

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

LOK SABHA
UNSTARRED QUESTION NO. 2640
TO BE ANSWERED ON THE 1ST AUGUST, 2017

INCLUSION OF PRIVATE CORPORATES/ COMPANIES UNDER PMFBY

2640. SHRI OM BIRLA:

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

- (a) whether the Government has taken cognizance of the fact that some private corporates companies are not implementing the Pradhan Mantri Fasal Bima Yojana (PMFBY) properly;
- (b) if so, whether the Government has received any such complaints so far and if so, the details thereof and the action taken by the Government on these complaints;
- (c) the reasons for keeping the public sector insurance companies out of the PMFBY;
- (d) whether the Government proposes to involve these companies in future and if so, the details thereof;
- (e) whether the Government has also noticed that farmers are facing difficulty as the entire area and not the field has been considered as a unit; and
- (f) if so, whether the Government proposes to change this criteria and if so, the details thereof?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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

(a) & (b): All five Public Sector General Insurance Companies and 13 private General Insurance Companies have been empanelled for implementation of Crop Insurance schemes in the country to increase the coverage of farmers and to bring more competition in crop insurance sector so as to provide the best services to farmers at competitive rates. Due to the involvement of private General Insurance Companies alongwith public sector General Insurance Companies coverage under the PMFBY has been increased. No such complaints have been received in respect of PMFBY/RWBCIS by Department of Agriculture, Cooperation and Farmers Welfare. However, close monitoring of the scheme is being done through weekly video conferences/field visits to ascertain and resolve problems/challenges of implementation across the country.

(c) & (d): Does not arise.

(e) & (f): PMFBY provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest. The scheme is implemented on area approach basis and the insurance unit area has been reduced to village/village panchayat for settlement of claims against yield loss due to wide-spread non-preventable natural risks viz. drought, flood, pest and diseases etc. However, provision has also been made for assessment of crop losses at farm level due to hailstorm, landslide and inundation and for post-harvest losses due unseasonal rainfall. Further, immediate relief is also provided to insured farmers in case of adverse seasonal conditions during the crop season due to which expected yield during the season is likely to be less than 50% of the Threshold Yield in the concerned insurance unit.
