

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

LOK SABHA
UNSTARRED QUESTION NO.5872
TO BE ANSWERED ON THE 3RD APRIL, 2018

HURDLES IN IMPLEMENTATION OF PMFBY

5872. SHRI SUSHIL KUMAR SINGH:

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

- (a) the details of the steps taken by the Government to counter the issue of ghost farmers, manipulation of crop cutting data, collection of more insurance premium in low risk areas, etc. under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) whether there is any provision for taking penal action against ghost farmers; and
- (c) 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): Under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS), the Government has taken a number of measures to promote transparency and better scheme administration. The Government set up a national crop insurance portal (www.agri-insurance.gov.in) for integration of all stakeholders on a common Information and Communication Technology (ICT) platform to ensure seamless and real time flow of information from and between stakeholders and better service delivery. To enable this, data is captured on online/offline mode on individual insured farmers alongwith their Aadhar Number, mobile number, agricultural loans, land records etc. This enables deduplication and countering the issue of ghost farmers. Further to obtain yield data in a transparent manner, the Department has developed CCE Agri App and made it mandatory for States to transmit data to the portal through CCE Agri App/smartphones alongwith latitude - longitude, date and time stamp. Such CCEs conducted by the State Governments have to be mandatorily co-observed by insurance companies. New remote sensing technology is also being harnessed for yield data estimation in case of disputes regarding claim settlement. Regarding the need to keep the premium rates commensurate with the risk involved, the scheme provide for formation of cluster of districts, which contain both high risk and low risk districts to allow for even distribution of risk.

(b) & (c): As regards penal action against ghost farmers, Operational Guidelines of PMFBY provide that double insurance is not allowed and farmer must ensure insurance coverage for notified crops cultivated from a single source. The insurance companies have the right to repudiate all such claims and to not refund the premium as well. Company can also take legal action against such farmers.
