

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

LOK SABHA
UNSTARRED QUESTION NO. 52
TO BE ANSWERED ON THE 11TH DECEMBER, 2018

PRADHAN MANTRI FASAL BIMA YOJANA

52. SHRI OM PRAKASH YADAV:

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

- (a) whether the Government has any action plan to make Pradhan Mantri Fasal Bima Yojana mandatory in order to make it more effective;
- (b) if so, the details thereof; and
- (c) if not, the steps being taken by the Government to collect a comprehensive data of every farm and to fix accountability of insurance companies and banks?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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

(a) to (c) : As per the approved implementation pattern of Pradhan Mantri Fasal Bima Yojana (PMFBY), the State Governments have the choice to opt for implementation of the scheme in the respective State. In the States opting for implementation of the scheme, enrolment of those farmers who are availing Seasonal Agricultural Operations (SAO) loans / Kisan Credit Card (KCC) loans, is mandatory in respect of the crops and areas notified by the State Government. For the remaining farmers of these States, the scheme is voluntary. Government does not propose to modify the existing implementation pattern of the scheme.

However, in order to make the scheme more effective and for integration of all stakeholders on one platform, Government has developed National Crop Insurance Portal (NCIP) and is collecting individual farmers data from Kharif 2017 season. Further, with a view to ensure better transparency, accountability and timely payment of claims to the farmers, Government has comprehensively revised the Operational Guidelines of the scheme recently which, inter-alia, include the following:

- (i) Provision of 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement claims beyond 10 days of prescribed cut-off date for payment of claims.
- ii) State Government have to pay 12% interest rate for delay in release of State share of Subsidy beyond three months of prescribed cut-off date/submission of requisition by Insurance Companies.

Continue....2/-

- (iii)** Rationalization of methodology for calculation of Threshold Yield (TY) to calculate claims – Moving average of best 5 out of 7 years to be taken for calculation.
- (iv)** Stratified grievance redressal mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC).
- (v)** Detailed plan for publicity and awareness - 0.5% of Gross premium per company per season earmarked for the purpose.
- (vi)** Increase in risk coverage by inclusion of risks of cloud burst and natural fire under localized calamities and hailstorm under post-harvest losses.
- (vii)** Increased time for change of crop name for insurance - upto 2 working days prior to cut-off date for enrolment instead of earlier provision of 1 month before cut off date.
- (viii)** Time for intimation of loss due to localized calamities and post-harvest losses has been increased from 48 hours to 72 hours.
- (ix)** Detailed Standard Operating Procedures (SOPs) for settlement of claims under localized calamities, post harvest losses, mid-season adversity and prevented sowing and redressal of disputes regarding yield data including add on features.
- (x)** Inclusion of perennial crops and add on coverage for damage by wild animals on pilot basis.
