

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

RAJYA SABHA
UNSTARRED QUESTION NO-811
TO BE ANSWERED ON 09/02/2024

IRREGULARITIES BY INSURANCE COMPANIES

811. DR. C.M. RAMESH:

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

- (a) the number of cases of irregularities by insurance companies related to Pradhan Mantri Fasal Bima Yojana (PMFBY) that have come to the notice of Government in various States during the last two years, the details thereof, State-wise; and
- (b) the action taken by Government against those insurance companies and relief provided to the affected farmers, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
(SHRI ARJUN MUNDA)

(a) & (b) : All the major work like selection of Insurance Companies through transparent bidding process, assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme. However, during the implementation of PMFBY, some complaints against insurance companies about non-payment and/or delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data & consequent disputes between State Government and insurance companies, delay in providing State Government share of funds, non-deployment of sufficient personnel by insurance companies etc., have been received in the past which have been suitably addressed as per provisions of the scheme.

Further, the PMFBY operational guidelines provide for stratified grievance redressal mechanism. To better resolve all the grievances/complaints under the scheme, a Unified Krishi Rakshak Portal & Helpline has been developed to serve as the centralized grievance redressal platform.
