	55894	47289	9698	56987	42787	4493	47280
Madhya Pradesh	6736710	291297	7028007	7055015	298302	7353317	7280608	74901	7355509
Maharashtra	2213241	8062402	10275643	1847657	12959626	14807283	1742746	12661404	14404150
Manipur	8812	297	9109	1315	137	1452	671	2585	3256
Meghalaya	3144	0	3144	852	0	852	841	0	841
Odisha	1733232	160631	1893863	1815678	282842	2098520	3049678	1672287	4721965
Puducherry	0	0	0	235	9851	10086	16	12884	12900
Rajasthan	9287625	762	9288387	7175029	7107	7182136	8035049	96642	8131691
Sikkim	285	1172	1457	204	31	235	20	1	21
Tamil Nadu	483101	1021073	1504174	459531	1962398	2421929	831188	2797751	3628939
Telangana	1055611	52852	1108463	688898	100014	788912	958581	49099	1007680
Tripura	6373	5301	11674	65	2015	2080	3366	27834	31200
Uttar Pradesh	5344225	76773	5420998	5971239	155754	6126993	4365942	171031	4536973
Uttarakhand	175959	46414	222373	162097	30746	192843	160779	47994	208773
West Bengal	2038536	1999861	4038397	2693200	2433389	5126589	0	0	0

2.10. When further queried as to whether the defaulter Loanee Farmers are eligible to avail the benefits of Agricultural Insurance under Non-Loanee Farmers category, the Department in its reply submitted: -

"Yes, defaulter loanee farmers can insure themselves as non-loanee farmers by submitting their premium alongwith other details through the channels available for coverage i.e. through banks, insurance intermediaries, Common Service Centres (CSCs) as well as directly online from National Crop Insurance Portal www.pmfby.gov.in . Data for such farmers who have been

defaulter loanee farmers and have insured themselves as non-loanee farmers is not maintained by the Department. However, PMFBY has been made voluntary for all farmers both loanee and non-loanee w.e.f. Kharif 2020 season and these farmers can insure themselves through any of the channels available for coverage under the scheme."

2.11. On being asked regarding efforts made by the Department to encourage Small and Marginal Farmers to avail the Scheme, the Department in its written reply submitted:-

"To increase the coverage of farmers including small and marginal farmers under the PMFBY, the Operational Guidelines of the PMFBY provides for creation of awareness among farmers. Accordingly, Government has taken several initiatives including active involvement of all stakeholders especially States and implementing insurance companies for conduct of publicity campaign/awareness programmes including organization of camps in the rural areas to build farmer awareness about crop insurance schemes. Insurance companies have been asked to mandatorily utilize 0.5% of gross premium collected by them for publicity and awareness generation. Other activities for awareness generation involve the publicity of features and benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets in local languages, participation in agriculture fairs / mela / goshti, dissemination of SMS through Kisan Portal/national crop insurance portal and conduct of workshops/ trainings State officials, financial institutions and farmers. For non-loanee/small and marginal farmers, the Common Service Centres (CSCs) and online enrolment have been activated to provide the services besides traditional modes like banks/PACS and insurance intermediaries. Due to the aforesaid efforts of the Government and all the stake holders coverage of small and marginal famers under the scheme is about 85% of the total coverage under the scheme."

2.12. To the query regarding provisions for the farmers who have enrolled under PMFBY for the current Kharif season and have inherited landed property from their father or forefathers but the ownership has not been changed to their names and whether Crop Insurance portal accepts the application of such farmers, the Department submitted as below-

"Desired farmers should have insurable interest for the insured crops and lands for getting enrolled under PMFBY. Such farmers are required to submit necessary documentary evidence of land records prevailing in the State(Records of Right (RoR), Land Possession Certificate (LPC) etc.) and other documents notified/ permitted by concerned State Government. Such farmers are also required to essentially submit Aadhaar Number and declaration about the crops own/ crops intended to be sown. Accordingly, suitable provision has also been made in National Crop Insurance Portal for uploading this information/documents and approval of the farmers applications."

2.13. Nonetheless, the Sharecroppers and Tenant Farmers growing the Notified Crops in the notified areas are also eligible for coverage. However, farmers should have insurable interest for the insured crops and lands. Such farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land Possession Certificate (LPC), etc.)and/or Applicable Contract/Agreement details/ other Documents Notified/ Permitted by the concerned State Government in case of sharecroppers/tenant farmers and the same should be defined by the respective States in the Notification itself. Such farmers are also required to essentially submit Aadhar Number and declaration about the crop sown/ crops intended to be sown.

2.14. During examination, when the Department was asked to furnish State-wise data of Sharecroppers/ Tenant farmers covered under the Scheme from 2016-20, it submitted as follows:

"Only loanee and non-loanee-wise data is maintained on National Crop Insurance Portal (NCIP) since inception of the scheme. Data of

sharecroppers/Tenant farmers' is maintained only from Kharif 2018 season onwards. State-wise details are as under:

State-wise details of Sharecroppers and Tenant Farmers covered under PMBY & RWBCIS				
State	2018-19		2019-20	
	Sharecropper Farmer Applications ('000s)	Tenant Farmer Applications ('000s)	Sharecropper Farmer Applications ('000s)	Tenant Farmer Applications ('000s)
ANDHRA PRADESH	42.24	179.23	8.85	135.95
ASSAM	15.49	3.42	64.05	63.40
CHHATTISGARH	3.23	1.67	6.14	5.38
GOA	0.002	0.06	-	0.16
HARYANA	2.80	4.66	3.76	6.59
HIMACHAL PRADESH	2.42	0.55	1.99	0.60
JAMMU AND KASHMIR	2.39	0.60	-	-
JHARKHAND	10.57	2.56	107.28	14.59
KERALA	1.13	6.54	0.97	5.21
MADHYA PRADESH	18.01	14.00	12.04	16.72
MAHARASHTRA	123.56	36.74	67.81	32.41
MANIPUR	-	-	0.02	1.65
MEGHALAYA	-	-	-	0.01
ODISHA	94.70	75.59	248.24	401.33
PUDUCHERRY	-	0.01	0.01	0.11
RAJASTHAN	45.05	43.35	25.54	30.14
SIKKIM	0.001	0.01	-	-
TAMIL NADU	89.77	419.94	130.52	912.13
TELANGANA	10.09	63.10	2.26	22.85
TRIPURA	0.14	0.10	5.91	3.57
UTTAR PRADESH	14.09	7.66	9.41	14.75
UTTARAKHAND	0.68	0.42	0.52	0.93
WEST BENGAL	139.35	54.18	-	-
TOTAL	615.71	914.37	695.31	1,668.46

* Data is as on 05.01.2021

** 2016-17 and 2017-18 data is not captured separately for Sharecroppers/Tenant farmers

*** As Gujarat, Karnataka and A&N Islands don't utilize the National Crop Insurance Portal (NCIP), data for Sharecroppers/Tenant farmers is not available for these States

2.15. Further, during the evidence, replying to a query regarding coverage of Sharecroppers under PMFBY, the representative of the Ministry submitted -

"सर, जहां तक शेयरक्रॉपर्स की बात है, उनका एग्रीमेंट होता है और बेनिफिट लैंड ओनर को मिलता है, जैसा आपने भी बताया है। स्कीम में प्रावधान है कि शेयरक्रॉपर को बीमा दिया जा सकता है और राज्य सरकार को केवल उस की पद्धति तय करनी है कि कैसे उसका इंश्योरेंस होगा। कई राज्यों में ज्वॉइंट लाइबिलिटी ग्रुप्स

बने हुए हैं, उनका इश्योरेंस हो रहा है। कई राज्यों में ऐसी व्यवस्था है। त्रिपुरा में हैं, तेलंगाना में ऐसी व्यवस्था है, जहां राज्य सरकार ने यह इंस्ट्रक्शन इश्यु कर रखा है कि इनको भी बीमा में जोड़ा जाए। राज्य सरकारों के लिए चैलेंज केवल यही है कि एक जमीन पर दो लोगों को बीमा नहीं दिया जा सकता है। हमने राज्यों को बोला है कि आप इस की कोई पद्धति तय कर दें। राज्य सरकारों के साथ इसे लेकर हमारी कई बार बैठकें भी हुई हैं और पहले नीति आयोग में जो कमेटी बनी थी, उसमें भी इस पर चर्चा हुई, लेकिन अभी तक उसका कोई समाधान नहीं निकला है और राज्य सरकार को ही इनिशिएटिव लेना है।"

2.16. To the query of the Committee regarding the impact on enrolment of farmers after implementation of Revamped Operational Guidelines in February 2020 in comparison to Kharif 2019, the Department made the following submission: -

"As against 440 lakh farmer applications during Kharif 2019, farmer applications during Kharif 2020 are 427 lakh (Provisional). This decrease is due to non- implementation of the scheme by some States like Andhra Pradesh, Telangana, Jharkhand and Gujarat during Kharif 2020. However, on comparing 17 common States which implemented the Scheme during both Kharif 2019 and Kharif 2020, farmer applications have increased from 358 lakh during Kharif 2019 to 427 lakh (provisional) during Kharif 2020."

C. Coverage of Crops

2.17. The PMFBY envisages coverage of all crops viz.

- (i). Food crops (Cereals, Millets and Pulses),
- (ii). Oilseeds
- (iii). Annual Commercial / Annual Horticultural crops.
- (iv). In addition, pilots for coverage can be taken for those perennial horticultural/commercial crops for which standard methodology for yield estimation is available.

2.18. Moreover, when asked to provide State wise details of crops (Rabi, Kharif and Commercial/Horticultural) covered under PMFBY and whether

the State select the crops on their own or any guidelines has been framed by the Department in this regard, the Department submitted as given below-

"The PMFBY envisages coverage of all crops viz. food crops (Cereals ,Millets and Pulses), Oilseeds and Commercial / Horticultural crops for which past yield data of requisite number of years is available. The crops where requisite past yield is not available can be covered under RWBCIS. As per provisions of the scheme/operational guidelines, State Governments notify the crops under PMFBY and/or RWBCIS subject to availability of past yield data and/or weather data respectively. State-wise details of crops being notified by various States during Kharif and Rabi seasons under PMFBY/RWBCIS are given in **Annexure-I**.

D. Coverage of Risks and Exclusions

2.19. **Basic Cover:** The basic cover under the scheme covers the risk of loss of yield to standing crop (sowing to harvesting).This comprehensive risk insurance is provided to cover yield losses on an area based approach basis due to non-preventable risks like drought, dry spells, flood, inundation, wide spread pest and disease attack, landslides, natural fire due to lightening, storm, hailstorm, and cyclone.

Add-On Coverage: Apart from the mandatory basic cover, the State Governments./UTs, in consultation with the State Level Coordination Committee on Crop Insurance (SLCCCI)may choose any or all of the following add-on covers based on the need of the specific crop/area in their State to cover the following stages of the crop and risks leading to crop loss:

- (i) **Prevented Sowing/Planting/Germination Risk:** Insured area is prevented from sowing/planting/germination due to deficit rainfall or adverse seasonal/climatic conditions.
- (ii) **Mid-Season Adversity:** Loss in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells and severe drought etc., wherein expected yield during the season is likely to be less than 50% of the

- normal yield. This add-on coverage facilitates the provision for immediate relief to insured farmers in case of occurrence of such risks.
- (iii) **Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread / small bundled condition depending on requirement of the crops in that area, in the field after harvesting against specific perils of hailstorm, cyclone, cyclonic rains and unseasonal rains.
 - (iv) **Localized Calamities:** Loss/damage to notified insured crops resulting from occurrence of identified localized risks of hailstorm, landslide, inundation, cloud burst and natural fire due to lightening affecting isolated farms in the notified area.
 - (v) **Add-on coverage for crop loss due to attack by wild animals:** The States may consider providing add-on coverage for crop loss due to the attack by wild animals wherever the risk is perceived to be substantial and is identifiable. The detailed protocol and procedure for evaluation of the bids has been prepared by the GOI in consultation with the Ministry of Environment, Forest & Climate Change (MoEF&CC) and General Insurance Corporation of India (GIC). The add-on coverage will be optional for the farmers and applicable notional premium will be borne by the farmer, however the State Governments may consider providing additional subsidy on this coverage, wherever notified. The actuarial premium rates for add-on coverage should be sought in the bid itself from the IC, however the add-on actuarial premium rate will be considered separately and shall not form part of evaluation of L1.
 - (vi) States have to notify crop-wise specific period/duration for coverage of aforesaid add-on risks in their notification and the same will also be uploaded on NCIP.

The Committee have been informed that loss/damage for localised calamities and post-harvest losses will be assessed at the level of the individual insured farm and hence lodging of loss intimation by the farmer/designated agencies is essential. For remaining risks, losses are due to widespread calamities,

hence lodging of intimation for claims by insured farmers / designated agencies for such wide-spread calamities is not essential. Claims will be calculated based on the loss assessment report submitted by the District level Joint Committee (DLJC) and/or average yield submitted by concerned State Government.

E. Empanelment of Insurance Companies(ICs)

2.20. When asked to provide State-wise details of Insurance Companies empanelled (Government & Private) under PMFBY, the Department in its written reply submitted as given below-

"18 General Insurance Companies including all the 5 public sector general insurance companies have been empanelled by the Department of Agriculture, Cooperation and Farmers Welfare for implementation of PMFBY in the country. A list of empanlled companies for PMFBY is given below :

PUBLIC SECTOR INSURANCE COMPANIES	
1.	Agriculture Insurance Company of India Ltd. (AIC)
2.	National Insurance Company Ltd. (NIC)
3.	New India Assurance Company Ltd. (NIAC)
4.	Oriental Insurance Company Ltd. (OIC)
5.	United India Insurance Company Ltd. (UIIC)
PRIVATE SECTOR INSURANCE COMPANIES	
6.	Bajaj Allianz General Insurance Company Ltd. (Bajaj-Allianz)
7.	Bharti AXA General Insurance Company Ltd.(Bharti-Axa)
8.	Cholamandalam MS General Insurance Company Ltd. (Chola-MS)
9.	Future Generali India Insurance Company Ltd.(Future-Generelli)
10.	HDFC-ERGO General Insurance Company Ltd. (HDFC-ERGO)
11.	ICICI-Lombard General Insurance Company Ltd.(ICICI-Lombard)
12.	IFFCO-Tokio General Insurance Company Ltd. (IFFCO-Tokio)
13.	Reliance General Insurance Company Ltd. (RGIC)
14.	SBI General Insurance Company Ltd. (SBI GIC)

15.	Shriram General Insurance Company Ltd. (Shriram GIC)
16.	Tata-AIG General Insurance Company Ltd. (Tata AIG)
17.	Universal Sompo General Insurance Company Ltd. (USGIC)
18.	Royal Sundaram General Insurance company Ltd. (RSGIC)

State/UT Governments select insurance company(ies) from these 18 companies through bidding process on season to season/year to year basis. It has been made mandatory for the States/UTs w.e.f. Kharif 2020 season to select the insurance company for a period of 3 years to establish long term relations and improvement of infrastructure in the field. State-wise details of insurance companies selected by States/UTs from Kharif 2016 season onwards are given at **Annexure-II"**

2.21. Regarding criteria for empanelment of Insurance companies under PMFBY, the Department has submitted:-

"The Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) provides criteria for empanelment of insurance companies. The Insurance Companies mainly engaged in agriculture/rural insurance business and having adequate experience, infrastructure, financial strength and operational capabilities are empanelled by the Department of Agriculture & Cooperation and Farmers Welfare (DAC & FW) for implementation of PMFBY and Restructured Weather Based Crop Insurance Scheme (RWBCIS). Once Insurance Company has been empanelled by DAC &FW, it is considered as pre-qualified company to bid for the selection of Implementing Agency (IA) to undertake implementation of the crop insurance Scheme/Programme of DAC&FW. However, selection of the company as implementing agency in the State is made by the concerned State Government through bidding process. At present, total 18 companies, which includes all the 5 Public Sector General Insurance Companies and 13 Private Sector General Insurance Companies, have been empanelled for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country."

2.22. Further, the Committee have been informed that as per the provisions of Operational Guidelines of PMFBY, Insurance Companies implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) and/or Restructured Weather Based Crop Insurance Scheme (RWBCIS) are required to open a functional office at Tehsil level in each district, deployment of at least one Agent at Block Level in the allocated Districts and have to deploy one Agriculture Graduate in each District. This is also one of the Key Performance Indicators and specific points have been allocated for non-performance of this provision at the time of monitoring/evaluation of Empanelled Insurance Companies and further imposition of monetary penalty by the concerned State Government. Companies have also been directed to indicate their Toll Free Numbers prominently for the benefit of the farmers. To further strengthen this Provision, it has been made mandatory w.e.f. Kharif 2020 that the insurance company should be selected for three years to establish long term relations and creation of infrastructure including opening of offices etc.

2.23. During the course of oral examination, responding to the query of the Committee regarding non-availability of offices/officials of the Insurance Companies at Block/Tehsil Level, the Secretary, DAC& FW made the following submission before the Committee:

"सर, आपका कहना सही है, खाली व्यवस्था हो और अगर उसका पालन न हो तो उसका कोई अर्थ नहीं होता है। आपके सुझाव का संज्ञान लेते हुए हम राज्यों से बात करके, जो पोर्टल बना है, उस में यह व्यवस्था करेंगे कि हरजन पदवार कहां पर कार्यालय है, वह जानकारी उस पब्लिक पोर्टल पर आ जाए। आपका यह सुझाव बिल्कुल जायज है और इसका क्रियान्वयन कर के हम समिति की अगली बैठक में बृहद कम्प्लायंस कर के दिखाएंगे। हम इसको राज्यों से बात कर पोर्टल में डालेंगे। तीन साल का टेन्चोर इसलिए किया गया था कि कार्यालय खुल जाएं, अब कार्यालय खुलने चाहिए। हम इसका अनुश्रवणकर के सूचित करेंगे।"

2.24. On being queried by the Committee regarding existence of any system to evaluate the work performance of Insurance companies, the Department submitted-

"Scheme guidelines *interalia* provides for evaluation of the working of the insurance companies in implementation of the scheme on various counts like withdrawal of bids after being L-1; enrolment of loanee and non-loanee farmers; settlement of claims within prescribed period; district offices & human resources; bidding participation; preparation of brochures etc.; training, workshop etc.; CCE Co-observance; localized loss/post-harvest claims etc."

2.25. On this point, the Department has however further submitted-

"This Department is in the process of performance evaluation of empanelled Insurance Companies. In this regard, after completion of the respective seasons information on the defined format is being collected for evaluation of the performance of the ICs. Further, information/clarification has also been sought from some of the ICs before taking any decision in this matter. Few shortcomings especially with respect to deployment of manpower/infrastructure at ground level and delay in payment of claims has been noticed and necessary clarification/action has been initiated.

2.26. As per the information submitted by the Department penalty has been imposed on Agriculture Insurance Company, Cholamandalam- MS General Insurance Company Ltd., ICICI Lombard General Insurance Company Ltd, New Indian Assurance Company Ltd. and State Bank of India General Insurance Company Ltd. These ICs have submitted their explanation requesting for review. On being asked by the Committee that whether these ICs have paid penalty imposed on them, the Department stated as under-

"The matter has been examined and the defaulting insurance companies have been asked to pay calculated penalty amount at Rs. 22,17,38,725 pertaining to crop season upto Rabi'2017-18.

Further, as the all data is available with the concerned Sates. They used to submit the data to Central Government and then aforesaid data was

examined and penalty was enforced. Therefore, to reduce the time in calculation and payment of penalty State Governments have been advised to calculate and settle the penalty with insurance companies and the details with GOI in prescribed format. Moreover, States were further advised to ensure payment of penal interest on account of delay in settlement of claims by concerned Insurance Companies to the affected farmers along with pending claims amount."

2.27. When asked by the Committee to provide information about Company-wise details of premium collected and claims paid under PMFBY/RWBCIS since inception of these schemes and whether these Insurance Companies are spending their share of profit under Corporate Social Responsibility (CSR) in the district from which the profit has been earned, the Department in its written reply stated as follows:

"Crop insurance is a major risk mitigation tool for the benefit of farmers. Insurance is all about spreading the risk over the period and over the area. As per provisions of the PMFBY/RWBCIS, premium from farmers alongwith Central and State Government share in premium subsidy is paid to the concerned insurance company for acceptance of risk and payment of claims as per provision of scheme. Insurers save premium in good seasons/years and pay high claims, if any in bad years from the savings made in the good years. In spite of overall good monsoon during first three years of implementation of PMFBY, the claim ratio was about 77.4%, 89.1%, and 95.6% in 2016-17, 2017-18 and 2018-19 respectively. Moreover the farmers in most affected States received higher claims and the claim ratio was high in these States viz. Kerala – 209.2%, Karnataka-141% during Kharif 2016, in Tamil Nadu – 332.3%, Karnataka-175.7% and Andhra Pradesh 222.3% during Rabi 2016-17. Similarly, during Kharif 2017, the higher claim ratio was in the States of Chhattisgarh – 453%, Haryana – 270.4%, Madhya Pradesh – 170.5%, Odisha – 221.6% and Tamil Nadu-169.3%. During Rabi 2017-18, claims ratio was high in the States of Andhra Pradesh-143.8%, Chhattisgarh-109.4%, Odisha-225.3% and Tamil Nadu-

172.4%. In Kharif 2018, claim ratio was high in Andhra Pradesh – 146.6%, Chhattisgarh-126.5%, Haryana-137.2%, Tamil Nadu-161.7%, Jharkhand-121.7%, Karnataka-128.8% and Uttarakhand-114.9%. High claim ratio States during Rabi 2018-19 were Andhra Pradesh – 189.1%, Karnataka-248.6%, Maharashtra-127.1%, Odisha-360.5% and Tamil Nadu-151.3%. During Kharif 2019 high ratios of Maharashtra – 120%, Madhya Pradesh – 114%, Uttar Pradesh – 106.1%, Himachal Pradesh – 117.8% and Kerala – 124.4% have been reported. Company-wise/year-wise details of premium collected and claims paid under PMFBY/RWBCIS since inception of these schemes are as follows:

Name of Company	Year	Gross Premium (Rs. crore)	Admissible Claims (Rs. crore)	Paid Claims (Rs. crore)
Agriculture Insurance Company of India Ltd.(AIC)	2016-17	8,043.45	5,620.45	5,605.67
	2017-18	7,085.33	7,821.03	7,818.42
	2018-19	7,219.23	6,342.28	5,995.66
	2019-20	10,081.33	8,266.93	7,454.85
Bajaj Allianz GIC Ltd.	2016-17	1,479.33	1,115.86	1,115.86
	2017-18	1,874.28	1,251.17	1,251.17
	2018-19	1,632.69	1,949.42	1,880.31
	2019-20	1,530.52	791.20	778.22
Bharti AXA GIC Ltd.	2017-18	377.17	106.82	106.82
	2018-19	535.96	396.48	326.41
	2019-20	662.29	58.43	5.57
Chola MS GIC Ltd.	2016-17	267.56	159.02	159.02
	2017-18	527.61	546.33	546.33
	2018-19	482.33	620.53	619.95
Future Generali India Insurance Co. Ltd.	2016-17	180.57	69.73	69.73
	2018-19	576.64	241.43	237.23
	2019-20	775.63	292.13	292.13
HDFC Ergo GIC Ltd.	2016-17	2,648.26	2,109.16	2,109.16
	2017-18	1,736.92	1,269.26	1,269.26
	2018-19	1,795.93	1,369.40	1,360.41
	2019-20	1,650.00	589.21	588.10
ICICI Lombard	2016-17	2,177.93	1,927.67	1,927.65

Name of Company	Year	Gross Premium (Rs. crore)	Admissible Claims (Rs. crore)	Paid Claims (Rs. crore)
GIC Ltd.	2017-18	2,224.80	3,116.04	3,116.04
	2018-19	2,719.97	2,265.72	1,762.28
IFFCO Tokio GIC Ltd.	2016-17	1,359.52	677.63	677.63
	2017-18	939.74	1,392.28	1,392.28
	2018-19	1,946.33	1,270.20	1,238.86
	2019-20	1,890.69	1,919.43	11.49
National Insurance Company Ltd.	2016-17	234.66	69.24	69.24
	2017-18	1,539.27	1,785.74	1,785.31
	2018-19	676.10	736.15	456.43
	2019-20	124.31	214.88	203.79
New India Assurance Company Ltd.	2016-17	503.67	1,493.75	1,493.75
	2017-18	2,454.39	1,415.94	1,415.94
	2018-19	1,420.81	2,217.21	2,162.46
	2019-20	281.44	943.03	73.07
Oriental Insurance Company Ltd.	2016-17	6.77	2.55	2.55
	2017-18	430.53	447.74	447.74
	2018-19	2,137.58	3,421.62	3,204.16
	2019-20	1,318.29	1,443.21	651.21
Reliance GIC Ltd.	2016-17	1,173.88	434.10	434.10
	2017-18	1,296.69	710.52	710.52
	2018-19	1,855.43	1,368.57	1,368.57
	2019-20	1,824.22	1,042.83	67.37
Royal Sundaram GIC Ltd.	2017-18	2.93	1.29	1.29
	2018-19	408.25	269.49	269.49
	2019-20	746.64	36.58	36.58
SBI GIC Ltd.	2016-17	396.71	84.72	84.72
	2017-18	986.85	510.91	510.00
	2018-19	1,752.24	1,499.56	1,460.22
	2019-20	1,438.60	646.98	587.62
Shriram GIC Ltd.	2016-17	170.95	256.95	256.95
Tata AIG GIC Ltd.	2016-17	425.11	543.58	538.88
	2017-18	435.43	565.66	565.36
	2018-19	1,657.13	1,344.75	1,336.37
United India Insurance	2016-17	2,012.04	1,526.89	1,526.89
	2017-18	1,467.32	872.37	870.06

Name of Company	Year	Gross Premium (Rs. crore)	Admissible Claims (Rs. crore)	Paid Claims (Rs. crore)
Company Ltd.	2018-19	976.14	1,674.41	1,639.83
	2019-20	97.88	25.25	25.25
Universal Sampo GIC Ltd.	2016-17	582.06	678.88	678.88
	2017-18	1,389.08	246.16	246.16
	2018-19	1,619.99	1,122.22	1,116.32
	2019-20	1,294.24	352.84	234.04

Note : 1. Pending claim payment is due to issues like non-receipt of State Govt. share in premium subsidy &/or NEFT/bank related issues.
2. 2019-20 claims not yet finalized.

In this regard, it has also been informed that all the Insurance Companies except the Agriculture Insurance Company of India Ltd. are doing other insurance business like motor, fire, aviation insurance etc. and the difference between premium collected and claims paid is not the margin/profit for the insurance companies. The cost of reinsurance and administrative cost totaling 10% to 12% of gross premium also has to be borne by the Insurance Companies. Further, out of the total crop insurance business under the Scheme more than 50% is shared by the 5 Public Sector Insurance Companies including Agriculture Insurance Company of India Ltd. (AIC).

There is no provision in the PMFBY that the Insurance Companies implementing PMFBY have to spend their profits as CSR in the Districts from where the profit has been earned. However, all the Insurance Companies are spending their profits as per provisions of Corporate Social Responsibility (CSR) in general. PMFBY implementing Insurance Companies are also taking CSR initiatives in the fields of street lighting, drinking water, agricultural equipment distribution, education etc. in the areas for which they have been selected for implementation of the Scheme."

F. Sum Insured and Fixation of Premium

2.28. In the Revamped Operational Guidelines for PMFBY, it has been mentioned that the States/UTs need to choose either the Scale of Finance or Notional Average Value (Notional Average Yield X Minimum Selling Price (MSP)/Farm Gate price) (Farm gate price will be considered for the other crops for which MSP is not declared) method for calculation of Sum Insured for a district-crop combination for the entire period of contract. The Crop-wise sum insured notified in the First Year/Season could be changed in the Subsequent Year/Season as per the change in the Scale of finance or the MSP/ Farm Gate Price as available for the Notified crop and decided upon by the State. However, change in the sum insured over a year due to the change in the Scale of Finance/farm gate price will be capped at 10% every year. The sum Insured for individual farmer is equal to the Scale of finance or Notional Average Value (NAYxMSP/Farm Gate Price) per hectare multiplied by the area of the notified crop proposed by the farmer for insurance. Area under cultivation shall always be expressed in hectare. In cases where crops are separately notified under irrigated, rainfed category by the States/UTs, the Sum Insured value for irrigated and rainfed areas should be separately indicated.

2.29. On being asked by the Committee about the rationale behind making village/Gram Panchayat as Insurance Unit instead of a particular plot for major Crops under PMFBY, the Department replied:

"Due to requirement of huge infrastructure and manpower with insurance companies and States for conduct of crop cutting experiments for assessment of yield and consequent claims and heavy expenditure on administration which will increase the premium rates, Gram/Gram Panchayat has been taken as a unit of insurance under PMFBY. However, in respect of wide-spread calamities like drought, flood etc., insurance unit area has already been reduced to Gram/Gram Panchayat level for major crops. Further, losses due to major localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains and hailstorm (for a period of two weeks in respect

of crops in cut and spread form for drying in the field) are being calculated on individual insured farm level, based on the report of the joint committee comprising representatives of State Government and insurance company to survey the extent of loss."

2.30. Under PMFBY, a uniform maximum premium of only 2% of the sum insured is paid by farmers for all Kharif crops and 1.5% for all Rabi crops. In case of Annual Commercial and Horticultural crops, the maximum premium to be paid by the farmers is only 5%. The percentage premium over and above the farmers' share is equally shared by the Centre and the State Government.

2.31. To the query of the Committee regarding the premium borne by the farmers have increased or decreased over the years during the implementation of Scheme, the Department has stated:

"Year-wise details of farmers applications, sum insured and premium paid by farmers since inception of the scheme in during 2016-17 to 2019-20 is given in the following table :

Year	Farmer Applications (in crores)	Sum Insured (Rs. in crores)	Premium paid by farmers (Rs. in crore)
2016-17	5.84	201279	4042
2017-18	5.33	202265	4189
2018-19	5.76	230060	4853
2019-20	6.09	217510	4388

Due to increase in farmer applications and sum insured farmers share under the scheme has increased during 2017-18 & 2018-19 and decreased during 2019-20."

2.32. Further when the Department was asked to furnish State-wise data for 2016-20 about average amount of Premium (in Rupees) being paid by the farmers for major Kharif and Rabi crops, the Department in its written reply furnished as given below-

"State-wise, Season-wise and year-wise average details of premium paid by farmers since 2016 to Kharif 2020 based on the data available as on 28.12.2020 is given at **Annexure-III**"

2.33. Moreover, on being queried about mechanism adopted for estimation/fixation for Actuarial Premium by the Agri-insurance Companies in the country, the Department stated:

"As per provision of Pradhan Mantri Fasal Bima Yojana (PMFBY) actuarial premium rates charged by the insurance companies are determined through the transparent bidding process conducted by the concerned State Government. There are many methods for calculation of premium rates in general insurance industry. But most of insurance companies use experience method in which base premium is calculated based on the loss cost/burning cost i.e. premium required to meet the claims based on the experience of past premium and claims. It is also known as pure premium. Various loadings like for administrative expenses, data inconsistency, catastrophic losses, reinsurance cost, perceptions etc. are also made by the insurance companies. Under PMFBY State Governments provide the requisite information including past yield data of 10 years, indemnity level and other terms and conditions to the insurance companies for risk analysis and submission of competitive bids for premium rates. However, there is no all India fixed actuarial premium rate under the scheme and it varies from area to area and even crop to crop."

2.34. When asked to furnish details regarding funds expended by the Centre and the State Governments(State wise details) over payment of premium under PMFBY since the inception of the Scheme, the Department furnished the following information:

"State-wise details of cumulative premium collected from farmers, State & Central Government and claims paid by insurance companies from Kharif 2016 to Kharif 2019 are given in the following table :

State/UT Name	Total Premium Paid by the farmer (Rs. crore)	Premium Amount Shared by the State Govt. (Rs. crore)	Premium Amount Shared by the Centre (Rs. crore)	Total Premium collected by the insurance companies (Rs. crore)	Total Claims Paid by the Insurance Companies in the State (Rs. crore) (Provisional)
A & N Islands	0.02	0.2	0.1	0.3	0.1
Andhra Pradesh	723.0	2,449.7	1,907.0	5,079.7	3,536.8
Assam	13.0	49.1	21.3	83.3	6.6
Bihar	383.9	1,030.5	1,030.5	2,444.9	749.1
Chhattisgarh	583.4	1,064.0	1,064.0	2,711.4	3,287.5
Goa	0.2	0.01	0.01	0.2	0.1
Gujarat	1,457.6	5,291.3	5,272.3	12,021.2	5,232.0
Haryana	824.7	988.9	712.8	2,526.4	2,677.7
Himachal Pradesh	94.6	70.6	70.6	235.8	172.3
Jharkhand	88.1	620.9	507.9	1,216.9	99.5
Karnataka	936.3	2,895.3	2,895.3	6,726.9	5,976.9
Kerala	23.3	55.3	55.3	134.0	128.9
Madhya Pradesh	2,783.6	6,857.4	6,857.4	16,498.4	10,837.9
Maharashtra	2,659.3	8,550.1	8,540.2	19,749.6	16,909.2
Manipur	1.9	2.5	2.5	7.0	3.8
Meghalaya	0.8	0.1	0.1	1.0	0.1
Odisha	688.4	1,917.2	1,917.2	4,522.9	4,077.8
Puducherry	0.2	3.2	2.2	5.6	8.0
Rajasthan	1,906.4	5,136.5	5,136.5	12,179.3	9,906.9
Sikkim	0.1	0.002	0.002	0.1	0.1
Tamil Nadu	411.4	1,812.6	1,812.6	4,036.6	8,181.2
Telangana	642.2	814.7	814.7	2,271.6	925.0
Tripura	1.5	0.2	0.2	2.0	2.1
Uttar Pradesh	1,464.4	1,581.3	1,581.2	4,626.9	2,118.1
Uttarakhand	75.5	80.1	80.1	235.6	189.4
West Bengal	333.3	1,109.4	636.4	2,079.1	1,184.9
Jammu & Kashmir	25.7	68.6	68.6	162.9	35.4

G. Settlement of Claims

2.35. When asked by the Committee to furnish details of claim settlement pending in each State by the Agri- insurance Companies during last three years, Company-wise and State-wise, the Department submitted the following information:-

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmers Share	State Share	Centre Share						
A & N Islands	2016-17	Reliance General	0.002	0.01	0.005	0.5	0.1	0.1	100.0%	-	-
	2017-18	National	0.002	0.02	0.01	0.5	-	-	NA	-	-
	2018-19	National	0.01	0.1	0.1	2.7	-	-	NA	-	-
	2019-20	National	0.001	0.01	0.01	0.2	-	-	NA	-	-
Andhra Pradesh	2016-17	AIC	59.6	102.4	102.4	2,761.1	80.3	80.3	100.0%	-	-
		Bajaj Allianz	74.5	100.5	100.5	3,129.8	570.2	570.2	100.0%	-	-
		ICICI Lombard	65.8	99.0	99.0	2,757.3	293.2	293.2	100.0%	-	-
	2017-18	AIC	50.8	81.7	81.7	2,201.1	74.6	74.6	100.0%	-	-
		HDFC Ergo	105.2	309.4	309.4	4,920.0	296.6	296.6	100.0%	-	-
		ICICI Lombard	65.1	70.0	70.0	2,221.0	164.1	164.1	100.0%	-	-
		IFFCO Tokio	14.0	37.5	37.5	746.8	106.2	106.2	100.0%	-	-
		National	13.6	13.1	13.1	703.4	97.6	97.6	100.0%	-	-
	2018-19	AIC	73.2	146.8	146.8	3,444.0	648.0	647.5	99.9%	0.5	-
		Bajaj Allianz	44.8	117.6	117.6	2,848.0	572.3	572.3	100.0%	-	-
		HDFC Ergo	47.8	45.7	45.7	1,386.3	176.9	176.9	100.0%	-	-
		National	34.5	25.5	25.5	1,438.9	171.6	166.3	96.9%	5.4	-
		Oriental	38.3	53.6	53.6	1,393.9	86.4	86.4	100.0%	-	-
		SBI General	35.6	56.2	56.2	1,396.3	204.7	204.7	100.0%	-	-
	2019-20	IFFCO Tokio	0.1	461.2	292.0	8,084.5	740.9	-	0.0%	740.9	-
Oriental		0.03	221.0	112.9	2,895.3	415.0	-	0.0%	415.0	-	
SBI General		0.1	508.6	243.2	8,017.6	49.2	-	0.0%	49.2	-	
Assam	2016-17	HDFC Ergo	2.5	0.8	0.8	123.1	3.2	3.2	100.0%	-	-
		National	0.9	0.4	0.4	39.3	0.4	0.4	100.0%	-	-
		Reliance General	1.6	0.6	0.6	82.3	1.8	1.8	100.0%	-	-
	2017-18	AIC	1.4	0.3	0.3	66.6	0.3	0.3	100.0%	-	-
		HDFC Ergo	1.2	0.3	0.3	60.8	0.1	0.1	100.0%	-	-
		ICICI Lombard	1.6	1.9	1.9	78.6	0.2	0.2	100.0%	-	-
		Oriental	0.3	0.1	0.1	13.4	0.2	0.2	100.0%	-	-
		Royal Sundaram	0.7	0.8	0.8	33.6	0.3	0.3	100.0%	-	-
	2018-19	AIC	0.2	0.1	0.1	9.8	-	-	NA	-	-
		Bajaj Allianz	-	6.4	2.4	206.5	-	-	NA	-	-
		HDFC Ergo	0.2	0.02	0.02	9.6	0.02	0.02	100.0%	-	-
National		0.6	0.2	0.2	36.7	0.1	0.02	30.5%	0.1	-	

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmer's Share	State Share	Centre Share						
Bihar	2016-17	Oriental	1.1	0.9	0.8	54.3	-	-	NA	-	-
		AIC	0.7	27.6	9.7	909.8	-	-	NA	-	-
		HDFC Ergo	0.1	8.5	2.8	289.9	-	-	NA	-	-
		AIC	45.7	128.0	128.0	2,286.8	63.2	63.2	100.0%	-	-
		Bajaj Allianz	36.5	155.3	155.3	1,823.0	164.3	164.3	100.0%	-	-
		Chola MS	8.7	38.7	38.7	432.7	33.7	33.7	100.0%	-	-
	2017-18	National	59.3	54.8	54.8	4,347.6	35.9	35.9	100.0%	-	-
		SBI General	21.2	103.9	103.9	1,058.1	3.6	3.6	100.0%	-	-
		Tata AIG	18.6	70.0	70.0	929.1	26.1	26.1	100.0%	0.002	-
Chhattisgarh	2016-17	United India	14.7	55.1	55.1	928.5	20.9	20.9	100.0%	-	-
		AIC	73.5	168.6	168.6	3,768.1	263.8	263.8	100.0%	-	-
		Bharti AXA	54.9	120.2	120.2	3,343.2	71.2	70.7	100.0%	-	0.5
		Chola MS	18.6	66.3	66.3	931.0	61.7	61.7	100.0%	-	-
	2017-18	United India	32.3	69.7	69.7	1,901.3	5.3	5.3	100.0%	-	-
		AIC	4.1	8.6	8.6	274.5	9.4	9.4	100.0%	-	-
		Bajaj Allianz	5.0	13.9	13.9	286.6	17.5	17.5	100.0%	-	-
		IFFCO Tokio	88.7	42.0	42.0	4,708.3	59.8	59.8	100.0%	-	-
		Reliance General	24.0	19.3	19.3	1,199.8	73.2	73.2	100.0%	-	-
AIC		4.7	10.7	10.7	310.8	38.0	37.9	99.8%	0.1	-	
Bajaj Allianz		9.1	28.2	28.2	421.8	48.8	48.8	100.0%	-	-	
2018-19	IFFCO Tokio	94.3	54.3	54.3	4,924.0	1,092.8	1,092.8	100.0%	-	-	
	Reliance General	24.8	21.3	21.3	1,238.7	211.1	211.1	100.0%	-	-	
	AIC	24.2	42.6	42.6	1,210.3	150.4	150.4	100.0%	-	-	
	Bajaj Allianz	43.6	94.0	94.0	2,254.9	235.3	235.1	99.9%	0.2	-	
	HDFC Ergo	28.7	59.7	59.7	1,434.4	216.8	216.8	100.0%	-	-	
	United India	64.4	167.7	167.7	2,969.8	484.5	484.5	100.0%	-	-	
	2019-20	AIC	137.8	438.7	438.7	6,892.0	626.3	626.2	100.0%	0.1	-
Bajaj Allianz		3.6	9.9	9.9	72.6	14.5	14.5	100.0%	-	-	
HDFC Ergo		26.3	53.1	53.1	1,314.6	9.5	9.5	100.0%	-	-	
Goa	2016-17	HDFC Ergo	0.01	0.001	0.001	0.5	-	-	NA	-	-
		SBI General	0.1	0.003	0.003	5.3	0.03	0.03	100.0%	-	-
	2017-18	HDFC Ergo	0.003	0.0002	0.0002	0.2	0.002	0.002	100.0%	-	-
		SBI General	0.04	0.001	0.001	4.3	0.003	0.003	100.0%	-	-
	2018-19	HDFC Ergo	0.001	0.00001	0.00001	0.03	0.01	0.01	100.0%	-	-
		SBI General	0.03	0.0001	0.0001	3.2	0.1	0.1	100.0%	-	-
	2019-20	Future Generali	0.02	0.003	0.003	0.8	0.01	0.01	100.0%	-	-
Gujarat	2016-17	AIC	59.3	398.9	360.2	2,996.8	503.8	503.8	100.0%	-	-
		HDFC Ergo	158.9	669.8	572.3	7,946.6	730.8	730.8	100.0%	-	-
		United India	25.0	15.2	15.2	1,073.3	32.7	32.7	100.0%	-	-
	2017-18	AIC	70.5	257.4	257.4	2,425.4	503.0	503.0	100.0%	-	-
		IFFCO Tokio	78.2	151.0	151.0	2,652.8	27.6	27.6	100.0%	-	-

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmer's Share	State Share	Centre Share						
		New India	148.1	692.6	809.9	4,617.9	354.3	354.3	100.0%	-	-
		SBI General	88.9	213.3	213.3	2,279.3	191.5	190.6	99.5%	0.9	-
	2018-19	AIC	79.5	296.5	296.5	3,329.4	687.9	687.3	99.9%	0.6	-
		Bajaj Allianz	8.6	9.9	9.9	438.5	2.2	2.2	100.0%	-	-
		Bharti AXA	47.8	159.5	159.5	1,548.9	281.7	281.7	100.0%	-	-
		Reliance General	106.9	551.0	551.0	3,770.6	1,030.8	1,030.8	100.0%	-	-
		United India	13.8	2.4	2.4	506.0	33.7	33.7	100.0%	-	-
		Universal Sompo	145.9	350.1	350.1	4,083.5	742.0	742.0	100.0%	-	-
	2019-20	AIC	87.0	340.3	340.3	3,224.0	9.7	9.7	100.0%	-	-
		Bajaj Allianz	-	-	-	-	-	-	NA	-	-
		Bharti AXA	52.0	166.1	166.1	1,684.7	19.0	5.1	27.0%	13.9	-
		Reliance General	123.8	620.5	620.5	4,474.4	116.0	56.5	48.7%	59.5	-
		United India	-	-	-	-	-	-	NA	-	-
		Universal Sompo	163.3	396.9	396.9	4,742.6	159.0	40.2	25.3%	118.8	-
Haryana	2016-17	Bajaj Allianz	81.0	57.1	35.8	4,539.0	134.1	134.1	100.0%	-	-
		ICICI Lombard	48.8	14.9	13.4	2,924.1	73.8	73.8	100.0%	-	-
		Reliance General	66.7	30.0	15.7	4,322.6	88.9	88.9	100.0%	-	-
	2017-18	Bajaj Allianz	134.1	112.3	79.4	7,575.4	363.4	363.4	100.0%	-	-
		ICICI Lombard	73.7	35.5	17.1	4,511.0	532.6	532.6	100.0%	-	-
	2018-19	Oriental	88.6	107.9	73.6	5,209.6	432.0	432.0	100.0%	-	-
		SBI General	92.8	143.1	114.6	5,308.6	339.6	339.6	100.0%	-	-
		Universal Sompo	71.9	89.4	74.0	3,222.3	161.6	156.7	96.9%	5.0	-
	2019-20	AIC	67.3	199.5	145.8	3,367.0	243.1	242.6	99.8%	0.5	-
		Bajaj Allianz	39.2	66.9	46.7	1,958.9	74.5	74.5	100.0%	-	-
SBI General		60.5	132.3	96.6	3,024.1	239.7	239.7	100.0%	-	-	
Himachal Pradesh	2016-17	AIC	22.9	12.1	12.1	662.4	26.6	26.6	100.0%	-	-
		Chola MS	0.1	-	-	4.5	0.2	0.2	100.0%	-	-
		ICICI Lombard	0.2	0.3	0.3	4.1	1.3	1.3	98.6%	0.02	-
		IFFCO Tokio	6.6	4.8	4.8	188.8	14.2	14.2	100.0%	-	-
		Oriental	1.0	2.9	2.9	64.9	2.6	2.6	100.0%	-	-
		SBI General	0.2	0.1	0.1	4.6	0.2	0.2	100.0%	-	-
	2017-18	AIC	9.2	5.7	5.7	326.9	25.7	25.7	100.0%	-	-
		HDFC Ergo	2.7	4.3	4.3	54.3	23.3	23.3	100.0%	-	-
		IFFCO Tokio	17.3	12.5	12.5	363.9	13.0	13.0	100.0%	-	-
		Reliance General	0.4	0.7	0.7	8.8	1.0	1.0	100.0%	-	-
		SBI General	0.8	0.3	0.3	16.1	1.8	1.8	100.0%	-	-
	2018-19	AIC	26.7	22.3	22.3	568.5	52.9	49.3	100.0%	-	3.6
		SBI General	3.0	2.6	2.6	156.9	5.7	5.7	100.0%	-	-

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmer's Share	State Share	Centre Share						
	2019-20	AIC	1.5	1.0	1.0	77.1	5.0	5.0	100.0%	-	-
		New India	1.1	0.7	0.7	37.3	1.2	-	0.0%	1.2	-
		SBI General	0.7	0.3	0.3	13.2	2.3	2.3	100.0%	-	-
Jammu & Kashmir	2017-18	ICICI Lombard	1.9	1.7	1.7	102.4	3.3	3.3	100.0%	-	-
		Oriental	1.5	4.2	4.2	84.5	3.9	3.9	100.0%	-	-
		Reliance General	5.5	9.9	9.9	313.2	2.7	2.7	100.0%	-	-
	2018-19	ICICI Lombard	3.5	3.2	3.2	189.2	8.3	8.3	100.0%	-	-
		Oriental	2.1	29.4	29.4	118.5	10.2	9.6	93.6%	0.7	-
		Reliance General	11.3	20.1	20.1	634.1	7.7	7.7	100.0%	-	-
Jharkhand	2016-17	AIC	37.8	113.7	113.7	1,891.3	29.4	29.4	100.0%	-	-
		ICICI Lombard	0.5	0.5	0.5	31.2	0.2	0.2	100.0%	-	-
		Shriram General	1.3	1.6	1.6	79.8	1.5	1.5	100.0%	-	-
	2017-18	IFFCO Tokio	15.0	52.4	52.4	765.2	20.2	20.2	100.0%	-	-
		Oriental	13.3	39.4	39.4	730.0	27.0	27.0	100.0%	-	-
	2018-19	AIC	17.4	38.9	38.9	897.4	136.7	-	0.0%	136.7	-
		Bajaj Allianz	0.7	57.8	39.5	955.3	52.0	21.1	40.6%	30.9	-
		Bharti AXA	0.5	44.5	34.3	543.6	70.1	0.1	0.1%	70.1	-
		Oriental	1.6	71.4	52.2	1,100.6	230.0	-	0.0%	216.8	13.2
	2019-20	HDFC Ergo	0.03	59.2	39.9	1,180.8	-	-	NA	-	-
Royal Sundaram		0.1	141.4	95.4	2,303.4	-	-	NA	-	-	
Karnataka	2016-17	AIC	30.2	128.4	128.4	1,883.5	535.6	535.6	100.0%	-	-
		Shriram General	12.7	59.4	59.4	766.8	226.9	226.9	100.0%	-	-
		Tata AIG	60.5	103.0	103.0	2,041.1	517.5	512.8	99.1%	4.7	-
		United India	7.9	34.3	34.3	604.9	106.9	106.9	100.0%	-	-
		Universal Sampo	123.6	229.2	229.2	4,060.2	678.9	678.9	100.0%	-	-
	2017-18	AIC	43.8	127.1	127.1	1,370.1	302.9	302.9	100.0%	-	-
		Bharti AXA	10.2	35.8	35.8	389.2	36.1	36.1	100.0%	-	-
		HDFC Ergo	0.2	0.2	0.2	12.4	0.2	0.2	100.0%	-	-
		IFFCO Tokio	0.3	0.9	0.9	16.9	1.9	1.9	100.0%	-	-
		Oriental	1.3	7.3	7.3	72.7	8.0	8.0	100.0%	-	-
		Reliance General	0.5	0.9	0.9	22.7	0.3	0.3	100.0%	-	-
		SBI General	34.7	66.8	66.8	694.9	208.6	208.6	100.0%	-	-
		Tata AIG	0.02	0.1	0.1	1.4	0.01	0.01	100.0%	-	-
		United India	16.2	69.6	69.6	787.8	126.9	126.9	100.0%	-	-
	Universal Sampo	127.5	489.4	489.4	5,352.4	173.3	173.3	100.0%	-	-	
2018-19	AIC	58.3	204.3	204.3	2,605.8	688.0	688.0	100.0%	-	-	

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmer's Share	State Share	Centre Share						
		Future Generali	48.0	60.2	60.2	715.9	53.6	53.3	99.5%	0.3	-
		HDFC Ergo	7.2	15.9	15.9	144.7	36.1	36.1	100.0%	-	-
		New India	26.3	132.1	132.1	1,224.2	596.8	574.4	96.3%	22.4	-
		Reliance General	22.1	63.3	63.3	646.8	135.8	135.8	100.0%	-	-
		SBI General	24.1	67.5	67.5	481.4	203.4	203.1	99.8%	0.4	-
		United India	65.8	186.6	186.6	2,933.2	1,050.1	1,015.5	96.7%	34.6	-
		Universal Sompo	21.2	63.1	63.1	950.1	133.7	133.7	100.0%	-	-
	2019-20	AIC	38.6	150.3	150.3	1,329.2	49.0	49.0	100.0%	-	-
		Bajaj Allianz	13.8	48.6	48.6	498.3	1.7	1.6	97.6%	0.04	-
		Bharti AXA	28.8	124.7	124.7	1,022.9	39.5	0.5	1.1%	39.0	-
		Future Generali	40.7	177.9	177.9	1,709.3	91.0	91.0	100.0%	-	-
		HDFC Ergo	15.8	84.8	84.8	784.9	-	-	NA	-	-
		Oriental	45.8	114.9	114.9	916.4	-	-	NA	-	-
		Universal Sompo	10.3	48.7	48.7	467.7	75.7	75.7	100.0%	-	-
Kerala	2016-17	AIC	5.7	3.8	3.8	237.8	22.8	22.8	100.0%	-	-
		United India	1.5	9.1	9.1	94.7	20.9	20.9	100.0%	-	-
	2017-18	AIC	6.3	9.8	9.8	301.3	11.0	11.0	100.0%	-	-
	2018-19	AIC	6.2	14.9	14.9	316.0	25.8	25.7	100.0%	-	0.1
	2019-20	AIC	3.6	17.7	17.7	155.7	48.6	48.6	100.0%	-	-
Madhya Pradesh	2016-17	AIC	344.9	792.4	792.4	20,488.6	800.4	785.7	98.2%	14.7	-
		Chola MS	7.6	1.5	1.5	223.7	5.8	5.8	100.0%	-	-
		HDFC Ergo	158.8	214.9	214.9	6,698.3	1,042.6	1,042.6	100.0%	-	-
		ICICI Lombard	161.9	524.7	524.7	9,087.7	181.6	181.6	100.0%	-	-
		IFFCO Tokio	19.9	14.0	14.0	398.8	13.4	13.4	100.0%	-	-
	2017-18	AIC	385.4	949.2	949.2	22,172.7	3,293.9	3,293.9	100.0%	-	-
		Chola MS	5.6	1.9	1.9	152.6	7.3	7.3	100.0%	-	-
		HDFC Ergo	172.6	226.0	226.0	7,625.5	679.0	679.0	100.0%	-	-
		ICICI Lombard	214.4	743.7	743.7	11,750.8	1,872.3	1,872.3	100.0%	-	-
		IFFCO Tokio	17.7	12.9	12.9	354.3	41.3	41.3	100.0%	-	-
	2018-19	AIC	484.0	1,181.6	1,181.6	25,679.1	1,036.9	935.1	90.2%	101.9	-
		Chola MS	6.6	1.4	1.4	185.9	8.3	8.3	99.4%	0.05	-
		HDFC Ergo	184.8	254.6	254.6	7,838.1	366.5	357.5	97.5%	9.0	-
		ICICI Lombard	248.3	869.4	869.4	13,877.8	2,039.9	1,538.1	75.4%	501.8	0.00
		IFFCO Tokio	19.9	14.9	14.9	398.5	84.7	74.2	87.7%	10.4	-

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmers Share	State Share	Centre Share						
	2019-20	AIC	86.2	341.5	341.5	4,308.1	-	-	NA	-	-
		Bajaj Allianz	33.7	133.0	133.0	1,683.5	1.1	1.1	100.0%	-	-
		HDFC Ergo	0.7	0.5	0.5	14.8	-	-	NA	-	-
		IFFCO Tokio	117.2	320.1	320.1	4,796.4	907.3	0.7	0.1%	906.6	-
		New India	30.3	98.6	98.6	1,516.5	868.4	-	0.0%	868.4	-
		Oriental	23.0	47.8	47.8	1,111.9	112.0	-	0.0%	112.0	-
		Reliance General	37.8	88.9	88.9	1,890.0	916.0	-	0.0%	916.0	-
		United India	22.2	24.0	24.0	266.9	-	-	NA	-	-
Maharashtra	2016-17	AIC	214.3	628.2	628.2	7,812.7	1,044.8	1,044.8	100.0%	-	-
		Bajaj Allianz	63.1	227.6	227.6	1,261.7	175.0	175.0	100.0%	-	-
		HDFC Ergo	76.5	249.6	249.6	2,777.7	303.7	303.7	100.0%	-	-
		IFFCO Tokio	87.6	471.4	471.4	3,665.4	530.4	530.4	100.0%	-	-
		National	18.4	22.1	22.1	1,589.3	32.7	32.7	100.0%	-	-
		Reliance General	211.2	346.4	346.4	6,681.2	201.6	201.6	100.0%	-	-
		Shriram General	11.6	11.8	11.8	232.0	28.5	28.5	100.0%	-	-
	2017-18	AIC	137.2	529.6	529.6	5,423.4	1,264.8	1,264.8	100.0%	-	-
		Bajaj Allianz	12.3	30.2	30.2	246.1	32.7	32.7	100.0%	-	-
		HDFC Ergo	48.5	162.4	162.4	969.3	267.2	267.2	100.0%	-	-
		IFFCO Tokio	13.4	23.2	23.2	268.0	89.2	89.2	100.0%	-	-
		National	93.4	444.4	444.4	4,910.2	521.8	521.4	99.9%	0.4	-
		Oriental	61.3	125.6	124.1	2,420.1	407.3	407.3	100.0%	-	-
		Reliance General	75.1	263.2	263.2	2,476.4	412.6	412.6	100.0%	-	-
		United India	67.8	295.1	295.1	2,746.5	294.0	291.7	99.2%	2.3	-
	2018-19	AIC	150.4	463.0	456.8	4,583.3	1,186.1	1,186.1	100.0%	-	-
		Bajaj Allianz	82.2	235.2	235.2	5,083.1	863.9	862.5	99.8%	1.4	-
		Bharti AXA	15.1	37.4	37.4	968.1	44.6	44.6	100.0%	-	-
		Future Generali	27.4	110.6	108.5	1,635.7	150.7	146.8	97.4%	3.9	-
		ICICI Lombard	106.4	307.3	307.3	3,995.8	214.2	212.6	99.3%	1.6	-
		IFFCO Tokio	206.0	664.4	664.4	7,414.1	587.9	586.8	99.8%	1.1	-
		New India	27.3	53.7	53.7	546.1	174.4	174.3	99.9%	0.1	-
		Oriental	118.9	536.8	536.8	4,926.8	2,158.5	2,158.5	100.0%	0.01	-
		SBI General	22.1	106.7	106.7	442.6	225.1	224.7	99.8%	0.4	-
Tata AIG		33.1	149.7	149.7	662.0	347.6	347.6	100.0%	-	-	
2019-20	AIC	524.3	1,805.5	1,805.5	20,928.9	5,214.1	4,842.1	92.9%	372.0	-	
	Bajaj Allianz	125.1	228.8	228.8	3,506.1	467.8	454.8	97.2%	12.9	-	

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmers Share	State Share	Centre Share						
		Bharti AXA	-	-	-	-	-	-	NA	-	-
		Future Generali	-	-	-	-	-	-	NA	-	-
		HDFC Ergo	18.6	15.1	15.1	371.1	45.1	45.1	100.0%	-	-
		Reliance General	-	-	-	-	-	-	NA	-	-
		SBI General	10.8	5.2	5.2	216.2	19.1	19.0	99.5%	0.1	-
Manipur	2016-17	AIC	0.7	1.4	1.4	36.9	2.0	2.0	100.0%	-	-
	2017-18	National	0.7	0.6	0.6	49.8	0.7	0.7	100.0%	-	-
	2018-19	National	0.1	0.1	0.1	5.2	0.001	0.001	100.0%	-	-
	2019-20	National	0.3	0.5	0.5	17.3	1.1	1.1	100.0%	-	-
Meghalaya	2016-17	AIC	0.003	0.004	0.004	0.2	-	-	NA	-	-
		ICICI Lombard	0.01	0.01	0.01	0.3	0.03	0.03	100.0%	-	-
	2017-18	ICICI Lombard	0.6	0.1	0.1	18.4	0.02	0.02	100.0%	-	-
	2018-19	AIC	0.1	0.02	0.02	4.4	0.1	0.1	100.0%	-	-
	2019-20	AIC	0.1	0.002	0.002	3.4	-	-	NA	-	-
Odisha	2016-17	Chola MS	0.3	0.1	0.1	17.6	1.0	1.0	100.0%	-	-
		Future Generali	43.7	55.8	55.8	2,205.6	61.3	61.3	100.0%	-	-
		HDFC Ergo	19.9	28.0	28.0	994.4	25.6	25.6	100.0%	-	-
		ICICI Lombard	34.4	35.8	35.8	1,709.0	253.7	253.7	100.0%	-	-
		National	0.7	0.4	0.4	44.0	0.3	0.3	100.0%	-	-
		New India	1.2	0.2	0.2	82.8	0.5	0.5	100.0%	-	-
		Reliance General	15.2	22.0	22.0	748.9	38.7	38.7	100.0%	-	-
		SBI General	24.7	55.8	55.8	1,233.3	50.1	50.1	100.0%	-	-
	United India	2.6	-	-	226.7	1.6	1.6	100.0%	-	-	
	2017-18	AIC	30.4	68.2	68.2	1,525.3	157.4	157.4	100.0%	-	-
		Chola MS	29.9	69.2	69.2	1,483.9	296.8	296.8	100.0%	-	-
		HDFC Ergo	0.5	0.6	0.6	30.5	2.9	2.9	100.0%	-	-
		National	32.2	92.2	92.2	1,607.0	854.0	854.0	100.0%	-	-
		Tata AIG	49.5	107.1	107.1	2,457.0	469.0	468.7	99.9%	0.3	-
		United India	2.8	0.02	0.02	217.9	37.6	37.6	100.0%	-	-
	2018-19	Chola MS	40.8	65.2	65.2	2,038.9	240.6	240.6	100.0%	-	-
		Oriental	41.2	136.4	136.4	2,141.2	492.6	492.6	100.0%	-	-
		Reliance General	27.6	95.6	95.6	1,392.2	167.8	167.8	100.0%	-	-
		Royal Sundaram	63.0	172.6	172.6	3,168.5	269.5	269.5	100.0%	-	-
	2019-20	AIC	42.2	191.8	191.8	2,118.8	166.0	127.3	76.7%	38.7	-
HDFC Ergo		56.7	204.1	204.1	2,834.1	113.5	113.5	100.0%	-	-	
Oriental		50.4	178.4	178.4	2,523.8	615.8	369.0	61.5%	231.0	15.8	
Reliance General		28.7	107.6	107.6	1,486.8	10.8	10.8	100.0%	-	-	
Royal Sundaram		49.9	229.9	229.9	2,484.0	36.6	36.6	100.0%	-	-	
Puducherry	2016-17	AIC	-	0.9	0.7	16.8	7.5	7.5	99.8%	0.01	-

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)	
			Farmers Share	State Share	Centre Share							
		United India	0.2	0.5	0.5	17.2	-	-	NA	-	-	
	2018-19	National	-	1.7	1.0	46.7	0.5	0.5	100.0%	-	-	
	2019-20	National	-	-	-	-	-	-	NA	-	-	
	Rajasthan	2016-17	AIC	156.9	373.3	373.3	7,862.2	526.4	526.4	100.0%	-	-
			Chola MS	23.7	15.6	15.6	938.5	48.9	48.9	100.0%	-	-
IFFCO Tokio			26.6	32.7	32.7	1,339.6	59.8	59.8	100.0%	-	-	
United India			170.2	671.6	671.6	7,767.3	1,282.6	1,282.6	100.0%	-	-	
2017-18		AIC	163.4	393.3	393.3	6,898.6	948.2	948.2	100.0%	-	-	
		Bajaj Allianz	250.9	454.4	454.4	12,050.3	742.4	742.4	100.0%	-	-	
		New India	18.0	37.8	37.8	748.5	135.8	135.8	100.0%	-	-	
		SBI General	10.5	49.2	49.2	698.0	83.2	83.2	100.0%	-	-	
		United India	58.9	165.9	165.9	3,132.7	314.6	314.6	100.0%	-	-	
2018-19		AIC	164.1	191.2	191.2	5,276.6	603.1	590.3	99.3%	4.3	8.6	
		Bajaj Allianz	31.3	44.8	44.8	626.0	168.7	168.7	100.0%	-	-	
		Future Generali	24.5	68.7	68.7	1,198.7	37.1	37.1	100.0%	-	-	
		HDFC Ergo	103.8	295.8	295.8	5,614.6	530.2	530.2	100.0%	-	-	
	IFFCO Tokio	71.8	145.0	145.0	3,425.1	597.7	577.8	96.7%	19.9	-		
	SBI General	118.6	274.7	274.7	6,205.0	496.8	458.2	92.2%	38.6	-		
	Tata AIG	143.8	471.0	471.0	6,903.8	843.3	839.1	99.5%	4.1	-		
2019-20	AIC	175.1	683.2	683.2	7,220.3	1,567.3	1,401.6	89.4%	165.8	-		
	Bajaj Allianz	34.4	132.2	132.2	1,548.1	224.3	224.3	100.0%	-	-		
	Future Generali	32.6	173.2	173.2	1,508.9	201.1	201.1	100.0%	-	-		
	HDFC Ergo	89.4	294.4	294.4	4,115.1	410.6	409.8	99.8%	0.8	-		
	SBI General	37.7	168.6	168.6	1,691.1	336.7	326.6	97.0%	10.1	-		
Sikkim	2016-17	AIC	0.01	0.001	0.001	0.5	0.1	0.1	100.0%	-	-	
	2017-18	IFFCO Tokio	0.01	0.001	0.001	0.7	0.04	0.04	100.0%	-	-	
		SBI General	0.1	0.00002	0.00002	2.2	-	-	NA	-	-	
	2018-19	SBI General	0.03	-	-	1.3	0.002	0.002	100.0%	-	-	
	2019-20	IFFCO Tokio	-	-	-	-	-	-	NA	-	-	
Tamil Nadu	2016-17	AIC	34.8	211.4	211.4	2,060.7	1,361.9	1,361.9	100.0%	-	-	
		ICICI Lombard	29.2	56.3	56.3	1,510.5	783.6	783.6	100.0%	-	-	
		New India	42.7	229.6	229.6	2,487.5	1,493.2	1,493.2	100.0%	-	-	
	2017-18	AIC	38.3	233.6	233.6	2,170.2	651.9	650.1	99.7%	1.8	-	
		ICICI Lombard	33.4	64.1	64.1	1,692.8	530.9	530.9	100.0%	-	-	
		New India	48.0	227.8	227.8	2,714.4	833.8	833.8	100.0%	-	-	
	2018-19	AIC	52.2	309.0	309.0	2,875.2	847.3	847.3	100.0%	-	-	

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmers Share	State Share	Centre Share						
		Chola MS	36.4	76.5	76.5	2,022.2	360.8	360.8	100.0%	-	-
		New India	68.5	356.6	356.6	4,009.8	1,282.8	1,250.6	97.5%	32.3	-
	2019-20	AIC	17.2	31.4	31.4	694.1	55.5	55.5	100.0%	-	-
		Oriental	10.6	16.2	16.2	369.5	13.5	13.5	100.0%	-	-
		AIC	37.7	10.9	10.9	59.4	51.6	51.5	99.9%	0.04	-
Telangana	2016-17	Bajaj Allianz	30.7	50.5	50.5	1,639.1	54.7	54.7	100.0%	-	-
		Chola MS	0.2	9.8	9.8	1,086.4	12.9	12.9	100.0%	-	-
		Reliance General	17.3	7.8	7.8	346.3	29.7	29.7	100.0%	-	-
		SBI General	10.6	10.2	10.2	212.2	30.7	30.7	100.0%	-	-
		AIC	31.9	23.9	23.9	1,153.3	78.2	78.2	100.0%	-	-
	2017-18	Bajaj Allianz	6.4	9.5	9.5	358.8	5.4	5.4	100.0%	-	-
		Chola MS	65.2	66.7	66.7	2,462.9	180.6	180.6	100.0%	-	-
		ICICI Lombard	9.8	4.4	4.4	650.7	12.6	12.6	100.0%	-	-
		National	47.1	108.7	108.7	1,386.5	267.4	267.4	100.0%	-	-
		United India	28.4	30.3	30.3	1,292.8	94.0	94.0	100.0%	-	-
	2018-19	AIC	48.5	56.1	56.1	2,308.0	200.1	97.4	48.7%	102.7	-
		Bajaj Allianz	5.8	6.7	6.7	338.5	36.8	0.2	0.4%	36.6	-
		National	81.9	116.3	116.3	2,738.5	274.0	-	0.0%	274.0	-
	2019-20	Tata AIG	15.0	11.6	11.6	679.9	10.0	9.8	98.0%	0.2	-
		AIC	126.5	168.6	168.6	4,077.8	235.0	-	0.0%	235.0	-
	IFFCO Tokio	79.0	122.6	122.6	2,328.7	260.4	-	0.0%	260.4	-	
Tripura	2016-17	AIC	0.2	0.05	0.05	14.1	0.6	0.6	100.0%	-	-
		Reliance General	0.05	0.001	0.001	3.6	0.1	0.1	100.0%	-	-
	2017-18	Royal Sundaram	0.6	0.1	0.1	21.1	1.0	1.0	100.0%	-	-
	2018-19	AIC	0.1	0.03	0.03	2.2	0.02	0.02	100.0%	-	-
	2019-20	AIC	-	-	-	-	-	-	NA	-	-
HDFC Ergo		0.6	0.1	0.1	28.3	0.4	0.4	100.0%	-	-	
Uttar Pradesh	2016-17	AIC	492.0	264.7	264.7	27,045.0	490.5	490.5	100.0%	-	-
		ICICI Lombard	37.4	56.0	56.0	2,052.2	84.1	84.1	100.0%	-	-
	2017-18	Bajaj Allianz	45.9	89.5	89.5	2,635.1	58.5	58.5	100.0%	-	-
		New India	42.5	82.0	82.0	2,568.6	92.0	92.0	100.0%	-	-
		Reliance General	90.1	76.7	76.7	4,765.9	34.9	34.9	100.0%	-	-
		SBI General	69.6	61.5	61.5	3,460.2	25.8	25.8	100.0%	-	-
		Tata AIG	64.2	53.7	53.7	3,488.9	96.7	96.7	100.0%	-	-
	2018-19	Universal Sompo	63.2	109.9	109.9	3,278.3	72.9	72.9	100.0%	-	-
		Bajaj Allianz	62.2	114.9	114.9	3,462.9	18.2	18.2	100.0%	-	-
		New India	45.2	84.4	84.4	3,052.8	163.2	163.2	100.0%	-	-
Reliance General		82.5	72.5	72.5	4,375.4	26.5	26.5	100.0%	-	-	
2019-20	SBI General	66.1	58.2	58.2	3,280.4	23.8	23.8	100.0%	-	-	

Kharif 2016 to Kharif 2019

State/UT Name	Year	Name of Company	Insurance Premium (Rs. crore)			Sum Insured (Rs. crore)	Claims filed by the farmers (Rs. crore)	Claims Settled (Rs. crore)	% of claims settled	Pending Claims (Rs. crore)	Rejected Claims (Rs. crore)
			Farmers Share	State Share	Centre Share						
		Tata AIG	77.6	61.5	61.5	4,187.8	143.9	139.9	97.2%	4.1	-
		Universal Sompo	66.3	118.0	118.0	3,528.7	78.2	78.2	100.0%	-	-
	2019-20	Bajaj Allianz	16.1	22.9	22.9	774.1	7.5	7.5	100.0%	-	-
		HDFC Ergo	10.9	8.0	8.0	543.2	10.0	9.7	97.1%	0.3	-
		IFFCO Tokio	11.0	22.5	22.4	551.5	10.8	10.8	100.0%	-	-
		National	14.1	54.5	54.5	706.3	213.7	202.6	94.8%	11.1	-
		New India	18.3	16.6	16.6	913.5	73.5	73.1	99.5%	0.4	-
		Oriental	17.2	60.8	60.8	861.2	311.5	266.0	88.7%	34.0	11.5
		United India	11.8	7.9	7.9	510.7	25.3	25.3	100.0%	-	-
	Universal Sompo	60.2	84.6	84.6	2,995.6	118.1	118.1	100.0%	-	-	
Uttarakhand	2016-17	AIC	12.0	7.4	7.4	769.4	18.2	18.2	100.0%	0.003	-
		Chola MS	5.3	3.2	3.2	106.1	6.0	6.0	100.0%	-	-
		HDFC Ergo	2.3	0.4	0.4	45.9	3.3	3.3	100.0%	-	-
	2017-18	AIC	17.7	24.4	24.4	790.3	38.0	38.0	100.0%	-	-
		Oriental	1.1	0.1	0.1	67.4	1.4	1.4	100.0%	-	-
	2018-19	AIC	19.2	26.1	26.1	768.4	69.0	69.0	100.0%	-	-
		Bajaj Allianz	0.4	0.5	0.5	28.7	0.1	0.1	100.0%	-	-
		ICICI Lombard	1.3	0.4	0.4	69.0	3.3	3.3	99.8%	0.01	-
	2019-20	AIC	15.7	17.2	17.2	552.5	47.4	47.4	100.0%	-	-
		Oriental	0.5	0.3	0.3	9.2	2.7	2.7	100.0%	-	-
West Bengal	2016-17	AIC	0.001	103.6	46.8	2,802.7	45.1	45.1	100.0%	-	-
		Chola MS	50.4	16.7	16.7	3,135.3	50.5	50.5	100.0%	-	-
		Future Generali	-	25.2	0.01	1,865.1	8.4	8.4	100.0%	-	-
		ICICI Lombard	20.7	120.0	85.4	2,456.9	256.3	256.3	100.0%	-	-
		IFFCO Tokio	0.2	0.1	0.1	3.6	-	-	NA	-	-
		United India	42.3	95.7	80.4	1,807.9	61.3	61.3	100.0%	-	-
	2017-18	AIC	11.9	158.8	82.7	4,850.8	169.4	168.7	99.6%	0.7	-
		National	-	28.0	6.1	1,272.0	44.3	44.3	100.0%	-	-
		Reliance General	67.1	175.1	112.5	4,988.1	47.9	47.9	100.0%	-	-
	2018-19	AIC	29.6	2.4	2.4	1,603.3	22.2	22.2	100.0%	-	-
		Chola MS	38.9	49.6	23.9	2,014.0	10.8	10.3	95.1%	0.5	-
		HDFC Ergo	-	58.3	21.5	1,806.3	42.9	42.9	100.0%	-	-
		National	62.0	126.9	83.1	4,100.1	290.0	289.7	99.9%	0.3	-
		Oriental	-	23.7	2.7	1,274.3	25.2	25.2	100.0%	-	-
		SBI General	0.1	0.1	0.1	2.2	0.3	0.3	100.0%	-	-
		United India	10.2	67.5	41.0	1,957.0	106.1	106.1	100.0%	-	-
	Universal Sompo	-	57.7	31.0	1,324.1	6.7	5.8	86.2%	0.9	-	

2.36. The Committee note that delay in settlement of claims of farmers are mainly due to delay in payment of State Share of subsidy by State to Insurance Companies, delay in sharing of Crop Cutting Experiments (CCEs) Data by State Government with Insurance Companies (ICs), delay in processing of claims by Insurance Companies etc. On being asked as to what corrective measures have been taken to resolve these problems for the benefit of farmers, the Department in its written reply submitted:

"As per Provisions of Pradhan Mantri Fasal Bima Yojana (PMFBY) admissible claims are generally paid by the insurance companies within two months of completion of Crop Cutting Experiments/harvesting period subject to availability of yield data and release of total State share of premium subsidy from concerned State Government within time. However, settlement of claims in some States gets delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy and/or yield data by some States, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims and National Electronic Fund Transfer (NEFT) related issues, etc. However, this Department is regularly monitoring the implementation of PMFBY including timely settlement of claims. To bring down the claim settlement time, many steps in addition to regularly monitoring the implementation of PMFBY, have been taken by the Government. These steps include use of improved technology, revision/revamping of Operational Guidelines wherein provision has been made for timely release of State Govt. share in 3 installments and settlement of claims by insurance companies without waiting for final/3rd installment by the States and advancement of 15 days in seasonality discipline for early settlement of claims. Penalty provisions for late settlement of claims by insurance companies and late release of funds by State Governments have also been stipulated under these guidelines. As per revamped Operational Guidelines w.e.f. Kharif 2020 season, the states delaying the release of subsidy beyond stipulated timelines cannot participate

in upcoming seasons. Provision has also been made for co-witness of Crop Cutting Experiments (CCEs) by the representatives of insurance companies. As per revamped scheme w.e.f. Kharif 2020 season, provision has been made that the states delaying the release of subsidy beyond stipulated timelines cannot participate in upcoming seasons. Further, to sort out the yield data related disputes between the insurance companies and the State Governments detailed procedure has been incorporated in the scheme. Provision is being made to calculate the admissible claims to portal disburse the claim amount through Portal only to ensure proper tracking and monitoring on real-time basis."

2.37. Moreover, the Committee observe that there is provision of Penalties/ Incentives for States, ICs and Banks i.e. 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in the settlement of 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.

2.38. During the course of examination, when asked by the Committee to furnish details of all such incidences during the last three years, where the Insurance Companies have paid penalty and the State Governments have paid interest, the Department submitted as follows:

"This provision regarding penalty of 12% interest on Insurance Companies for late settlement of claims and State Governments for late remittance of premium subsidy was not available under original scheme of Kharif 2016 and was incorporated in the Revised Operational Guidelines w.e.f Rabi 2018-19 season. No penalty has so far been imposed on any of the State Government. However, details of penalty imposed on insurance companies since inception of this provision have been given in following table:

Sl. No.	Insurance Company	Scheme	State	Season	Penal Interest
----------------	--------------------------	---------------	--------------	---------------	-----------------------

					(Rs. in crore)
1.	Agriculture Insurance Company of India Ltd.	PMFBY	Tamil Nadu	Rabi 2016-17	0.84
		PMFBY	Madhya Pradesh	Kharif 2017	0.01
		PMFBY	Rajasthan	Kharif 2017	0.06
		PMFBY	West Bengal	Kharif 2017	0.34
		PMFBY	Madhya Pradesh	Rabi 2017-18	1.04
		PMFBY	Rajasthan	Rabi 2017-18	0.04
		PMFBY	Tamil Nadu	Rabi 2017-18	0.97
		Sub-Total			3.30
2.	Chola-MS GIC Ltd.	PMFBY	West Bengal	Kharif 2016	0.09
		Sub-Total			0.09
3.	ICICI-Lombard GIC Ltd.	RWBCIS	Himachal Pradesh	Rabi 2016-17	0.01
		PMFBY	Madhya Pradesh	Kharif 2017	0.01
		PMFBY	Telangana	Rabi 2017-18	0.49
		Sub-Total			0.51
3.	New India Assurance Company Ltd.	PMFBY	Tamil Nadu	Rabi 2017-18	0.15
		Sub-Total			0.15
4.	SBI GIC Ltd.	PMFBY	Rajasthan	Kharif 2017	0.16
		Sub-Total			0.16
		Grand Total			4.21

H. Formation of Clusters

2.39. It has been mentioned in the Revamped Operational Guidelines that in order to diversify/ spread the risk and cover high risk/ low risk districts/ area equally, the State Governments are required to group the districts/ area in such a way that each group contains a mix of districts/ area with different risk profiles. Prior to inviting the bid, the State Government, especially the large States have to divide the State into multiple clusters of districts depending on the volume of risk associated in the crops and district/areas proposed to be notified under the Scheme. The purpose of clustering is to divide the States into different groups of districts, so that expected

sum insured (ESI) becomes low and risk is shared and diversified. The States may form the clusters of districts based on mixed agro-climatic zones.

- i) Districts of high risk and low risk areas,
- ii) Districts of different agro-climatic zones, and
- iii) ESI of each cluster should be in similar order.

The district having a very high risks exposure may be divided into clusters, combining few blocks as a cluster. However, while dividing the District in more than one clusters, administrative convenience may also be considered. Prior to the bid invitation, details on the cluster formation may also be made available to the ICs.

2.40. The objectives of Clustering/ Clubbing of districts should be done to achieve the following objectives:

- (i) Cluster formation shall be applicable for upto 3 years and shall not be changed during the contract period. Different Clusters may be defined based on the risk profile of the district so as to increase the diversification of risk within a cluster and enable risk spreading for insurer.
- (ii) Cluster may contain districts with mixed agro-climatic zones so as to increase the diversification of a risk within a cluster.
- (iii) Crop-wise associated risk may also be diversified among the clusters and shall be factored in cluster formation.

2.41. Hence, one of the major requirements of clustering is the risk analysis of different districts. For the purpose of clustering/clubbing of districts and determination of L1 bidder, the risk is analyzed based on the long-term data of yield by (a) computing the average burn cost (percent difference between actual yield and threshold yield) and b) computing the level of variability in the long-term yield. Since, availability of high quality long-term yield data is difficult, especially at the lower administrative level, other methods (including the use of satellite data) can be tried for risk assessment.

2.42. During the course of examination, when queried regarding provisions for a cluster where no Insurance Company participates in Bidding and whether the Ministry has come across any such instance in any State, the Department in its written reply has stated:

"Yes, such instances, where no insurance company had participated in bidding process have been seen in smaller States/UTs like Andaman & Nicobar Islands, Tripura & Meghalaya where coverage is very low and in some big clusters/districts like in Maharashtra etc. where risk level/sum insured is very high.

Provision has been made in Operational Guidelines of the scheme that each Insurance Company should compulsorily bid for any 3 NER/Hilly States and 2 UTs, so that the benefit of the scheme can reach the smaller/low coverage States/UTs. The provision that the tender should be preferably for 3 years and in no case less than 1 year has now been included in Revamped PMFBY Operational Guidelines for mandatory selection of an insurance company for 3 year in a cluster.

Various checks and balances for major stakeholders including insurance companies have been provided in the operational guidelines of the scheme, so that no one can take undue advantage of the scheme. These checks and balances have further been strengthened by imposing penalty provisions on insurance companies for delay/non-settlement of claims. Provisions for performance evaluation of insurance companies with various punitive actions including de-empanelment of insurance companies has also been envisaged in revised Operational Guidelines implemented w.e.f. Rabi 2018-19 season."

2.43. Furthermore, when asked about steps undertaken by the Ministry to prevent cartelization by the Insurance Companies while Bidding in a State/Cluster and whether the Ministry has come across any such cartel, the Department replied:

"No such incident has been brought to the notice of Government of India by the State Governments. Since premium rate is being decided on the basis of

transparent bidding process, pre-bidding coinsurance will not be allowed. All companies have to inform such arrangements if any in advance to Government of India and in such cases only one company will be allowed to participate in the bid. If it is found that more than one company having coinsurance arrangements have participated and successfully qualified as implementing agencies, then crop wise lowest premium rate quoted by these companies will be applicable."

I. Crop Cutting Experiments

2.44. As per Provisions of the Scheme, Crop Cutting Experiments (CCEs) based yield data for calculation of admissible claims is provided by the concerned State Government. Further, the claims for localized calamities and post harvest losses are also worked out by the joint committee of officials from State Government and concerned insurance company. Therefore, Insurance Companies are not authorizing calculation of claims themselves without yield data from the State Government and joint committee report. However, various provisions for major stakeholders including insurance companies have been provided in the operational guidelines of the scheme, so that no one can take undue advantage of the Scheme. These Provisions have further been strengthened by imposing penalty provisions on insurance companies for delay/non-settlement of claims. Provisions for performance evaluation of insurance companies with various punitive actions including de-panelsment of insurance companies has also been envisaged in revised Operational Guidelines implemented w.e.f. Rabi 2018-19 season.

2.45. The Committee were inquisitive about the complaints regarding manipulation in Crop Cutting Experiments and the steps undertaken by Department to make it transparent to curb such manipulations. The Department replied:

"Since, the availability of timely estimates of crop yield is very much essential for successful implementation of yield index based insurance schemes i.e. PMFBY. Due to reduction in unit area to village/village panchayat, number of Crop Cutting Experiments (CCEs) has increased tremendously under

PMFBY. Carrying out so many CCEs, with the required accuracy, is highly time consuming and labour intensive and is a challenging task for the States due to lack of infrastructure, funds, short harvesting time period, time interval/seasonality in nature, etc. Many States have expressed their inability to cope up this task of CCEs from time to time. Insurance companies have objected in many cases about wrong reporting of CCEs data.

To curb such issues various steps like CCEs on agri app and directly on portal, sharing of CCEs schedule to the insurance companies and co-witness of CCEs by insurance companies have been taken. Besides, other technological intervention mechanism has also put forth to ensure transparency and decrease the human intervention etc.

It has been seen, during implementation of PMFBY, there are various types of yield disputes between State Governments and insurance companies, which unnecessarily delays the claim settlement. With the implementation of PMFBY, such incidents have increased. Therefore, detailed provision (No. 19 of Revamped Operational Guidelines) for resolution of such issues has been made in the Revised Operational Guidelines of the scheme. Brief procedure to be followed in different yield dispute cases:

Wherever the yield estimates reported at Insurance Unit (IU) level are abnormally low or high vis-à-vis the general crop condition the Insurance Company in consultation with State Govt. can make use of various products (e.g. Satellite based Vegetation Index, Weather parameters, etc.) or other technologies (including statistical test, crop models etc.) to confirm yield estimates. If Insurance Company witnesses any anomaly/deficiency in the actual yield data (partial /consolidated) received from the State Govt., the same is required to be brought into the notice of concerned State department within 7 days from date of receipt of yield data with specific observations/remarks under intimation to Govt. of India and anomaly, if any, may be resolved in next 7 days by the State Level Coordination Committee

(SLCC) headed by Additional Chief Secretary/Principal Secretary/Secretary of the concerned department. This committee is authorized to decide all such cases and the decision in such cases is final.

The SLCCCI may refer the case to State Level Technical Advisory Committee (STAC) for dispute resolution. In case the matter stands unresolved even after examination by STAC, it may be escalated to Technical Advisory Committee (TAC) along with all relevant documents including minutes of meetings/records of discussion and report of the STAC and SLCC. Reference to TAC can be made only in specific conditions, such as - dispute about the crop yield values between the State Government and the Insurance Company and not resolved at SLCC & STAC level, more than 25% difference between the yield estimated by the State government and the insurance company., sufficient documentary evidence, at least 20% area of the IUs for the particular crop in the Cluster and the Insurance Company has already carried out technical analysis of data in consultation of State Govt. or in collaboration with Central/State agencies and has used satellite/model/weather data to support its claim.

Accordingly, yield disputes were referred by the Karnataka, Gujarat, Odisha, Maharashtra, Rajasthan and Tamil Nadu to the TAC and the matter was examined and resolved by using satellite data, yield data, weather data and other proxy data/indicators in consultation of Mahalanobis National Crop Forecast Centre (MNCFC).

However, data with anomalies which is not reported within 7 days will be treated as accepted to insurance company. The protocol of time lines defined above is also be applicable to the actual Yield data being provided by the concerned State department in batches, i.e. Crop-wise-District-wise lots of data and timelines for each batch of data shall be counted separately/batch-wise. Unnecessary delay in finalization of yield data will attract penal interest

on due claim amount payable to the farmers as decided by the SLCCCI in the matter."

J. Publicity and Awareness

2.46. Since majority of the Farmers in the country are small and marginal landholders having low literacy and poor socio-economic conditions. Therefore, when the Committee asked the Department to provide details of the steps other than digital (Portal, App, SMS) taken to educate and provide services to farmers under the PMFBY, the Department in its reply submitted:

"Insurance companies have been asked to utilize 0.5% of gross premium collected by them for publicity and awareness generation. Other activities for awareness generation involve the publicity of features and benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets in local languages, participation in agriculture fairs / mela / goshti, dissemination of SMS through Kisan Portal/national crop insurance portal and conduct of workshops/ trainings of State officials, financial institutions and farmers. For non-loanee farmers since crop insurance is optional, the Common Service Centres (CSCs) and online enrolment have been activated to provide the services besides traditional modes like banks and insurance intermediaries.

Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same has been envisaged in the Pradhan Mantri Fasal Bima Yojana (PMFBY). Therefore, to enhance the awareness about the scheme among all the stakeholders, Ministry of Agriculture carried out comprehensive publicity and awareness programme to educate the farmers about the benefit of crop insurance schemes.

In addition, several communications have also been sent to the public representatives including Members of Parliament, representatives of Panchayati Raj Institutions etc. to encourage farmers to take benefit of the scheme. Thereafter, in addition to above Government has also taken several

initiatives including active involvement of all stakeholders especially States and implementing insurance companies for conduct of publicity campaign/awareness programmes including organization of camps in the rural areas to build farmer awareness about crop insurance schemes. Due to the efforts made by the Government coverage of non-loanee, for whom the coverage is voluntary, has increased from 5% under erstwhile schemes to 37%, which shows the acceptability of the scheme on voluntary basis.

After launch of PMFBY during 2016, 525 one day seminar/kisan fairs were organized at various Krishi Vigyan Kendras (KVKs) throughout the country.

Further, under the Central Sector Scheme of “Mass Media Support to Agriculture Extension Scheme (MMSAE)”, Government is undertaking publicity and creating awareness about schemes of the Department including PMFBY. Audio Visual spot on PMFBY is telecast/broadcast through DD, DD Kisan and AIR under sponsored programme of Mass Media Scheme from time to time.

PMFBY was also one of the focused area for Krishi Kalyan Abhiyan, implemented in two phases during Kharif 2018 and Rabi 2018-19 in the selected aspirational districts. The campaign focused on disseminating information through group meetings of farmers, training of functionaries and leveraging the potential of Gram Sabhas in respective Gram Panchayats.

Based on the experience of past crop insurance schemes and with a view to include more risks under crop insurance, making it more affordable to the farmers etc., Pradhan Mantri FasalBima Yojana has been introduced for implementation from Kharif 2016 season. Due to the improved features of the scheme coverage under the scheme has been increased to 30% of Gross Cropped in the country from 23% in erstwhile crop insurance schemes. Further, all crops and areas in a State are not notified by the concerned State Governments, which also affects the coverage under the scheme.

Government has taken several initiatives including active involvement of all stakeholders especially States and implementing insurance companies for conduct of publicity campaign/awareness programmes including organization of camps in the rural areas to build farmer awareness about crop insurance schemes. Insurance companies have been asked to mandatorily utilize 0.5% of gross premium collected by them for publicity and awareness generation. Other activities for awareness generation involve the publicity of features and benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets in local languages, participation in agriculture fairs / mela / goshti, dissemination of SMS through Kisan Portal/national crop insurance portal and conduct of workshops/ trainings State officials, financial institutions and farmers. For non-loanee farmers since crop insurance is optional, the Common Service Centres (CSCs) and online enrolment have been activated to provide the services besides traditional modes like banks/PACS and insurance intermediaries. Due to the efforts made by the Government coverage of non-loanee, for whom the coverage is voluntary, has increased from 5% under erstwhile schemes to 37% during 2019-20, which shows the acceptability of the scheme on voluntary basis.

Similarly, all implementing States also undertaking publicity and awareness of the scheme by organizing camps, fairs/melas/goshtis, door to door campaign through field functionaries of extension, agriculture, revenue department, Agriculture Technology Management Agency (ATMA). Maharashtra Government has also undertaken Samrudh Shetkari Abhiyan – a campaign for all farm related schemes including PMFBY at village level, between 25th May to 10th June 2020 i.e. at the beginning of Kharif 2020 season. Farmers' training was organized in 17909 villages of the State during this abhiyan.

Training and Capacity Building

Training and Capacity Building is a vital component for effective implementation of PMFBY. Multiple stakeholders are involved in scheme implementation, including 27 State Govt/UTs, 540 Banks, 18 Empanelled Insurance Companies and 45,000 Common Service Centres (CSCs). These stakeholders play crucial roles at various levels individually and in co-ordination with each other in a defined time-lines. Since, different stakeholders are the face of PMFBY implementation to farmers, any deficiency in knowledge or services greatly impacts the claim settlement process as well as farmer satisfaction. Hence, it is imperative to build the capacities these stakeholders through trainings, sensitization programmes and handholding support.

PMFBY/RWBCIS has undergone revision in Feb 2020 and Revamped PMFBY/RWBCIS is being implemented from Kharif 2020. Major change that has been made with respect farmer participation is that the scheme made voluntary for all the farmers as against earlier compulsory coverage of loanee farmers by the banks. In the event of these changes, training and capacity building has become all the more important for bridging knowledge gap pertaining to different implementation aspects of PMFBY. It is equally important to empower farmers about benefits of schemes, building trust in the scheme and satisfaction among the farming community.

Challenges

Major challenge is multiple layers of hierarchy within each stakeholder and their different levels of understanding about scheme implementation aspects. Therefore, training needs are not uniform but vary in its functional areas. Revised Operational Guidelines envisaged training and capacity building and handholding support to all the stakeholders as the prime responsibility of implementing Insurance Companies. Earlier, Insurance Companies were allotted business either for one season or one year maximum, with no assurance of being selected in next season. Also, in some of the states late notification by the State Govt, left the implementing

Insurance Companies with time constraint to co-ordinate and reach of large number of stakeholders engaged.

With setting up of National Technical Support Unit (N-TSU) within DAC&FW for supporting PMFBY implementation, a dedicated team of professionals were available for planning and executing Capacity Building activities in more focused manner under guidance of Ministry officials. Capacity building started with developing in-house capacity and knowledge building on PMFBY scheme implementation internally and mapping of targeted participants within each of the stakeholders and their training requirements. An approach paper for capacity building strategies was developed following discussion with different stakeholders at various forums.

Objectives

Broad objectives outlined for carrying out Capacity Building Exercise were stated to be follows:

1. To develop better understanding of scheme implementation aspects among the implementing stakeholders, especially the key provisioning and implementation modalities/protocols to be followed in line with defined seasonality discipline.
2. To facilitate better co-ordination among stakeholders for clarity about own roles and responsibilities and integration with other stakeholders for streamlining of scheme activities.
3. Better monitoring of the scheme at different level of implementation and adhering to timelines to achieve scheme objective of timely claim payment to farmers.
4. To build pool of resources in terms of knowledgeable human resources at different levels and knowledge repository in terms of training material.

5. To build overall literacy on crop insurance among the stakeholders, through sensitization programmes with active support of Insurance Companies and help farmers in taking informed decisions.

Envisaged Training Methods include-

- i Customized training modules
- ii In-person trainings
- iii Video Conferencing
- iv Online/Virtual trainings
- v Sensitization programmes
- vi Conferences
- vii Seminars
- viii Workshops
- ix Training of Trainers (Pool of Master Trainers)
- x Interactive Videos
- xi E-Learning modules
- xii Training Courses on Crop Insurance

Stakeholders

Different implementing stakeholders identified for imparting regular trainings include:

- i State and District Nodal Officers for PMFBY and RWBCIS of Agriculture/Horticulture/Co-operative Dept
- ii State and District Officials of Agri and Revenue dept engaged in CCEs
- iii IC representatives and Master Trainers at HO/RO/State level
- iv State Level Bankers Committee (SLBC) members
- v Agriculture and credit officers of public and private sector banks
- vi State and District Managers of CSC/VLEs
- vii Executives/Tele-Facilitators of Kisan Call Centres
- viii ATMA/Extension officials

Strategies

Following are the strategies focused upon for building capacities of the stakeholders:

a. Developing Knowledge Repository

In the light of Revised Operational Guidelines, training material was developed on various implementation aspects of PMFBY including basic scheme provisioning and key features, role and responsibilities of each of the stakeholders mentioned above, seasonality discipline highlighting timeframe to be followed for each of the specified activities, enrolment and data entry on portal, risk covered and protocol for yield loss assessment, use of CCE Agri App, claim calculation, claim settlement grievance redressal mechanism etc. The training material developed comprised of Presentations, training manuals, FAQs, MCQs, Do's and Dont's etc. The stakeholder wise training material developed has also been uploaded on PMFBY portal for ready reference.

b. Developing Pool of Master Trainers from Insurance Companies

An effort was made to develop a pool of master trainers from HO/RO/State offices of empanelled Insurance Companies. 75 master trainers from ICs were trained in first phase (from Oct 2018- March 2020) so that they may carry out as many trainings for different stakeholders. 114 Master Trainers from Insurance were trained in second phase during April 2020 for implementation of revamped PMFBY from Kharif 2020.

c. Regular Trainings

Capacity building team members-initiated regular trainings on the various facets spread across PMFBY implementation cycle in Kharif and Rabi season from August 2018. DAC&FW also nominated designated resource persons for trainings and workshops organized by stakeholders at state level. Along with in-person trainings number of trainings were conducted through video conferencing.

Capacity building team of National TSU conducted 104 trainings and reached out to about 12500 stakeholders during Aug 2018 to Feb 2020. This includes trainings, sensitization programmes, workshops, conferences etc.

COVID 19 Pandemic situation put a limit on scope of conducting in-person trainings, hence, strategic decision was taken to begin with Online/virtual trainings on revamped PMFBY. It started from 27 April 2020 onwards and will be continued till enrolment period. It is planned to achieve objective of retaining existing loanee farmers and maximizing enrolment of non-loanee farmers. First phase is crucial for taking farmers on board during enrolment period. Therefore, higher authorities from ICs- HO&ROs, CSC- State and District Managers, SLBC officials, LDMs and branch managers from banks across the country have been sensitized on provisions of revamped PMFBY. State and district officials of NE states have also been targeted to onboard them on revamped scheme. For the first time, ATMA/Extn officials of the State Govt. are being trained along with State and district officials so that they may take up farmer mobilization and trainings at the field level through their channel and including PMFBY in its training plan.

In second phase of training an attempt has been made to go further to next level where district-wise trainings of Village Level Entrepreneurs (VLEs) of CSC are conducted for maximizing farmer enrolment. Similarly, training of branch users on PMFBY portal for banks has initiated using virtual trainings. Around 20672 stakeholders have been trained during 27 April- 24 June 2020. The number will go up with completion of ongoing trainings."

2.47. On being enquired about the mechanism to monitor the utilisation aspect of 0.5% of gross premium collected by the Insurance Companies for publicity and awareness, the DAC&FW in its reply have stated:

"Details of 0.5% expenditure of gross premium on publicity, awareness etc. are regularly being obtained from the empanelled insurance companies. Day

to day monitoring is done through regular weekly meetings/video conferences. Unspent balance if any, is transferred to Technology Fund under the scheme."

2.48. Further, clarifying the query regarding corpus of Technology Fund, the Department has submitted that-

"Provision of surrendering unspent earmarked funds for publicity and awareness (0.5% of Gross premium) to Technology Funds was made in the Revised Operational Guidelines of the scheme. However, under the Revamped Operational Guidelines of the Scheme this provision has been modified and implementing Insurance Companies now have to surrender aforesaid unspent funds under Central IEC Pool Fund. This fund is being utilized centrally for IEC activities and regularly monitored by the IEC advisory committee, constituted for this purpose."

K. Grievance Redressal Mechanism

2.49. Proper Grievance Redressal Mechanism is *sine qua non* for administration of a Scheme. Replying to a query regarding Grievance Redressal Mechanism at different levels under PMFBY, the Department in its reply submitted as follows:

"Stratified grievance mechanism has been provided in the Revised Operational Guidelines of the Scheme w.e.f. Rabi 2018-19 season and it has further strengthened in the Revamped Operational Guidelines. At the initial level, for grievance redressal, each district shall designate taluka and district level grievance redressal officer preferably **Tehsil/Taluka** or **District Agriculture/Horticulture Officer** to record & respond to the grievances of Farmers, Banks, ICs etc. within 7 days of receipt of grievance. In case of dissatisfaction the matter may be brought before **District Level Grievance Redressal Committee (DGRC)**."

District Level Monitoring Committee (DLMC): In line with the DLMC, DGRC shall also be constituted for redressal of grievances of Farmers, Banks, Insurance Companies, Distt. Authority/Department. This Committee is headed by District Magistrate/Collector and representatives of Farmers, Lead

District Manager (LDM)/Banks, District Development Manager (DDM), NABARD, Insurance Company and concerned District Authority / Department (i.e. Agriculture /Horticulture /Cooperative /Revenue / Agricultural Statistics etc.) shall be appointed as members. This Committee may also invite subject specialists/experts from University/IMD/commodity Boards/Research Institutions, SRSAC etc. if deemed necessary. The Committee will dispose the matter within 15 days. In case of disagreement with the decision by any party; the same is represented to the **State Level Grievance Redressal Committee (SGRC)** within 15 days from the decision of DGRC.

State Level Monitoring Committee (SLMC) : States/UTs may also nominate the State level Grievance Redressal Officers at the rank of Deputy Secretary/Director to register and dispose off grievances not in the purview of direct registration by the DLGC Officer. State Government shall also constitute SGRC for redressal of grievance of Farmers, Banks, Insurance Companies, District Authority/Department unsettled at the level of the DGRC. This Committee is headed by the Principal Secretary/Secretary of Nodal Department, SLBC/Banks, CGM NABARD, Insurance Company and concerned State Authority/Department shall be appointed as members. This Committee may also invite subject specialists/experts from University/IMD/research institutions/commodity Boards/, State Remote Sensing Centre, STSU, STAC etc. if deemed necessary. The Committee will dispose the grievance within 15 days time of receipt of grievance. The decision of the Committee shall be accepted by all the parties.

Accordingly, 15 States/Union Territories have notified both District & State level grievance redressal committees in their respective States. Further, 4 States and 1 State has also constituted SGRC and DGRC respectively. Major grievances by farmers under the scheme are relating to settlement of claims. Such grievances, as and when arise are settled by these committees. Data on types of grievances resolved by these committees is not available."

2.50. When further asked about the present status of Stratified Grievances Redressal Mechanism in remaining States, the Department replied as under:-

"The States and UTs implementing PMFBY have formulated Grievances Redressal Committees (GRCs) at different levels in compliance with the clauses of Operational Guidelines. Certain States like Tamil Nadu, Maharashtra and Rajasthan have formulated Taluka Levels GRCs also in addition to SGRC & DGRC to strengthen the grievance redressal system for fast and speedy disposal at grassroots level.

DAC&FW has further directed and communicated for compliance to those States (Kerala, Himachal Pradesh, Manipur and Sikkim) who have formulated only SGRC and UTs (Andaman & Nicobar Islands, Jammu and Kashmir) who have not formulated any of the GRCs at State/District Level."

2.51. During the course of evidence, while discussing about the Grievance Redressal Mechanism under PMFBY, the Committee wanted to know about the reasons for non-availability of representatives of Insurance Companies in DISHA meeting. The Secretary (DAC&FW) stated as under-

"दूसरा, आपने बहुत अच्छी बात कही, जिसे हमने नोट भी कर लिया है कि 'दिशा' बैठक में फसल बीमा योजना को रिव्यू करने के लिए कोई अधिकारी नहीं आता है। इसे हमारा विभाग एक माह के अंदर सुनिश्चित करेगा कि हर बीमा कंपनी राज्य सरकार के माध्यम से, हर जनपद में 'दिशा' की बैठक के लिए आए।"

-----//-----

PART-II

OBSERVATIONS/RECOMMENDATIONS OF THE COMMITTEE

Provisions under the Revamped Guidelines

1. The Committee note that the Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched in April, 2016 to provide a simple and affordable Crops Insurance Product to ensure comprehensive risk cover for crops to farmers against all non-preventable natural risks from Pre-sowing to Post-harvest and to provide adequate claim amount. To make the Scheme effective, a detailed set of Operational Guidelines (OGs) were issued which were revised and the Revised OGs were brought into effect from 01st October, 2018 i.e. from Rabi 2018-19 Season. Subsequently, the PMFBY was revamped and Revamped Operational Guidelines was made effective from Kharif 2020 Season. The Committee are pleased to note that in the Revamped Operational Guidelines the Scheme has been made voluntary for all farmers. The objective of the Scheme is to bring more cropped area under PMFBY. However, the Committee are of the considered view that 'two Provisions' of the Revamped Operational Guidelines - (a) States delaying the release of subsidy beyond stipulated timelines can't participate in upcoming seasons; and (b) the requisite Central Share of premium subsidy (90:10 for North Eastern States and 50:50 for remaining States) will be provided for areas/crops having gross premium rate upto 25% for Irrigated and upto 30% for Un-irrigated Areas/Crops and the States have to bear the entire subsidy for areas/crops having Gross Premium Rate over and above 25% for Irrigated and 30% for Un-

irrigated areas/crops - may lead to withdrawal of States from the Scheme. The Committee, therefore, desire the Department to suitably modify the above two Provisions of the Revamped Operational Guidelines so that states do not withdraw from the Scheme.

2. The Committee have been informed by the Department that a Study to explore Alternate Risk Measures for High Risk Areas/Crops has been allotted to the National Rainfed Area Authority (NRAA) and further action in the matter would be taken on receipt of the final Report from the Authority. The Committee, therefore, desire the Department to expedite submission of the Report by NRAA and also apprise the Committee about the findings of the Study of the NRAA in the matter.

Withdrawal of States from PMFBY

3. The Flagship Scheme of Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched w.e.f. 01.04.2016 after rolling back earlier Schemes National Agriculture Insurance Scheme (NAIS), Weather Based Crop Insurance Scheme (WBCIS), Modified National Agricultural Insurance Scheme (MNAIS) to include more risks under Crop Insurance cover and to make it more understandable and affordable to the farmers. Punjab did not implement the Scheme since the beginning whereas Bihar and West Bengal have withdrawn from PMFBY from Kharif 2018 and Kharif 2019, respectively. Further, Andhra Pradesh, Gujarat, Telangana and Jharkhand have also not implemented the Scheme in 2020. As informed by the Department, the financial constraints of the State

Governments and low claim ratio during normal seasons are the major reasons for non-implementation of the Scheme by these States. Though most of the withdrawing States are implementing their own Scheme, the Committee are of the view that withdrawal/non-implementation of PMFBY by more States in subsequent years will defeat the very purpose for which the Scheme was launched. The Committee, therefore, recommend the Department to properly look into the reasons/factors leading to withdrawal/non- implementation of the PMFBY by Punjab, Bihar, West Bengal, Andhra Pradesh, Gujarat, Telangana and Jharkhand and to initiate suitable steps so that States continue to implement the Scheme and farmers reap the benefit of the Scheme.

Offices of Insurance Companies at District/Tehsil Level

4. The Committee note that Insurance Companies (ICs) implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) are required to open a functional office at Tehsil Level in each District, deployment of at least One Agent at Block level in the allocated Districts and have to deploy one agriculture graduate in each District. The Committee, however, observe that offices and officials of Insurance Companies (ICs) implementing PMFBY are non-existent at Tehsil level in several Districts resulting in hardship to the farmers. In the larger interest of the farmers the Committee, therefore, strongly recommend the Department to ensure opening of a functional office at Tehsil Level in each District by ICs implementing PMFBY and to ensure presence of officials of ICs in these offices so as to mitigate the problems/hardships faced by the farmers and to facilitate farmers in availing the benefits of the Scheme. The Committee

also recommend the Department to upload the updated details like address of functional offices of ICs implementing PMFBY at Tehsil Level in each District, with name and contact number(s) of official(s) deployed, etc on National Crop Insurance Portal (NCIP) on regular basis.

Performance Evaluation of Insurance Companies

5. The Committee note that under the Operational Guidelines of PMFBY there is provision of Performance Evaluation of Insurance Companies based on various counts like withdrawal of bids after being L-1; enrolment of Loanee and Non-loanee farmers; settlement of claims within prescribed period; district offices & human resources; bidding participation; preparation of brochures etc.; training, workshop etc.; CCE Co-observance; localized loss/post-harvest claims etc. The Committee have been informed that the Department is in the process of performance evaluation of the Empanelled Insurance Companies. In this regard, after completion of the respective Seasons information in the defined format is being collected for evaluation of the performance of the ICs. It has also been informed that few shortcomings especially with respect to deployment of manpower/infrastructure at ground level and delay in payment of claims has been noticed and necessary clarification/action has been initiated. The Committee find it strange that inspite of provision of performance evaluation of ICs, the Department failed to provide specific details of the evaluation done since the inception of this Scheme. The Committee desire the Department to prepare a time-frame and strictly adhere to the timelines for performance evaluation of Insurance

Companies on regular basis and apprise the Committee of action taken in this regard.

Imposing Penalty on Insurance Companies

6. The Department has informed the Committee that it has imposed penalty on some of the Insurance Companies (ICs) and the defaulting Insurance Companies have been asked to pay calculated penalty amount at Rs. 22,17,38,725 pertaining to Crop Season upto Rabi 2017-18. Further, as all the data is available with the concerned States, the State Government submit the data to Central Government and then aforesaid data is examined and penalty is enforced. Therefore, to reduce the time in calculation and payment of penalty State Governments have been advised to calculate and settle the penalty with Insurance Companies and share the details with GOI in Prescribed Format. Moreover, the States have been further advised to ensure payment of Penal Interest on account of delay in settlement of claims by concerned Insurance Companies to the affected farmers along with pending claims amount. The Committee are of the considered view that delay on account of procedural aspect in taking action against the defaulting ICs renders all this exercise infructuous and therefore, recommend the Department to take action against the defaulting Companies so as to make sure that the whole process of penalization is completed within a fixed timeframe.

Coverage of farmers

7. The Committee are happy to note that the Government has made the Scheme optional for all the farmers (Loanee/Non-Loanee) from Kharif 2020 . The Non-loanee farmers desirous of availing insurance under PMFBY for any Notified Crop in any Notified Insurance Unit may approach the nearest Bank-Branch/PACS/Authorized Channel Partner/ CSC/Insurance Intermediary of Insurance Company or directly fill-up the Online Application Form on the NCIP within cutoff date and simultaneously upload/ submit the requisite documents and applicable premium to concerned Agency. Whereas, the Existing Loanee farmers who do not want to get covered under the Scheme have the option of opting-out from the Schemes by submitting requisite declaration to loan sanctioning bank branches any time during the year but at least seven days prior to the cut-off date for enrolment of farmers for the respective Season. All those Loanee farmers who do not submit the declaration would be essentially covered. The Committee are of the considered view that though the Loanee farmers can opt out of the Scheme by submitting a declaration form but most of the farmers are ignorant about this provision and the amount gets mandatorily deducted from their account. The Committee, therefore, recommend the Department to change this provision and provide that only those Loanee farmers who want to avail the Scheme be required to fill the requisite form for deduction. There should be no compulsory deduction from the account of Loanee farmers. Also, the Committee are of the opinion that a mechanism be made available to the farmers covered to get the step-wise

updates about their registration, deduction of premium, etc. through SMS on their Registered Mobile Phones to keep them informed about each stage. The Committee be informed about the action taken in this regard.

Delay in Settlement of Claims

8. The Committee note that one of the major impediments in the successful implementation of PMFBY is the delay in the settlement of claims. The Committee have been informed that the delays in settlement of claims are mainly due to reasons like delayed transmission of yield data; late release of their share in premium subsidy and/or yield data by some States, yield related disputes between Insurance Companies and States, non-receipt of account details of some farmers for transfer of claims and National Electronic Fund Transfer (NEFT) related issues, etc. Moreover, there is provision of Penalties @ 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement of claims beyond 10 days of prescribed cut off date for payment of claims. Whereas, the 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. However, the Department is regularly monitoring the implementation of PMFBY including timely settlement of claims. The Committee are not convinced with the reasons cited for the delay by the Department and are of the view that whatever be the reasons for delay in settlement of claims, it is the farmers of the country who ultimately suffer. The farmers avail the insurance Scheme under PMFBY with an expectation that it

will help in mitigation of loss in time of distress. But delay in settlement of claims defeats the very purpose of the Scheme. The Committee feel that delay in settlement of claims is not acceptable in any way and therefore, strongly recommend the Department to make the Scheme more technology driven and ensure that all the Institutional Mechanism works in tandem so that registration of farmers, conducting of CCEs, settlement of claims, etc becomes hassle free and farmer-friendly. In the absence of any time-frame within which the claims are to be settled by the Insurance Companies (ICs) the farmers are left at their mercy and the lengthy Court Procedures add to their miseries. The Committee, therefore, recommend that a timeline be fixed for ICs to settle their claims and in case of non-adherence to the timelines the Insurance Companies be penalized. The Committee further recommend that when the reason for delay is non-payment of Subsidy by the State, the premium paid by the farmers be returned along with interest within a fixed time frame. The Committee would like to be apprised of the holistic measures worked out by the Department in this regard.

Grievances Redressal Committees

9. The Committee note that a Provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme w.e.f. Rabi 2018-19 Season for the redressal of grievances of Farmers, Banks, Insurance Companies, District Authority/Department and it has been further strengthened in Revamped

Operational Guidelines. Accordingly, 15 States/Union Territories have notified both District and State Level Grievance Redressal Committees in their respective States. However, certain States like Tamil Nadu, Maharashtra and Rajasthan have formulated Taluka Level GRCs also in addition to SGRC and DGRC to strengthen the grievance redressal system for fast and speedy disposal of grievances at grassroots level. The Committee further note that the DGRC is headed by District Magistrate/Collector and representatives of Farmers, Lead District Manager (LDM)/Banks, District Development Manager (DDM), NABARD, Insurance Company and concerned District Authority/ Department (i.e. Agriculture/ Horticulture/ Cooperative/ Revenue/ Agricultural Statistics, etc.) are appointed as Members. The DGRC may also invite subject specialists/experts from University/IMD/Commodity Boards/Research Institutions, SRSAC, etc if deemed necessary. The Committee, therefore, recommend the Department to ensure formulations of Grievances Redressal Committees at different levels by all the remaining States/UTs in compliance with the clauses of Operational Guidelines of Scheme on priority so as to resolve farmers grievances regarding rejections of their insurance claims, delay in payment etc. The Committee further recommend the Department to nominate local public representatives (MP(s)/MLA(s) etc.) in the District Level Grievance Redressal Committee (DGRC) in order to ensure accountability of concerned stakeholders and enhance the acceptability of the Scheme amongst the farmers.

10. The Committee are surprised to note that when asked about the details of complaints resolved by these Committees the Department submitted "Data on types of grievances resolved by these Committees is not available". The Committee are disappointed with this reply and strongly recommend the Department to maintain a record/data on types of grievances resolved by these Grievances Redressal Committees as this will not only provide information on the work done by these Committees but will also help in understanding the shortcomings and bringing subsequent improvement/rectification in implementation of the Scheme. The Committee are also of the opinion that the Department should provide a Toll Free number of 3-4 digits for queries regarding PMFBY, registration of complaints by the farmers, information regarding action taken on their complaints, etc. The Committee further desire this Toll Free Number be popularised in a big way and at the same time it should be made sure that the complaints are attended to in a time bound manner for effective monitoring of the implementation of the Programme.

Technological Interventions

11. The Committee note that one of the major reasons for delay in settlement/non-settlement of claims is yield related disputes between Insurance Companies and States and delayed transmission of Yield Data. The Yield Data for calculation of admissible claims is provided by the concerned State Government on the basis of Crops Cutting Experiments (CCEs), which are highly time consuming and labour intensive and is thereby a challenging

task for the States due to lack of infrastructure, funds, short harvesting time period, time interval/seasonality in nature, etc.. The Committee also note that different technological interventions have been incorporated in the Operational Guidelines of the Scheme to overcome these problems. Further, the use of Smart Sampling Technique through Satellite Data for Crop Cutting Experiments by some States has shown increased efficiency in implementation. The Committee, therefore, recommend the Department to expand and universalize the different technological interventions such as use of Smart Sampling Technique through the Satellite Data, use of Drones, etc. for Crop Cutting Experiments which will not only increase efficiency in implementation but also ensure transparency and less human intervention, which, in turn, will lead to the satisfaction of all stakeholders and mainly farmers. The Committee also recommend the Department to coordinate with the State Governments and impress upon them to integrate the land records with National Crop Insurance Portal on Top Priority Basis.

Publicity and Awareness of the Scheme

12. The Committee note that PMFBY is available for all the farmers and is 'Voluntary' in nature for both States/UTs and Farmers. To increase the coverage of farmers under the PMFBY, the Operational Guidelines of the PMFBY provides for creation of awareness among farmers. The Government has taken several initiatives including active involvement of all stakeholders especially States and the implementing Insurance Companies for conduct of publicity campaign/awareness programmes to build farmers awareness about

crops Insurance Schemes. The Committee further note that 0.5% of Gross Premium per Company per - Season has been earmarked for publicity and awareness. The details of 0.5% expenditure of Gross Premium on publicity, awareness, etc. are regularly being obtained from the empanelled ICs. Under the Revamped Operational Guidelines of the Scheme, implementing Insurance Companies have to surrender Unspent Balance, if any, under the Central IEC Pool Fund. This fund is being utilized Centrally for IEC Activities and regularly monitored by the IEC Advisory Committee, constituted for this purpose.

The Committee, therefore, recommend the Department to ensure/monitor the expenditure of 0.5% of Gross Premium per Company per Season for publicity and awareness is actually made so as to increase the coverage of farmers specifically the Small and Marginal farmers under the PMFBY. The Committee also recommend the Department to ensure transfer of unspent balance, if any, to Central IEC Pool Fund without fail.

Utilization of CSR Funds

13. The Committee have been informed that at present there is 'no provision' in the PMFBY that the Insurance Companies implementing PMFBY have to spend their share of profits as the Corporate Social Responsibility (CSR) in the districts from where the profit has been earned. The Committee are of the considered opinion that the CSR Funds from the share of profits earned by the Empanelled Insurance Companies from PMFBY in the State/District be utilized towards development of rural areas in the respective State/District. The Committee, therefore, advise the Department to incorporate

such a provision under the PMFBY for utilization of share of profit under Corporate Social Responsibility (CSR) in the State/District by the Insurance Companies from which the profit has been earned.

Utilisation of Administrative Expenses

14. The Committee note that under Revamped Operational Guidelines of the Scheme which are effective from Kharif 2020 Season, a Provision has been made for earmarking Administrative Expenses @ 3% for strengthening the infrastructure and technology for better delivery under the Scheme. The Committee have been informed that Central Government and concerned State Governments would make their own Budget Provisions and utilize them as per their requirements and financial norms. However, Central Government has initiated various Pilots for use of technology in yield estimation through Mahalanobis National Crop Forecasting Centre (MNCFC). Based on these Studies, statistically approved/accepted Models with fair accuracy would be adopted. The Committee are of view that regular monitoring for proper utilization of allocated amount is needed for achieving the desired result. The Committee, therefore, recommend the Department to monitor the utilization of the allocated amount on regular basis so as to achieve the objective of strengthening of infrastructure and technology for ensuring better delivery of the Scheme to the best satisfaction of the farmers.

New Delhi
05 August, 2021
14 Shrawana, 1943 (Saka)

P.C. GADDIGOUDAR
Chairperson
Standing Committee on Agriculture

Annexure-I

State-wise details of Crops Being Notified by various States during Kharif and Rabi seasons under PMFBY/RWBCIS

Sr. No.	State	Scheme/ Season	Crop
1	ANDHRA PRADESH	PMFBY/ KHARIF	Bajra Ir, Black Gram (urd Bean), Castor (rehri, Rendi, Arandi), Chilly -irri, Chilly -unir, Cotton -irri, Cotton -unir, Green Gram (moong Bean/ Moong), Groundnut -irri, Groundnut -unir, Korra, Maize (makka), Paddy (dhan), Pearl Millet (bajra/bulrush Millet/spiked Millet), Pigeon Pea (red Gram/arhar/tur), Sorghum (jowar/great Millet), Sugarcane (ratoon), Sugarcane (seasonal/suru/plant), Sunflower (suryamukhi), Turmeric
		RWBCIS/ KHARIF	Citrus, Cotton (kapas), Groundnut (pea Nut/mung Phalli), Oil Palm, Red Chillies, Tomato
		PMFBY/ RABI	Bengal Gram (chana) -irri, Bengal Gram (chana) -unir, Black Gram irri, Black Gram -unir, Chillies, Green Gram (moong Bean/ Moong), Green Gram irri, Groundnut -unir, Maize Ir, Onion, Paddy (dhan), Sorghum (jowar/great Millet) Rf, Sunflower Rf, Sunflower -unir
		RWBCIS/ RABI	Acid Lime, Banana (tissue Culture), Chestnut, Mango, Tomato
2	ASSAM	PMFBY/ KHARIF	Black Gram (urd Bean), Jute, Paddy (aahu), Paddy (sali)
		PMFBY/ RABI	Mustard, Paddy (summer), Potato, Sugarcane (noble Cane), Wheat
3	BIHAR	PMFBY/ KHARIF	Maize (makka), Paddy (dhan)
		PMFBY/ RABI	Bengal Gram (gram/chick Pea/kabuli/chana), Lentil (masur), Maize (makka), Mustard, Potato, Sugarcane (seasonal/suru/plant), Wheat
4	CHHATTISGARH	PMFBY/ KHARIF	Black Gram (urd Bean), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Maize (makka), Paddy -irri, Paddy -unir, Pigeon Pea (red Gram/arhar/tur), Soybean (bhat)
		RWBCIS/ KHARIF	Banana, Brinjal, Chillies, Ginger, Guava, Papaya, Tomato
		PMFBY/ RABI	Bengal Gram (gram/chick Pea/kabuli/chana), Lethyrus, Linseed (alsi), Mustard, Potato, Wheat -irri, Wheat -unir
		RWBCIS/ RABI	Brinjal, Cabbage, Cauliflower, Onion, Tomato
5	GOA	PMFBY/ KHARIF	Groundnut (pea Nut/mung Phalli), Paddy (dhan), Paddy -unir, Pulses, Sugarcane (seasonal/suru/plant)

Sr. No.	State	Scheme/ Season	Crop
		PMFBY/ RABI	Pulses
6	GUJARAT	PMFBY/ KHARIF	Paddy (Irri. & Un-irri.), Cotton (Irri. & Un-irri.), Jowar, Ragi, Tur, Moong, Math, Udid, Groundnut, Sesame, Maize, Castor, Banana, Bajra
		PMFBY/ RABI	Wheat (Irri. & Un-irri.), Rapeseed & Mustard, Gram, Cumin, Fenal, Isabgol, Onion, Garlic, Potato, Summer Groundnut, Summer Bajra
7	HARYANA	PMFBY/ KHARIF	Cotton (kapas), Maize (makka), Paddy (1), Paddy (dhan), Pearl Millet (bajra/bulrush Millet/spiked Millet)
		PMFBY RABI	Barley (jau), Bengal Gram (gram/chick Pea/kabuli/chana), Horse Gram (kulthi/kultha), Mustard, Wheat
8	HIMACHAL PRADESH	PMFBY/ KHARIF	Maize (makka), Paddy (1)
		RWBCIS/ KHARIF	Ginger, Peas (field Peas/ Garden Peas/matar), Potato, Tomato
		PMFBY/ RABI	Barley (jau), Wheat, Wheat -irri, Wheat -unir, Wheat-Hills
		RWBCIS/ RABI	Apple (5 To 15 Years), Apple(15 To 40 Years), Citrus [10 To 25 Years], Citrus [5 To 10 Years], Garlic, Mango(10 To 40 Years), Mango(5 To 10 Years), Mango(more Than 40 Years), Peach (10 to 25 Years), Peach(5 To 10 Years), Plum (10 to 20 Years), Plum(5 To 10 Years), Potato
9	JAMMU AND KASHMIR	PMFBY/ KHARIF	Maize (makka), Mango, Paddy (dhan)
		PMFBY / RABI	Wheat (RABI)
10	JHARKHAND	PMFBY/ KHARIF	Maize (makka), Paddy (1), Paddy (dhan)
		PMFBY / RABI	Bengal Gram (gram/chick Pea/kabuli/chana), Mustard, Potato, Wheat
11	KARNATAKA	PMFBY &RWBCIS/ KHARIF	Bajra, Brinjal, Castor, Green Gram, Groundnut, Horse Gram, Maize, Mochai, Paddy (RF), Pigeon Pea (RF & Irri.), Ragi, Shorgum, Soybean, Sunflower, Tomato, Turmeric, cotton, Navane, Sesame, Frenchbean, Onion, Cowpea

Sr. No.	State	Scheme/ Season	Crop
		PMFBY & RWBCIS / RABI	Groundnut (Irri. & Un-Irri.), Paddy (Irri. & Un-irri.), Sunflower (Irri. & Un-irri.), Green Gram (Un-Irri.), Horsegram (Un-Irri.), Jowar (Irri. & Uniri), Linsed (Un-Irri.), Maize (Irri. & Un-Irri), Onion (Irri.), Potato (Irri.), Ragi (Irri. & Un-Irri.), Safflower (Irri. & Un-Irr.), Tomato, Wheat (Irri. & Un-Irri.), Bengal Gram (Irri. & Un-Irri.), Black Gram (Un-irri.), Green Gram (Un-irri.), Paddy (Irri.)
12	KERALA	PMFBY/ KHARIF	Banana, Paddy (autumn), Tapioca (cassava)
		RWBCIS/ KHARIF	Arecanut, Banana, Cardamom, Ginger, Nutmeg, Paddy (autumn), Pepper, Pineapple, Sugarcane (adsali), Turmeric
		PMFBY/ RABI	Banana, Banana (plantain), Paddy (summer), Paddy II, Tapioca (Rabi -I), Tapioca (Rabi -II)
		RWBCIS/ RABI	Banana, Beans, Cabbage, Carrot, Cashew, Garlic, Mango(10 To 40 Years), Mango(5 To 10 Years), Mango(more Than 40 Years), Paddy (summer), Paddy II, Potato, Sugarcane (adsali)
13	MADHYA PRADESH	PMFBY/ KHARIF	Black Gram (urd Bean), Cotton (kapas), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Little Millet (samai/kutki/kodo-kutki), Maize (makka), Paddy -irri, Paddy -unir, Pearl Millet (bajra/bulrush Millet/spiked Millet), Pigeon Pea (red Gram/arhar/tur), Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet), Soyabean IR, Soybean (bhat)
		RWBCIS/ KHARIF	Banana, Brinjal, Chillies, Onion, Orange, Papaya, Tomato
		PMFBY/ RABI	Bengal Gram (chana) -irri, Indian Rapeseed And Mustard (yellow Sarson), Lentil (masur), Linseed (alsi), Wheat -irri, Wheat -unir
		RWBCIS/ RABI	Brinjal, Cabbage, Cauliflower, Coriander, Garlic, Grape, Mango, Onion, Peas (field Peas/ Garden Peas/matar), Pomegranate, Potato, Tomato
14	MAHARASHTRA	PMFBY/ KHARIF	Black Gram (urd Bean), Cotton (kapas), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Maize (makka), Niger (ramtil), Onion, Paddy (dhan), Pearl Millet (bajra/bulrush Millet/spiked Millet), Pigeon Pea (red Gram/arhar/tur), Ragi Rf, Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet), Soybean (bhat), Sunflower (suryamukhi)
		RWBCIS	Guava, Mosambi, Orange, Pomegranate, Sapota

Sr. No.	State	Scheme/ Season	Crop
		PMFBY/ RABI	Bengal Gram (chana) -irri, Bengal Gram (gram/chick Pea/kabuli/chana), Groundnut (summer), Onion, Paddy (summer), Safflower (kusum/kardi), Sorghum (jowar/great Millet) Ir, Sorghum (jowar/great Millet) Rf, Sunflower (suryamukhi), Wheat -irri, Wheat -unir
		RWBCIS/ RABI	Acid Lime, Banana (tissue Culture), Cashew, Grape, Guava, Mango, Mosambi, Orange, Pomegranate
15	MEGHALAYA	PMFBY/ KHARIF	Cabbage, Cauliflower, Ginger, Maize (makka), Paddy (aahu), Paddy (sali), Potato, Soyabean IR, Tomato, Turmeric
16	ODISHA	PMFBY/ KHARIF	Cotton (kapas), Ginger, Groundnut (pea Nut/mung Phalli), Maize (makka), Paddy (dhan), Pigeon Pea (red Gram/arhar/tur), Turmeric
		PMFBY/ RABI	Black Gram (urd Bean), Green Gram (moong Bean/Moong), Groundnut (pea Nut/mung Phalli), Mustard, Onion, Paddy (dhan), Potato, Sugarcane (noble Cane), Sunflower (suryamukhi)
17	RAJASTHAN	PMFBY/ KHARIF	Black Gram (urd Bean), Cotton (kapas), Cowpea, Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Guar, Jojoba, Maize (makka), Moth Bean (kidney Bean/ Deww Gram), Paddy (dhan), Pearl Millet (bajra/bulrush Millet/spiked Millet), Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet)
		PMFBY/ RABI	Barley (jau), Bengal Gram (gram/chick Pea/kabuli/chana), Coriander, Cumin, Fenugreek, Isabgol, Lentil (masur), Mustard, Rocket Salad (taramira), Wheat
18	SIKKIM	PMFBY/ KHARIF	Black Gram (urd Bean), Buck Wheat (kaspas), Fingermillet (ragi/mandika), Ginger, Maize (makka), Paddy (dhan), Soybean (bhat) Ir
		PMFBY/ RABI	Barley (jau), Buck Wheat (kaspas), Mustard, Potato, Wheat
19	TAMIL NADU	PMFBY/ KHARIF	Bajra Rf, Banana, Black Gram (urd Bean), Cotton (kapas), Cowpea, Fingermillet (ragi/mandika), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Groundnut (summer), Groundnut -irri, Maize (makka), Onion, Paddy (1), Paddy II, Pearl Millet (bajra/bulrush Millet/spiked Millet), Pigeon Pea (red Gram/arhar/tur), Potato, Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet), Sunflower (suryamukhi), Tapioca (cassava), Turmeric

Sr. No.	State	Scheme/ Season	Crop
		PMFBY/ RABI	Banana, Banana (sucker), Black Gram (urd Bean), Black Gram -unir, Cotton (kapas), Cotton -unir, Cowpea, Finger millet (ragi/mandika), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Groundnut -irri, Groundnut -unir, Maize (makka), Maize Ir, Maize Rf, Onion, Others, Paddy (1), Paddy II, Paddy(3), Pearl Millet (bajra/bulrush Millet/spiked Millet), Pigeon Pea (red Gram/arhar/tur), Pigeon Pea (red Gram/arhar/tur) Ir, Pigeon Pea (red Gram/arhar/tur) Rf, Potato, Red Chillies, Rice Fallow Cotton, Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet), Sugarcane (noble Cane), Sugarcane (ratoon), Sugarcane (seasonal/suru/plant), Sunflower (suryamukhi), Tapioca (cassava)
20	TELANGANA	PMFBY/ KHARIF	Black Gram (urd Bean), Green Gram -unir, Groundnut -unir, Maize Rf, Paddy (dhan), Pigeon Pea (red Gram/arhar/tur), Sorghum (jowar/great Millet) Rf, Soyabean RF, Turmeric
		RWBCIS/ KHARIF	Cotton (kapas), Mosambi, Oil Palm, Red Chillies Ir
		PMFBY/ RABI	Bengal Gram (gram/chick Pea/kabuli/chana), Black Gram (urd Bean), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Maize (makka), Onion, Paddy (dhan), Red Chillies, Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet), Sunflower (suryamukhi)
		RWBCIS/ RABI	Mango (5 To 15 Years), Mango (16 To 50 Years)
21	TRIPURA	PMFBY/ KHARIF	Paddy (aman), Paddy (aus)
		PMFBY/ RABI	Brinjal, Cauliflower, Paddy (boro), Potato, Tomato, Watermelon
22	UTTAR PRADESH	PMFBY	Black Gram (urd Bean), Green Gram (moong Bean/ Moong), Groundnut (pea Nut/mung Phalli), Maize (makka), Paddy (dhan), Pearl Millet (bajra/bulrush Millet/spiked Millet), Pigeon Pea (red Gram/arhar/tur), Sesame (gingelly/til)/sesamum, Sorghum (jowar/great Millet), Soybean (bhat)
		RWBCIS/ KHARIF	Banana, Chillies
		PMFBY/ RABI	Bengal Gram (gram/chick Pea/kabuli/chana), Lentil (masur), Mustard, Pea, Potato, Wheat
23	UTTARAKHAND	PMFBY	Paddy (dhan), Paddy-Hills, Ragi -unir

Sr. No.	State	Scheme/ Season	Crop
		RWBCIS	Chillies-Hills, French Bean-Hills, Ginger, Ginger-Hills, Potato-Hills, Tomato-Hills
		PMFBY/ RABI	Lentil (masur), Wheat, Wheat-Hills
		RWBCIS/ RABI	Apple (5 To 15 Years), Apple(15 To 40 Years), Litchi (11 To 30 Years), Litchi (5 To 10 Years), Malta (11 To 25 Years), Malta (5 To 10 Years), Mango (5 To 15 Years), Mango (16 To 50 Years), Pea (vegetable), Peach (10 to 25 Years), Peach(5 To 10 Years)
24	WEST BENGAL	PMFBY/ KHARIF	Jute, Maize (makka), Paddy (aman), Paddy (aus)
		RWBCIS/ KHARIF	Ash Gourd (petha), Banana, Betel Vine, Bhindi(okra/ladysfinger), Bitter Gourd, Bottle Gourd, Brinjal, Cardamom, Cauliflower, Chillies, Cucumber, Ginger, Greater Yam, Guava, Indian Squash (tinda/round Melon), Marigold, Onion, Orange, Papaya, Pineapple, Pointed Gourd, Pumpkin, Ridge Gourd, Smooth Guard, Snake Gourd, Sponge Gourd, Tomato, Tuberose, Turmeric
		PMFBY/ RABI	Bengal Gram (chana) -irri, Green Gram (moong Bean/ Moong), Groundnut (summer), Lentil (masur), Maize (makka), Mustard, Paddy (boro), Potato, Sesame (gingelly/til)/sesamum, Sugarcane (noble Cane), Wheat
		RWBCIS/ RABI	Ash Gourd (petha), Banana, Betel Vine, Bhindi(okra/ladysfinger), Bitter Gourd, Bottle Gourd, Brinjal, Cabbage, Chillies, Cucumber, Guava, Indian Squash (tinda/round Melon), Kundru, Litchi, Mango, Marigold, Onion, Papaya, Pointed Gourd, Pumpkin, Ridge Gourd, Smooth Guard, Snake Gourd, Sponge Gourd, Tomato, Tuberose

Annexure-II

State-wise details of Insurance Companies selected by States/UTs from Kharif 2016 season onwards

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected	
A & N Islands	2016-17	Rabi 2016-17	PMFBY	Reliance	
	2017-18	Rabi 2017-18	PMFBY	National Insurance Company Ltd.(NIC)	
	2018-19	Kharif 2018	PMFBY	NIC	
		Rabi 2018-19	PMFBY	NIC	
	2019-20	Kharif 2019	PMFBY	NIC	
		Rabi 2019-20	PMFBY	NIC	
Andhra Pradesh	2016-17	Kharif 2016	PMFBY	Agriculture Insurance Company of India Ltd. (AIC), ICICI Lombard	
		Kharif 2016	RWBCIS	Bajaj Allianz GIC Ltd.	
		Rabi 2016-17	PMFBY	AIC, ICICI Lombard	
		Rabi 2016-17	RWBCIS	Bajaj Allianz	
	2017-18	Kharif 2017	PMFBY	AIC, ICICI Lombard	
		Kharif 2017	RWBCIS	HDFC Ergo	
		Rabi 2017-18	PMFBY	IFFCO Tokio GIC Ltd., NIC	
		Rabi 2017-18	RWBCIS	AIC	
	2018-19	Kharif 2018	PMFBY	AIC, HDFC Ergo, National, Oriental	
		Kharif 2018	RWBCIS	AIC, SBI General	
		Rabi 2018-19	PMFBY	Bajaj Allianz	
		Rabi 2018-19	RWBCIS	AIC	
	2019-20	Kharif 2019	PMFBY	IFFCO Tokio, Oriental, SBI General	
		Kharif 2019	RWBCIS	IFFCO Tokio, SBI General	
	Assam	2016-17	Kharif 2016	RWBCIS	HDFC Ergo, Reliance General
			Rabi 2016-17	PMFBY	National
2017-18		Kharif 2017	PMFBY	AIC, HDFC Ergo, ICICI Lombard, Royal Sundaram	
		Rabi 2017-18	PMFBY	AIC, Oriental, Royal Sundaram	
2018-19		Kharif 2018	PMFBY	HDFC Ergo, National, Oriental	
		Rabi 2018-19	PMFBY	AIC, Bajaj Allianz	
2019-20		Kharif 2019	PMFBY	AIC, HDFC Ergo	
		Rabi 2019-20	PMFBY	AIC, HDFC Ergo	
Bihar	2016-17	Kharif 2016	PMFBY	AIC, Bajaj Allianz, Chola MS, SBI General, Tata AIG	

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
		Rabi 2016-17	PMFBY	National, United India
	2017-18	Kharif 2017	PMFBY	AIC, Bharti AXA, Chola MS
		Rabi 2017-18	PMFBY	AIC, Bharti AXA, United India
Chhattisgarh	2016-17	Kharif 2016	PMFBY	IFFCO Tokio, Reliance General
		Rabi 2016-17	PMFBY	AIC, Bajaj Allianz
		Rabi 2016-17	RWBCIS	Bajaj Allianz
	2017-18	Kharif 2017	PMFBY	IFFCO Tokio, Reliance General
		Kharif 2017	RWBCIS	Bajaj Allianz
		Rabi 2017-18	PMFBY	AIC, Bajaj Allianz
		Rabi 2017-18	RWBCIS	Bajaj Allianz
	2018-19	Kharif 2018	PMFBY	AIC, Bajaj Allianz, HDFC Ergo, United India
		Kharif 2018	RWBCIS	Bajaj Allianz
		Rabi 2018-19	PMFBY	Bajaj Allianz
		Rabi 2018-19	RWBCIS	Bajaj Allianz
	2019-20	Kharif 2019	PMFBY	AIC, HDFC Ergo
Kharif 2019		RWBCIS	Bajaj Allianz	
Rabi 2019-20		PMFBY	AIC, HDFC Ergo	
Rabi 2019-20		RWBCIS	Bajaj Allianz	
Goa	2016-17	Kharif 2016	PMFBY	HDFC Ergo, SBI General
		Rabi 2016-17	PMFBY	HDFC Ergo, SBI General
	2017-18	Kharif 2017	PMFBY	HDFC Ergo, SBI General
		Kharif 2018	PMFBY	HDFC Ergo, SBI General
	2018-19	Rabi 2018-19	PMFBY	HDFC Ergo, SBI General
		Kharif 2019	PMFBY	Future Generali
2019-20	Rabi 2019-20	PMFBY	Future Generali	
	2016-17	Kharif 2016	PMFBY	AIC, HDFC Ergo
Rabi 2016-17		PMFBY	United India	
Gujarat	2017-18	Kharif 2017	PMFBY	AIC, IFFCO Tokio, New India, SBI General
		Rabi 2017-18	PMFBY	IFFCO Tokio
	2018-19	Kharif 2018	PMFBY	AIC, Bharti AXA, Reliance General, Universal Sampo
		Rabi 2018-19	PMFBY	AIC, Bajaj Allianz, Bharti AXA, United India
	2019-20	Kharif 2019	PMFBY	AIC, Bharti AXA, Reliance General, Universal Sampo

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
		Rabi 2019-20	PMFBY	AIC, Bajaj Allianz, Bharti AXA, United India
Haryana	2016-17	Kharif 2016	PMFBY	Bajaj Allianz, ICICI Lombard, Reliance General
		Rabi 2016-17	PMFBY	Bajaj Allianz, ICICI Lombard, Reliance General
Haryana	2017-18	Kharif 2017	PMFBY	Bajaj Allianz, ICICI Lombard
		Rabi 2017-18	PMFBY	Bajaj Allianz, ICICI Lombard
	2018-19	Kharif 2018	PMFBY	Oriental, SBI General, Universal Sampo
		Rabi 2018-19	PMFBY	Oriental, SBI General, Universal Sampo
	2019-20	Kharif 2019	PMFBY	AIC, Bajaj Allianz, SBI General
		Rabi 2019-20	PMFBY	AIC, Bajaj Allianz, SBI General
Himachal Pradesh	2016-17	Kharif 2016	PMFBY	AIC, IFFCO Tokio
		Kharif 2016	RWBCIS	Chola MS, ICICI Lombard, IFFCO Tokio, SBI General
		Rabi 2016-17	PMFBY	AIC, Oriental
		Rabi 2016-17	RWBCIS	AIC, ICICI Lombard, IFFCO Tokio
	2017-18	Kharif 2017	PMFBY	AIC
		Kharif 2017	RWBCIS	AIC, SBI General
		Rabi 2017-18	PMFBY	AIC, IFFCO Tokio
		Rabi 2017-18	RWBCIS	AIC, HDFC Ergo, IFFCO Tokio, Reliance General
	2018-19	Kharif 2018	PMFBY	AIC, SBI General
		Kharif 2018	RWBCIS	SBI General
		Rabi 2018-19	PMFBY	AIC, SBI General
		Rabi 2018-19	RWBCIS	AIC
	2019-20	Kharif 2019	PMFBY	AIC, New India
		Kharif 2019	RWBCIS	New India, SBI General
		Rabi 2019-20	PMFBY	AIC, New India
		Rabi 2019-20	RWBCIS	AIC, New India, SBI General
Jammu & Kashmir	2017-18	Kharif 2017	PMFBY	ICICI Lombard, Oriental, Reliance General
		Rabi 2017-18	PMFBY	ICICI Lombard, Oriental, Reliance General
	2018-19	Kharif 2018	PMFBY	ICICI Lombard, Oriental, Reliance General

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
		Rabi 2018-19	PMFBY	ICICI Lombard, Oriental, Reliance General
Jharkhand	2016-17	Kharif 2016	PMFBY	AIC
		Rabi 2016-17	PMFBY	ICICI Lombard, Shriram General
	2017-18	Kharif 2017	PMFBY	IFFCO Tokio, Oriental
		Rabi 2017-18	PMFBY	IFFCO Tokio, Oriental
	2018-19	Kharif 2018	PMFBY	AIC, Bajaj Allianz, Bharti AXA, Oriental
		Rabi 2018-19	PMFBY	AIC, Bajaj Allianz, Bharti AXA, Oriental
	2019-20	Kharif 2019	PMFBY	HDFC Ergo, Royal Sundaram
		Rabi 2019-20	PMFBY	HDFC Ergo, Royal Sundaram
Karnataka	2016-17	Kharif 2016	PMFBY	Tata AIG, Universal Sampo
		Kharif 2016	RWBCIS	Tata AIG, Universal Sampo
		Rabi 2016-17	PMFBY	AIC, Shriram General, United India
		Rabi 2016-17	RWBCIS	AIC, Shriram General, United India
	2017-18	Kharif 2017	PMFBY	AIC, Bharti AXA, United India, Universal Sampo
		Kharif 2017	RWBCIS	SBI General
		Rabi 2017-18	PMFBY	HDFC Ergo, IFFCO Tokio, Oriental, Reliance General, Tata AIG
		Rabi 2017-18	RWBCIS	AIC
	2018-19	Kharif 2018	PMFBY	AIC, Future Generali, New India, Reliance General, United India, Universal Sampo
		Kharif 2018	RWBCIS	HDFC Ergo, Reliance General, SBI General
		Rabi 2018-19	PMFBY	AIC, Future Generali, New India, Reliance General, United India, Universal Sampo
		Rabi 2018-19	RWBCIS	SBI General
	2019-20	Kharif 2019	PMFBY	AIC, Bajaj Allianz, Bharti AXA, Future Generali, HDFC Ergo, Universal Sampo
		Kharif 2019	RWBCIS	AIC, Oriental
		Rabi 2019-20	PMFBY	AIC, Bajaj Allianz, Bharti AXA, Future Generali, HDFC Ergo, Universal Sampo
		Rabi 2019-20	RWBCIS	Oriental
Kerala	2016-17	Kharif 2016	RWBCIS	AIC

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected	
		Rabi 2016-17	PMFBY	AIC	
		Rabi 2016-17	RWBCIS	United India	
	2017-18	Kharif 2017	PMFBY	AIC	
		Kharif 2017	RWBCIS	AIC	
		Rabi 2017-18	PMFBY	AIC	
		Rabi 2017-18	RWBCIS	AIC	
	2018-19	Kharif 2018	PMFBY	AIC	
		Kharif 2018	RWBCIS	AIC	
		Rabi 2018-19	PMFBY	AIC	
		Rabi 2018-19	RWBCIS	AIC	
	2019-20	Kharif 2019	PMFBY	AIC	
		Kharif 2019	RWBCIS	AIC	
		Rabi 2019-20	PMFBY	AIC	
		Rabi 2019-20	RWBCIS	AIC	
	Madhya Pradesh	2016-17	Kharif 2016	PMFBY	AIC, HDFC Ergo, ICICI Lombard
			Kharif 2016	RWBCIS	Chola MS, HDFC Ergo, IFFCO Tokio
Rabi 2016-17			PMFBY	AIC, HDFC Ergo, ICICI Lombard	
Rabi 2016-17			RWBCIS	Chola MS, HDFC Ergo, IFFCO Tokio	
2017-18		Kharif 2017	PMFBY	AIC, HDFC Ergo, ICICI Lombard	
		Kharif 2017	RWBCIS	Chola MS, HDFC Ergo, IFFCO Tokio	
		Rabi 2017-18	PMFBY	AIC, HDFC Ergo, ICICI Lombard	
		Rabi 2017-18	RWBCIS	Chola MS, HDFC Ergo, IFFCO Tokio	
2018-19		Kharif 2018	PMFBY	AIC, HDFC Ergo, ICICI Lombard	
		Kharif 2018	RWBCIS	Chola MS, HDFC Ergo, IFFCO Tokio	
		Rabi 2018-19	PMFBY	AIC, HDFC Ergo, ICICI Lombard	
		Rabi 2018-19	RWBCIS	Chola MS, HDFC Ergo, IFFCO Tokio	
2019-20		Kharif 2019	PMFBY	AIC, Bajaj Allianz, IFFCO Tokio, New India, Oriental, Reliance General	
		Kharif 2019	RWBCIS	HDFC Ergo, United India	
		Rabi 2019-20	PMFBY	AIC, Bajaj Allianz, IFFCO Tokio, New India, Oriental, Reliance General	
		Rabi 2019-20	RWBCIS	HDFC Ergo, United India	
Maharashtra	2016-17	Kharif 2016	PMFBY	AIC, HDFC Ergo, IFFCO Tokio, Reliance General	

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
		Kharif 2016	RWBCIS	IFFCO Tokio, Reliance General
		Rabi 2016-17	PMFBY	National
		Rabi 2016-17	RWBCIS	Bajaj Allianz, Shriram General
	2017-18	Kharif 2017	PMFBY	AIC, National, Oriental, Reliance General, United India
		Kharif 2017	RWBCIS	HDFC Ergo, IFFCO Tokio, Reliance General
		Rabi 2017-18	PMFBY	National, Oriental
		Rabi 2017-18	RWBCIS	Bajaj Allianz, HDFC Ergo, IFFCO Tokio
	2018-19	Kharif 2018	PMFBY	AIC, ICICI Lombard, IFFCO Tokio, Oriental
		Kharif 2018	RWBCIS	IFFCO Tokio, New India, SBI General, Tata AIG
		Rabi 2018-19	PMFBY	Bajaj Allianz, Bharti AXA, Future Generali
		Rabi 2018-19	RWBCIS	AIC, New India
	2019-20	Kharif 2019	PMFBY	AIC, Bajaj Allianz
		Kharif 2019	RWBCIS	Bajaj Allianz, HDFC Ergo, SBI General
		Rabi 2019-20	PMFBY	Bajaj Allianz, Bharti AXA, Future Generali, Reliance General
		Rabi 2019-20	RWBCIS	AIC
	Manipur	2016-17	Kharif 2016	PMFBY
2017-18		Rabi 2017-18	PMFBY	National
2018-19		Kharif 2018	PMFBY	National
2019-20		Kharif 2019	PMFBY	National
Meghalaya	2016-17	Kharif 2016	PMFBY	ICICI Lombard
		Rabi 2016-17	PMFBY	AIC
	2017-18	Kharif 2017	PMFBY	ICICI Lombard
	2018-19	Kharif 2018	PMFBY	AIC
		Rabi 2018-19	PMFBY	AIC
	2019-20	Kharif 2019	PMFBY	AIC
Rabi 2019-20		PMFBY	AIC	
Odisha	2016-17	Kharif 2016	PMFBY	Future Generali, HDFC Ergo, ICICI Lombard, Reliance General, SBI General
		Rabi 2016-17	PMFBY	Chola MS, National, New India, United India

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
	2017-18	Kharif 2017	PMFBY	AIC, Chola MS, National, Tata AIG
		Rabi 2017-18	PMFBY	AIC, HDFC Ergo, National, United India
	2018-19	Kharif 2018	PMFBY	Chola MS, Oriental, Reliance General, Royal Sundaram
		Rabi 2018-19	PMFBY	Chola MS, Oriental, Reliance General, Royal Sundaram
		Kharif 2019	PMFBY	AIC, HDFC Ergo, Oriental, Reliance General, Royal Sundaram
		Rabi 2019-20	PMFBY	AIC, HDFC Ergo, Oriental, Reliance General, Royal Sundaram
Puducherry	2016-17	Rabi 2016-17	PMFBY	AIC, United India
	2018-19	Kharif 2018	PMFBY	National
		Rabi 2018-19	PMFBY	National
	2019-20	Rabi 2019-20	PMFBY	National
Rajasthan	2016-17	Kharif 2016	PMFBY	AIC, United India
		Kharif 2016	RWBCIS	AIC, United India
		Rabi 2016-17	PMFBY	AIC, Chola MS, IFFCO Tokio, United India
	2017-18	Kharif 2017	PMFBY	AIC, Bajaj Allianz, New India, United India
		Kharif 2017	RWBCIS	AIC
		Rabi 2017-18	PMFBY	AIC, Bajaj Allianz, SBI General, United India
		Rabi 2017-18	RWBCIS	AIC
	2018-19	Kharif 2018	PMFBY	AIC, Future Generali, HDFC Ergo, IFFCO Tokio, SBI General, Tata AIG
		Kharif 2018	RWBCIS	Bajaj Allianz
		Rabi 2018-19	PMFBY	AIC, HDFC Ergo, IFFCO Tokio, SBI General, Tata AIG
		Rabi 2018-19	RWBCIS	Bajaj Allianz
	2019-20	Kharif 2019	PMFBY	AIC, Bajaj Allianz, Future Generali, HDFC Ergo, SBI General
		Kharif 2019	RWBCIS	AIC
		Rabi 2019-20	PMFBY	AIC, HDFC Ergo, SBI General
		Rabi 2019-20	RWBCIS	AIC
	Sikkim	2016-17	Rabi 2016-17	PMFBY
2017-18		Kharif 2017	PMFBY	SBI General

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
		Rabi 2017-18	PMFBY	IFFCO Tokio
	2018-19	Kharif 2018	PMFBY	SBI General
	2019-20	Rabi 2019-20	PMFBY	IFFCO Tokio
Tamil Nadu	2016-17	Kharif 2016	PMFBY	AIC, ICICI Lombard, New India
		Rabi 2016-17	PMFBY	AIC, ICICI Lombard, New India
	2017-18	Kharif 2017	PMFBY	AIC, ICICI Lombard, New India
		Rabi 2017-18	PMFBY	AIC, ICICI Lombard, New India
	2018-19	Kharif 2018	PMFBY	AIC, Chola MS, New India
		Rabi 2018-19	PMFBY	AIC, Chola MS, New India
	2019-20	Kharif 2019	PMFBY	AIC, Oriental
		Rabi 2019-20	PMFBY	AIC, Oriental
Telangana	2016-17	Kharif 2016	PMFBY	AIC, Bajaj Allianz
		Kharif 2016	RWBCIS	Reliance General, SBI General
		Rabi 2016-17	PMFBY	Bajaj Allianz, Chola MS
		Rabi 2016-17	RWBCIS	Bajaj Allianz, Chola MS
	2017-18	Kharif 2017	PMFBY	AIC, Chola MS, National, United India
		Kharif 2017	RWBCIS	AIC, Chola MS, National, United India
		Rabi 2017-18	PMFBY	Bajaj Allianz, ICICI Lombard, United India
		Rabi 2017-18	RWBCIS	Bajaj Allianz, ICICI Lombard, United India
	2018-19	Kharif 2018	PMFBY	AIC, National, Tata AIG
		Kharif 2018	RWBCIS	AIC, National, Tata AIG
		Rabi 2018-19	PMFBY	AIC, Bajaj Allianz
		Rabi 2018-19	RWBCIS	AIC, Bajaj Allianz
	2019-20	Kharif 2019	PMFBY	AIC, IFFCO Tokio
		Kharif 2019	RWBCIS	AIC, IFFCO Tokio
		Rabi 2019-20	PMFBY	AIC, IFFCO Tokio
		Rabi 2019-20	RWBCIS	AIC, IFFCO Tokio
Tripura	2016-17	Kharif 2016	PMFBY	Reliance General
		Rabi 2016-17	PMFBY	AIC
	2017-18	Kharif 2017	PMFBY	Royal Sundaram
		Rabi 2017-18	PMFBY	Royal Sundaram
	2018-19	Rabi 2018-19	PMFBY	AIC
	2019-20	Kharif 2019	PMFBY	HDFC Ergo
Rabi 2019-20		PMFBY	AIC	

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected	
Uttar Pradesh	2016-17	Kharif 2016	PMFBY	AIC, ICICI Lombard	
		Kharif 2016	RWBCIS	ICICI Lombard	
		Rabi 2016-17	PMFBY	AIC, ICICI Lombard	
	2017-18	Kharif 2017	PMFBY	Bajaj Allianz, New India, Reliance General, SBI General, Tata AIG, Universal Sompo	
		Kharif 2017	RWBCIS	Bajaj Allianz, New India, Reliance General, SBI General, Tata AIG	
		Rabi 2017-18	PMFBY	Bajaj Allianz, New India, Reliance General, SBI General, Tata AIG, Universal Sompo	
	2018-19	Kharif 2018	PMFBY	Bajaj Allianz, New India, Reliance General, SBI General, Tata AIG, Universal Sompo	
		Kharif 2018	RWBCIS	Bajaj Allianz, New India, Reliance General, SBI General, Tata AIG	
		Rabi 2018-19	PMFBY	Bajaj Allianz, New India, Reliance General, SBI General, Tata AIG, Universal Sompo	
	2019-20	Kharif 2019	PMFBY	Bajaj Allianz, HDFC Ergo, IFFCO Tokio, National, New India, Oriental, United India, Universal Sompo	
		Kharif 2019	RWBCIS	Bajaj Allianz, HDFC Ergo, IFFCO Tokio, National, New India, Oriental, United India, Universal Sompo	
		Rabi 2019-20	PMFBY	Bajaj Allianz, HDFC Ergo, IFFCO Tokio, National, New India, Oriental, United India, Universal Sompo	
		Rabi 2019-20	RWBCIS	Bajaj Allianz, HDFC Ergo, IFFCO Tokio, National, New India, Oriental, United India, Universal Sompo	
	Uttarakhand	2016-17	Kharif 2016	PMFBY	AIC
		2016-17	Kharif 2016	RWBCIS	AIC, Chola MS, HDFC Ergo
		2016-17	Rabi 2016-17	PMFBY	AIC
Rabi 2016-17			RWBCIS	AIC	
2017-18		Kharif 2017	PMFBY	AIC, Oriental	
		Kharif 2017	RWBCIS	AIC	
		Rabi 2017-18	PMFBY	AIC	
	Rabi 2017-18	RWBCIS	AIC		

State/UT Name	Year	Season	Scheme	Insurance Company(ies) Selected
	2018-19	Kharif 2018	PMFBY	AIC, ICICI Lombard
		Kharif 2018	RWBCIS	AIC
		Rabi 2018-19	PMFBY	AIC, Bajaj Allianz
		Rabi 2018-19	RWBCIS	AIC
	2019-20	Kharif 2019	PMFBY	AIC
		Kharif 2019	RWBCIS	AIC, Oriental
		Rabi 2019-20	PMFBY	AIC
		Rabi 2019-20	RWBCIS	AIC
West Bengal	2016-17	Kharif 2016	PMFBY	AIC, Chola MS, Future Generali
		Kharif 2016	RWBCIS	AIC, IFFCO Tokio
		Rabi 2016-17	PMFBY	ICICI Lombard, United India
	2017-18	Kharif 2017	PMFBY	AIC, National, Reliance General
		Rabi 2017-18	PMFBY	AIC, Reliance General
		Rabi 2017-18	RWBCIS	AIC
	2018-19	Kharif 2018	PMFBY	AIC, HDFC Ergo, Oriental, Universal Sampo
		Kharif 2018	RWBCIS	SBI General, United India, Universal Sampo
		Rabi 2018-19	PMFBY	Chola MS, National, United India
		Rabi 2018-19	RWBCIS	National

Annexure-III

State-wise, Season-wise and year-wise details of average Premium Paid by farmers since 2016 to Kharif 2020 based on the data available as on 28.12.2020:

State/UT Name	Kharif 2016			Rabi 2016-17			2016-17 Total		
	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)
A & N Islands	-	-	NA	0.0	0.0	72.3	0.0	0.0	72.3
Andhra Pradesh	181.4	16.2	1,120.4	18.4	1.6	1,177.0	199.8	17.8	1,125.4
Assam	4.1	0.5	793.9	0.9	0.1	1,013.2	5.0	0.6	824.9
Bihar	130.6	14.9	879.1	74.0	12.3	602.2	204.6	27.1	753.8
Chhattisgarh	107.8	14.0	770.4	9.1	1.5	607.1	116.9	15.5	754.6
Goa	0.1	0.0	905.2	0.0	0.0	291.5	0.1	0.0	894.7
Gujarat	218.2	18.5	1,181.1	25.0	1.3	1,882.5	243.2	19.8	1,228.1
Haryana	126.9	7.4	1,717.0	69.7	6.0	1,166.2	196.5	13.4	1,470.7
Himachal Pradesh	4.7	1.3	350.9	26.4	2.5	1,075.1	31.1	3.8	818.5
Jammu & Kashmir	-	-	NA	-	-	NA	-	-	NA
Jharkhand	37.8	8.3	456.6	1.8	0.5	354.5	39.6	8.8	450.7
Karnataka	184.4	15.6	1,181.2	50.8	13.8	367.1	235.2	29.4	798.9
Kerala	3.1	0.3	989.1	4.1	0.5	891.9	7.2	0.8	931.5
Madhya Pradesh	368.8	40.8	904.2	324.3	33.8	958.9	693.1	74.6	929.0
Maharashtra	589.5	110.1	535.7	93.1	8.8	1,059.9	682.6	118.8	574.4
Manipur	0.7	0.1	883.1	-	-	NA	0.7	0.1	883.1
Meghalaya	0.0	0.0	1,645.9	0.0	0.0	1,150.3	0.0	0.0	1,501.1
Odisha	137.8	17.7	780.2	4.8	0.5	893.4	142.6	18.2	783.6
Puducherry	-	-	NA	0.2	0.1	263.5	0.2	0.1	263.5
Rajasthan	222.5	62.6	355.7	154.8	31.0	499.8	377.4	93.5	403.4
Sikkim	-	-	NA	0.0	0.0	128.4	0.0	0.0	128.4
Tamil Nadu	5.5	0.2	3,348.3	101.2	14.5	699.5	106.7	14.6	729.4
Telangana	89.7	7.1	1,263.8	6.8	2.6	258.5	96.5	9.7	990.8
Tripura	0.0	0.0	261.8	0.2	0.1	245.9	0.3	0.1	248.4
Uttar Pradesh	299.9	39.9	751.2	229.4	33.0	696.0	529.4	72.9	726.3
Uttarakhand	14.7	1.8	836.9	4.9	0.9	567.0	19.6	2.6	747.8
West Bengal	50.5	30.5	165.5	63.0	10.8	583.5	113.5	41.3	274.7
GRAND TOTAL	2,779.0	407.6	681.7	1,262.9	176.0	717.4	4,041.9	583.7	692.5

State/UT Name	Kharif 2017			Rabi 2017-18			2017-18 Total		
	Total Farmers Share	Total Area Insured	Average Farmer Share	Total Farmers Share	Total Area Insured	Average Farmer Share	Total Farmers Share	Total Area Insured	Average Farmer Share

	in Premium (Rs. Crore)	d (Lakh ha)	per Hectare (Rs.)	Share in Premium (Rs. Crore)	ed (Lakh ha)	per Hectare (Rs.)	Share in Premium (Rs. Crore)	ed (Lakh ha)	Share per Hectare (Rs.)
A & N Islands	-	-	NA	0.0	0.0	65.1	0.0	0.0	65.1
Andhra Pradesh	216.6	15.9	1,364.6	32.1	2.4	1,317.4	248.7	18.3	1,358.3
Assam	4.4	0.5	883.5	0.8	0.1	1,355.2	5.1	0.6	931.3
Bihar	105.4	11.6	909.3	73.9	11.4	646.2	179.3	23.0	778.6
Chhattisgarh	115.0	13.0	881.9	11.2	1.7	656.5	126.2	14.7	855.8
Goa	0.0	0.0	897.2	-	-	NA	0.0	0.0	897.2
Gujarat	355.6	15.3	2,328.3	30.1	2.7	1,110.6	385.7	18.0	2,144.7
Haryana	124.2	6.3	1,961.4	83.6	7.1	1,179.9	207.8	13.4	1,548.6
Himachal Pradesh	2.9	1.3	227.4	27.7	2.6	1,079.1	30.5	3.8	799.1
Jammu & Kashmir	5.3	0.9	617.6	3.5	0.7	482.2	8.8	1.6	555.4
Jharkhand	26.2	11.4	229.1	2.1	0.5	395.9	28.3	12.0	236.4
Karnataka	229.6	20.6	1,115.1	5.0	0.3	1,851.8	234.6	20.9	1,124.7
Kerala	3.7	0.3	1,321.9	2.6	0.3	939.3	6.3	0.6	1,133.4
Madhya Pradesh	440.6	34.2	1,287.4	355.2	36.1	985.0	795.7	70.3	1,132.2
Maharashtra	402.8	88.5	455.4	99.4	14.3	695.9	502.2	102.7	488.8
Manipur	-	-	NA	0.7	0.1	819.6	0.7	0.1	819.6
Meghalaya	0.6	0.0	1,757.6	-	-	NA	0.6	0.0	1,757.6
Odisha	139.0	18.3	759.7	6.2	0.6	965.3	145.2	18.9	766.6
Puducherry	-	-	NA	-	-	NA	-	-	NA
Rajasthan	245.4	57.7	425.5	256.4	33.4	767.4	501.9	91.1	550.9
Sikkim	0.1	0.0	659.6	0.0	0.0	173.1	0.1	0.0	437.9
Tamil Nadu	16.3	1.4	1,135.4	102.4	13.6	752.4	118.8	15.1	789.0
Telangana	165.1	8.9	1,856.9	23.8	2.1	1,146.3	188.9	11.0	1,722.5
Tripura	0.1	0.0	520.0	0.5	0.1	505.3	0.6	0.1	508.2
Uttar Pradesh	182.2	25.9	704.9	193.2	28.4	681.2	375.4	54.2	692.5
Uttarakhand	10.9	1.4	768.2	7.9	0.8	984.1	18.8	2.2	846.0
West Bengal	-	24.3	-	79.0	16.1	491.0	79.0	40.4	195.7
GRAND TOTAL	2,792.1	357.7	780.7	1,397.1	175.3	796.9	4,189.3	533.0	786.0

State/UT Name	Kharif 2018			Rabi 2018-19			2018-19 Total		
	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)
A & N Islands	0.0	0.0	260.6	0.0	0.0	87.1	0.0	0.0	186.9
Andhra Pradesh	211.8	16.5	1,280.4	50.4	7.9	635.7	262.1	24.5	1,071.6
Assam	1.8	0.2	750.5	0.2	0.5	42.4	2.0	0.7	276.2
Bihar	-	-	NA	-	-	NA	-	-	NA
Chhattisgarh	145.8	13.7	1,063.3	15.1	2.0	757.4	160.9	15.7	1,024.5
Goa	0.0	0.0	970.3	0.0	0.0	501.0	0.0	0.0	968.9
Gujarat	366.4	18.5	1,979.6	36.1	3.2	1,129.4	402.6	21.7	1,854.3

Haryana	151.2	7.1	2,135.6	102.2	7.3	1,391.4	253.4	14.4	1,756.7
Himachal Pradesh	2.4	1.0	247.9	27.3	1.7	1,584.3	29.7	2.7	1,104.8
Jammu & Kashmir	11.1	0.9	1,284.6	5.8	0.7	861.3	16.9	1.5	1,100.2
Jharkhand	15.7	12.2	128.3	4.5	0.7	610.3	20.1	12.9	155.6
Karnataka	231.7	14.3	1,618.0	41.2	5.0	822.6	272.9	19.3	1,411.9
Kerala	2.9	0.3	1,119.6	3.2	0.3	1,046.5	6.2	0.6	1,080.2
Madhya Pradesh	544.6	36.3	1,501.3	390.2	37.9	1,029.0	934.8	74.2	1,259.9
Maharashtra	547.1	96.6	566.5	242.4	51.8	468.3	789.5	148.3	532.2
Manipur	0.1	0.0	719.7	-	-	NA	0.1	0.0	719.7
Meghalaya	0.1	0.0	1,296.5	0.0	0.0	857.4	0.1	0.0	1,214.6
Odisha	166.0	20.2	822.8	6.6	0.8	820.7	172.7	21.0	822.8
Puducherry	-	0.0	-	-	0.1	-	-	0.1	-
Rajasthan	344.3	41.5	829.2	314.3	30.4	1,035.1	658.7	71.9	916.2
Sikkim	0.0	0.0	1,288.3	-	-	NA	0.0	0.0	1,288.3
Tamil Nadu	26.2	2.3	1,156.5	130.9	22.0	596.3	157.1	24.2	648.7
Telangana	127.7	5.9	2,160.1	23.5	2.0	1,184.5	151.2	7.9	1,915.3
Tripura	-	-	NA	0.1	0.0	381.6	0.1	0.0	381.6
Uttar Pradesh	203.9	31.6	644.9	196.0	29.7	660.9	399.9	61.3	652.6
Uttarakhand	12.8	1.3	957.0	8.2	0.6	1,383.9	21.0	1.9	1,088.6
West Bengal	29.7	24.4	121.9	111.0	26.9	412.8	140.7	51.3	274.5
GRAND TOTAL	3,143.6	344.8	911.7	1,709.1	231.4	738.5	4,852.7	576.2	842.1

State/UT Name	Kharif 2019			Rabi 2019-20			2019-20 Total		
	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)
A & N Islands	0.0	0.0	238.7	0.0	0.0	104.8	0.0	0.0	161.6
Andhra Pradesh	0.2	28.8	0.6	-	-	NA	0.2	28.8	0.6
Assam	0.8	3.9	21.5	4.3	6.5	66.6	5.2	10.4	49.8
Bihar	-	-	NA	-	-	NA	-	-	NA
Chhattisgarh	167.8	37.2	451.2	13.6	3.2	429.4	181.4	40.3	449.5
Goa	0.0	0.0	259.8	0.0	0.0	207.3	0.0	0.0	251.3
Gujarat	426.1	21.3	2,001.6	41.9	3.5	1,188.6	468.0	24.8	1,886.1
Haryana	167.0	8.2	2,039.8	100.5	8.8	1,144.2	267.5	17.0	1,576.4
Himachal Pradesh	3.3	1.0	314.5	26.2	1.7	1,509.4	29.5	2.8	1,059.5
Jammu & Kashmir	-	-	NA	-	-	NA	-	-	NA
Jharkhand	0.1	10.5	0.9	2.7	0.4	622.9	2.8	10.9	25.6
Karnataka	183.6	13.8	1,328.7	59.4	6.7	885.0	243.0	20.5	1,183.5
Kerala	3.6	0.3	1,240.5	2.5	0.3	858.8	6.1	0.6	1,051.5
Madhya Pradesh	355.6	38.9	914.2	250.2	37.6	666.1	605.8	76.5	792.3
Maharashtra	678.9	128.6	528.0	183.9	17.0	1,078.9	862.9	145.6	592.5
Manipur	0.3	0.0	1,065.2	-	-	NA	0.3	0.0	1,065.2
Meghalaya	0.1	0.0	1,527.4	-	-	NA	0.1	0.0	1,527.4

Odisha	231.0	45.8	504.0	6.6	2.0	328.9	237.6	47.8	496.6
Puducherry	-	-	NA	-	0.1	-	-	0.1	-
Rajasthan	368.9	45.1	817.3	370.5	40.8	907.1	739.4	86.0	859.9
Sikkim	-	-	NA	0.0	0.0	739.4	0.0	0.0	739.4
Tamil Nadu	27.8	3.3	834.9	135.8	34.0	399.0	163.6	37.4	437.9
Telangana	206.4	8.1	2,554.2	28.4	2.1	1,377.0	234.8	10.1	2,314.6
Tripura	0.6	0.3	204.3	0.1	0.0	276.3	0.7	0.3	214.4
Uttar Pradesh	159.7	23.7	673.3	151.7	22.9	663.1	311.4	46.6	668.3
Uttarakhand	16.2	1.4	1,172.7	11.8	0.7	1,637.1	27.9	2.1	1,331.9
West Bengal	-	-	NA	-	-	NA	-	-	NA
GRAND TOTAL	2,998.0	420.3	713.3	1,390.2	188.5	737.5	4,388.2	608.8	720.8

State/UT Name	Kharif 2020		
	Total Farmers Share in Premium (Rs. Crore)	Total Area Insured (Lakh ha)	Average Farmer Share per Hectare (Rs.)
A & N Islands	0.0	0.0	309.5
Andhra Pradesh	-	-	NA
Assam	0.3	4.1	7.2
Bihar	-	-	NA
Chhattisgarh	166.3	44.3	375.2
Goa	0.0	0.0	500.8
Gujarat	-	-	NA
Haryana	254.2	8.6	2,956.2
Himachal Pradesh	2.3	0.9	252.1
Jammu & Kashmir	-	-	NA
Jharkhand	-	-	NA
Karnataka	203.0	15.0	1,351.8
Kerala	3.3	0.4	926.7
Madhya Pradesh	442.9	35.2	1,259.8
Maharashtra	578.0	108.1	534.9
Manipur	-	-	NA
Meghalaya	0.0	0.0	2,838.2
Odisha	139.5	86.8	160.8
Puducherry	-	0.0	-
Rajasthan	422.1	65.3	646.6
Sikkim	0.0	0.0	1,176.9
Tamil Nadu	20.4	4.7	434.9
Telangana	-	-	NA
Tripura	0.2	2.1	10.9
Uttar Pradesh	177.2	22.0	805.4
Uttarakhand	15.1	1.0	1,534.1
West Bengal	-	-	NA
GRAND TOTAL	2,424.8	398.3	608.7

**STANDING COMMITTEE ON AGRICULTURE
(2019-20)**

MINUTES OF THE FOURTEENTH SITTING OF THE COMMITTEE

The Committee sat on Monday, the 23rd December, 2019 from 1100 hours to 1330 hours in Committee Room "3", Extension to Parliament House Annexe (Block-A), New Delhi.

PRESENT

Shri Parvatagouda Chandanagouda Gaddigoudar – Chairperson

MEMBERS

LOK SABHA

2. Shri Afzal Ansari
3. Shri Devender Singh 'Bhole'
4. Shri A Ganeshamurthi
5. Shri Kanakmal Katara
6. Shri Bhagwanth Khuba
7. Shri Devji Mansingram Patel
8. Shri Bheemrao Baswanthrao Patil
9. Smt. Navneet Ravi Rana
10. Shri Vinayak Bhaurao Raut
11. Shri Mohammad Sadique
12. Shri Ram Kripal Yadav

RAJYA SABHA

13. Shri Partap Singh Bajwa
14. Sardar Sukhdev Singh Dhindsa
15. Shri Kailash Soni
16. Shri Ram Nath Thakur
17. Smt. Chhaya Verma
18. Dr. Chandrapal Singh Yadav

SECRETARIAT

1. Shri Arun K. Kaushik – Director
2. Smt. Juby Amar – Additional Director
3. Shri Sumesh Kumar – Deputy Secretary

subject. The Committee raised several issues/ points as briefly mentioned below and sought clarification(s)/information thereon from the Department:

- I. Steps being taken by the Government to alleviate various problems being faced by the farmers in availing benefits under the Pradhan Mantri Fasal Bima Yojana (PMFBY) Scheme.
- II. Penalty imposed on Insurance Companies for late payment to farmers;
- III. Reasons for non-participation of Bihar and Punjab in the PMFBY;
- IV. Need to relax norms for intimation to Insurance Companies to within 72 hours in case of individual claims;
- V. Lack of information to the farmers regarding District level Committee formed under the PMFBY;
- VI. Need to involve representatives of Panchayati Raj Institutions/farmers in Crops Cutting Experiment;
- VII. Need to form a separate committee involving proper representatives for monitoring at PMFBY at the District Level;
- VIII. Need of physical presence of Insurance Companies engaged under PMFBY at the District/Block Level;
- IX. Need to make claim settlement process transparent and farmers' friendly;
- X. Need to raise awareness about PMFBY among Non-loanee farmers;
- XI. Amount of claims demanded by farmers under the PMFBY;
- XII. Reasons for increase in rate of premium(s) for Kharif crops under the PMFBY;
- XIII. Need to issue a Common Customer Helpline number for farmers under the PMFBY;
- XIV. Reasons for delay in payment of compensation to the farmers in Rajasthan; and
- XV. Role of RBI and NABARD for implementation of PMFBY.

4. The Representatives of the Department responded to most of the queries raised by the Members. The Chairperson then thanked the witnesses for sharing valuable information with the Committee on the subject and directed them to send, in writing, the requisite information in points/items; which was not readily available with them, to the Secretariat by 08.01.2020.

5. The Committee also decided to elicit opinion of Experts, Individuals, Organizations and other stakeholders on the "Pradhan Mantri Fasal Bima Yojana - An Evaluation" through Press Communication in Prominent and National News Papers, Doordarshan, Lok Sabha/Rajya Sabha TV and Akashvani Channels.

The Committee then adjourned.

(A copy of the verbatim proceedings of the Sitting has been kept separately.)

**STANDING COMMITTEE ON AGRICULTURE BRANCH
(2020-21)**

MINUTES OF THE THIRD SITTING OF THE COMMITTEE

The Committee sat on Tuesday, the 22th December, 2020 from 1500 hours to 1700 hours in Committee Room '3', Block-A, Extn. to Parliament House Annexe Building, New Delhi.

PRESENT

Shri P.C. Gaddigoudar – Chairperson

MEMBERS

LOK SABHA

2. Shri Devendra Singh 'Bhole'
3. Shri Kanakmal Katara
4. Shri Bhagwanth Khuba
5. Shri Devji Mansingram Patel
6. Smt. Shardaben Anilbhai Patel
7. Shri Bheemrao Baswanthrao Patil
8. Shri Vinayak Bhaurao Raut
9. Shri Pocha Brahmananda Reddy

RAJYA SABHA

10. Shri Partap Singh Bajwa
11. Shri Kailash Soni
12. Smt. Chhaya Verma

SECRETARIAT

- | | | | |
|----|------------------|---|------------------|
| 1. | Shri Shiv Kumar | - | Joint Secretary |
| 2. | Ms. Juby Amar | - | Director |
| 3. | Shri Prem Ranjan | - | Deputy Secretary |

WITNESSES

MINISTRY OF AGRICULTURE AND FARMERS WELFARE

(DEPARTMENT OF AGRICULTURE, CO-OPERATION AND FARMERS WELFARE)

S.No.	NAME OF THE OFFICER	DESIGNATION
1.	Shri Sanjay Agarwal	Secretary, DAC&FW
2.	Shri G. Srinivas	Additional Secretary & FA I/C DAC&FW
3.	Dr. Ashish Kumar Bhutani	CEO, PMFBY & Additional Secretary, DAC&FW

OTHER DEPARTMENT/ORGANIZATIONS/AGENCIES

4.	Shri Saurabh Mishra	Joint Secretary (Insurance Division) Department of Financial Services
5.	Shri S.S. Ray	Director, Mahalanobis National Crop Forecast Centre (MNCFC), New Delhi
6.	Shri B.S. Rahul	General Manager, Agriculture Insurance Company of India Ltd.

2. At the outset, the Chairperson welcomed the Members and the representatives of the Ministry of Agriculture and Farmers Welfare (Department of Agriculture, Cooperation and Farmers Welfare) to the Sitting convened for Evidence-in connection with examination of the Subject "Pradhan Mantri Fasal Bima Yojana - An Evaluation". The Chairperson also apprised them of the confidentiality of the Proceedings.

3. After the introduction, the Chairperson initiated the discussion on the Subject "Pradhan Mantri Fasal Bima Yojana - An Evaluation", which was followed by a Power-point Presentation by the representatives of the Department on the Subject. The Committee raised several issues/points which are briefly mentioned below and also sought clarification(s)/information thereon from the Department:

- I. Need to open Offices of Insurance Companies empanelled under PMFBY at District/Block Level;
- II. Steps be taken to make available in public domain the Office addresses of Insurance Companies along with name of officials and their contact numbers at District/Block Level and also be uploaded on the NCIP portal;
- III. Details of the claims settled due to losses incurred because of stray/wild animals;
- IV. Need to make sure that benefits of the Scheme are also given to Sharecroppers and framing of proper guidelines in this regard;
- V. Need to assess the reasons for withdrawal of several States from the Scheme and address them;
- VI. Need to establish a mechanism for regular monitoring of implementation of PMFBY in States;
- VII. Satellite Imaging System for assessment of loss of crops be more expanded and encouraged;
- VIII. Need to provide 3 or 4 Digits Toll Free Numbers to farmers for registering their complaints/grievances;
- IX. Need for issuing a receipt to farmers availing this Scheme;
- X. Need to nominate Local Public Representatives (MP/MLA, etc.) in the District Level Grievance Redressal Committee (DGRC);
- XI. Need to examine following two provisions of the Revamped Operational Guidelines effective from Kharif 2020 Season which may lead to withdrawal of States from the Scheme:
 - (a) States delaying the release of subsidy beyond stipulated timelines can't participate in upcoming seasons;

(b) The requisite Central Share of premium subsidy (90:10 for North Eastern States and 50:50 for remaining States) will be provided for areas/crops having gross premium rate upto 25% for irrigated and upto 30% for un-irrigated areas/crops. States have to bear the entire subsidy for areas/crops having gross premium rate over and above 25% for irrigated and 30% for un-irrigated areas/crops;

XII. Need to have a solution with respect to States delaying payment of their shares of premium subsidy, thus defeating the purpose of this Scheme;

XIII. Steps be taken to increase the popularity of the Scheme among the farmers; and

XIV. Status of penalty imposed on Insurance Companies.

4. The Representatives of the Department responded to most of the queries raised by the Members. The Chairperson then thanked the witnesses for sharing valuable information with the Committee on the subject and directed them to send, in writing, the requisite information (which was not readily available to them) to the Secretariat by 04.01.2021.

5. A copy of the recording of verbatim proceedings of the sitting has been kept separately.

The Committee then adjourned.

**STANDING COMMITTEE ON AGRICULTURE
(2020-21)**

MINUTES OF THE FIFTEENTH SITTING OF THE COMMITTEE

The Committee sat on Thursday, the 05th August, 2021 from 1500 hours to 1810 hours in Committee Room 'C', Ground Floor, Parliament House Annexe, New Delhi.

PRESENT

Shri Parvatagouda Chandanagouda Gaddigoudar – Chairperson

MEMBERS

LOK SABHA

2. Shri Afzal Ansari
3. Shri Horen Sing Bey
4. Shri Devendra Singh 'Bhole'
5. Shri A. Ganeshamurthi
6. Shri Abu Taher Khan
7. Shri Mohan Mandavi
8. Shri Devji Mansingram Patel
9. Smt. Shardaben Anilbhai Patel
10. Shri Bheemrao Baswanthrao Patil
11. Shri Shrinivas Dadasaheb Patil
12. Shri Kinjarapu Ram Mohan Naidu
13. Shri Vinayak Bhaurao Raut
14. Shri Pocha Brahmananda Reddy
15. Shri Mohammad Sadique
16. Shri V.K. Sreekandan
17. Shri Ram Kripal Yadav

RAJYA SABHA

18. Shri Partap Singh Bajwa
19. Shri Kailash Soni
20. Shri Ram Nath Thakur
21. Smt. Chhaya Verma
22. Shri Harnath Singh Yadav

SECRETARIAT

- | | | | |
|----|------------------|---|------------------|
| 1. | Shri Shiv Kumar | – | Joint Secretary |
| 2. | Smt. Juby Amar | – | Director |
| 3. | Shri Prem Ranjan | – | Deputy Secretary |

2. At the outset, Chairperson welcomed the Members to the Sitting of the Committee. Thereafter, the Committee took up for consideration the followings Reports:

- (i) Draft Report on the Subject "Pradhan Mantri Fasal Bima Yojana - An Evaluation" pertaining to the Ministry of Agriculture and Farmers Welfare (Department of Agriculture and Farmers Welfare); and

*(ii) XXXX XXXX XXXX XXXX XXXX

3. After some deliberations, the Committee adopted the Draft Reports without any modifications and the Committee authorized the Chairperson to finalize and present these Reports to Parliament.

*4. XXXX XXXX XXXX XXXX XXXX XXXX

*5. XXXX XXXX XXXX XXXX XXXX XXXX

*6. XXXX XXXX XXXX XXXX XXXX XXXX

The Committee then adjourned.
(A copy of the verbatim proceedings of the Sitting has been kept.)

*Matter not related to this Report