

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

RAJYA SABHA
UNSTARRED QUESTION NO-187
TO BE ANSWERED ON 21/07/2023

IMPLEMENTATION OF PMFBY AND RWBCIS

187 SHRI NIRANJAN BISHI:

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

- (a) the number of farmers being enrolled, geographical coverage, and implementation status of Pradhan Mantri Fasal Bima Yojana (PMFBY) and the Restructured Weather Based Crop Insurance Scheme (RWBCIS) since 2018, State-wise, especially in Odisha;
- (b) the measures taken by Government to ensure transparency and efficiency in the implementation of PMFBY and RWBCIS; and
- (c) whether there are mechanisms in place to address grievances and concerns raised by farmers regarding claim settlements, if so, the details thereof ?

ANSWER

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

(a) : State-wise details of number of farmer applications enrolled, area insured under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme from 2018-19 to 2022-23 are **annexed**.

(b) : Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has comprehensively revised, revamped and further revised the revamped Operational Guidelines of the PMFBY with effect from Rabi 2018, Kharif 2020 and Kharif 2023 respectively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

National Crop Insurance Portal (NCIP) has been developed for ensuring auto-administration, subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.

For transparent calculation and settlement of claims by insurance companies, claims module namely, Digicclaim has been developed w.e.f. Kharif 2022 season wherein all the claims are worked out through National Crop Insurance Portal (NCIP) and paid to farmers accounts using Public Finance Management System (PFMS).

Started in 2020, Integration of Land Record with NCIP is now complete for Madhya Pradesh, Chhattisgarh, Andhra Pradesh, Maharashtra, Rajasthan, Karnataka, Odisha - 90% of the insured area is now being validated through e-land records of the states through land record integration.

The scheme envisages use of improved technology in implementation of the scheme. Accordingly, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers have been taken. Following technologies for Objective Crop Damage & Loss Assessment and transparency have recently been approved for implementation w.e.f. 2023-24 :

- YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation.
- WINDS (Weather Information Network and Data System) for Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) for weather data collection at GP & Block level and National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD).
- CROPIC (Collection of Real-time photos and Observations of Crops) for Geo-tagged photographs for validation of sown Crop with Insured Crop and use of picture analytics for Objective Crop Damage Assessment & Crop Yield Estimation.

(c) To resolve all complaints including claims related claims of insured farmers, 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. The concerned State Governments take suitable punitive action against the defaulting insurance companies.

Further, to better resolve all the grievances/complaints within the scheme, a portal/ Unified Krishi Rakshak Helpline has been developed to handle all grievances from end to end. The Beta version of the portal was launched in Chhattisgarh on 21stJuly, 2022.

For better operationalisation of the scheme three Alternative Risk Management models have been given as an option to the States for the ongoing tender cycle from Kharif 2023.

Annexure

State wise details of Farmers Insured and Area Insured under PMFBY & RWBCIS from 2018-2019 to 2022-2023										
	2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
State/UT	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)
A & N Islands	0.007	0.006	0.001	0.001	0.003	0.003	0.003	0.003	0.001	0.001
Andhra Pradesh	24.46	20.13	27.88	20.06	NI	NI	NI	NI	93.92	26.82
Assam	0.76	0.49	10.06	5.70	16.60	10.77	10.67	5.09	4.84	3.12
Chhattisgarh	15.74	22.75	40.20	24.36	51.63	24.54	58.38	22.97	76.43	23.00
Goa	0.003	0.003	0.009	0.001	0.001	0.000	0.001	0.000	0.004	0.001
Haryana	15.10	20.56	17.11	22.50	16.51	18.87	14.50	16.17	14.00	15.50
Himachal Pradesh	2.70	0.90	2.84	0.94	2.41	0.80	2.34	31.90	2.67	42.40
Jammu & Kashmir	1.54	1.11	NI	NI	NI	NI	0.91	0.51	0.92	0.44
Karnataka	19.70	22.22	19.84	21.53	16.07	16.12	18.90	17.41	26.40	22.52
Kerala	0.57	0.43	0.58	0.37	0.76	0.44	0.99	0.51	1.47	0.69
Madhya Pradesh	74.45	132.20	82.38	117.17	84.39	129.74	92.68	116.51	177.23	90.10
Maharashtra	148.70	88.97	145.66	79.24	124.10	68.15	99.01	59.07	107.10	65.11
Manipur	0.01	0.01	0.03	0.03	0.00	0.00	0.03	0.02	0.04	0.03
Meghalaya	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Odisha	21.06	14.95	48.79	18.72	97.53	11.89	81.56	10.20	80.00	9.23
Puducherry	0.10	0.08	0.12	0.09	0.11	0.08	0.36	0.14	0.30	0.10
Rajasthan	72.06	77.84	86.17	98.29	107.60	113.61	344.63	106.00	389.0	105.0
Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.02	0.00
Tamil Nadu	25.74	15.22	38.94	14.24	59.30	17.28	60.47	15.70	58.50	14.60

Tripura	0.021	0.003	0.364	0.061	2.572	0.376	3.356	0.523	3.207	0.621
Uttar Pradesh	61.42	51.49	46.98	36.77	41.90	31.54	40.68	29.50	42.02	29.40
Uttarakhand	1.93	1.09	2.13	1.14	1.71	20.46	1.83	9.59	2.82	38.90
Grand Total	461.62	450.32	542.21	441.15	623.19	464.69	831.31	443.29	1080.78	487.41

NI : Not Implemented
