

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2062**  
TO BE ANSWERED ON THE 1<sup>ST</sup> AUGUST, 2023

**INSURANCE PREMIUM COLLECTION**

2062. DR. T.R. PAARIVENDHAR:

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

- (a) whether the Government is aware that the banana farmers are facing lot of problems while applying for insurance for damage to bananas during natural disasters such as rain, flood and drought as insurance companies are asking for climate report;
- (b) whether the Government is also aware that insurance companies are not entertaining the request of farmers stating that they do not provide insurance for bananas and if so, the details hereof;
- (c) whether the Government will take necessary steps to give suitable instructions to the insurance companies that relief should be provided to banana cultivators without any compunction for damage caused to bananas by natural calamities; and
- (d) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d) : As per provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY) crops, areas and implementing insurance company(ies) under the scheme are notified by the concerned State Government. Implementing insurance companies are bound to enroll the farmers growing notified crops in notified areas as per the Operational Guidelines of the scheme. In addition to the conventional channels of enrollment of farmers through Rural financial institutions/banks and insurance companies/their intermediaries, Common Service Centers (CSCs) are also available at village level for facilitating free enrollment. Farmers can also do direct online enrollment on National Crop Insurance Portal (NCIP) or through Crop Insurance App.

Banana crop is notified by some States under both PMFBY and Restructured Weather Based Crop Insurance Scheme (RWBCIS). Under PMFBY claims are worked out and settled on the basis of yield data received from the concerned State Government. However, under RWBCIS, Weather Index Based Scheme, claims are worked out on the basis of adverse weather parameters, such as deficit and excess rainfall, high or low temperature, humidity etc. which are deemed to impact adversely the crop production. Thus claims are dependent on weather/climate data received from the notified Weather Stations/Rain Gauge Stations.

Implementation of these schemes is reviewed regularly through video conferences, meetings and suitable directions are issued from time to time for proper implementation of the scheme as per Operational Guidelines of the scheme.

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