

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

LOK SABHA
UNSTARRED QUESTION NO. 3944
TO BE ANSWERED ON THE 20TH MARCH, 2018

COVERAGE OF FARMERS UNDER PRADHAN MANTRI CROP INSURANCE SCHEME

3944. SHRI BHAIRON PRASAD MISHRA:

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

- (a) whether it is a fact that only the farmers who have taken loan from the banks under the Pradhan Mantri Crop Insurance Scheme are availing maximum benefits than those farmers who have not taken loan from the banks;
- (b) if so, the details of the new initiative taken by the Government to bring all farmers under the said scheme; and
- (c) the manner in which the accountability of the service providing agencies has been fixed in this regard?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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

- (a): No, Madam. Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), all benefits like premium subsidy, method of calculation and settlement of claims etc. are the same for both loanee and non-loanee farmers. However, since the scheme is compulsory for farmers obtaining seasonal agricultural operations loans/Kisan Credit Card (KCC) loans, such loanee farmers get automatically covered for insurance of their crops provided these have been notified alongwith the notification of concerned areas by the State Government. Since the scheme is voluntary for non-loanee farmers they can avail the benefits only if they opt for it.
- (b): The Government on its part has taken a number of initiatives to bring all farmers under the said scheme which includes persuading States to notify more crops and more areas and to take appropriate measures to enhance non-loanee coverage including through Common Service Centres (CSCs) and encouraging direct enrolment on the crop insurance portal. Similarly, suitable publicity campaigns are also being organized by Government and insurance companies to enhance awareness of the scheme among all the stakeholders including farmers.
- (c): As far as accountability of the service providing agencies is concerned all stakeholders have been integrated on a common crop insurance portal and tight timelines have been fixed for each of the stages right upto claim settlement in farmer's accounts. Progress of the implementation of the scheme and role of the service providers is regularly monitored and suitable instructions are issued from time to time.
