

O.I.H.

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.609**  
TO BE ANSWERED ON THE 25<sup>TH</sup> JUNE, 2019

**CHALLENGES IN CROP INSURANCE**

609. SHRI RAHUL KASWAN:

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

- (a) whether the banks/companies/employees are not giving receipt/insurance policy to the farmers while providing them crop insurance cover due to which the farmers are unable to complete their process of making claim well in time;
- (b) if so, the details thereof;
- (c) whether the Government has conducted any probe in this regard, if so, the details thereof and if not, the reasons therefor;
- (d) the details of the directions issued by the Government to the said banks/ companies/ employees in this regard; and
- (e) whether the Government has made any review in this regard, if so, the details thereof?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री ( SHRI NARENDRA SINGH TOMAR)

(a) to (e): Crop Insurance Schemes were earlier implemented on area approach basis and major coverage (over 95%) under these schemes was mandatory enrolment of loanee farmers. Consolidated declarations containing name of crop, number of farmers insured and premium collected, without any detail of individual farmer, were sent by the nodal offices of banks to insurance companies for enrolment. As such, receipt to individual farmers was not provided by the insurance companies/banks.

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However, under Pradhan Mantri Fasal Bima Yojana (PMFBY), nodal bank system has been withdrawn and all bank branches directly submit the individual farmer-wise data on National Crop Insurance Portal (NCIP) from Kharif 2017. Following this change, financial institutions and insurance companies were instructed to provide acknowledgement receipt to all insured farmers. Now, acknowledgement receipts containing details of crop, premium, area insured, sum insured, details of insurance company, etc., are provided to all the Banks through NCIP for distribution to all the loanee farmers. In addition, Post Offices have also been engaged to distribute the acknowledgement receipt containing aforesaid details with brief of the scheme to insured loanee farmers from Kharif 2018 season onwards.

Further, from Kharif 2017, provision has been made to enable non-loanee farmers to enroll directly on the portal or through Common Service Centers (CSC) and to receive the acknowledgement receipt immediately on enrolment. Further, non-loanee farmers enrolling directly with insurance companies or their intermediaries, get the receipts immediately from them. The acknowledgement receipt contains all the information relating to insurance like crop, premium, area insured, sum insured, details of insurance company, etc.

Further, the Government has reviewed the matter from time to time for improving the system. Towards this end, in addition, SMSs have also been issued to insured farmers from Kharif-2017 onwards on receipt of their data on portal from banks. An Android based Crop Insurance App has also been developed, through which farmers can track the status of their application, claims and also the crop damage report etc.

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