

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

LOK SABHA
UNSTARRED QUESTION NO. 807
TO BE ANSWERED ON THE 25TH JULY, 2023

FARMERS BENEFITTED UNDER PMFBY

807. SHRIMATI APARAJITA SARANGI:
SHRI GHANSHYAM SINGH LODHI:
SHRI SHYAM SINGH YADAV:
SHRI RAMESH BIDHURI:

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

(a) the details of aims, objectives and features of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the steps being taken by the Government to increase awareness regarding this Yojana specially in Jaunpur of Uttar Pradesh;

(b) whether the Government has set up any complaint redressal mechanism and if so, the number of complaints received so far and the action taken thereon;

(c) the details of beneficiaries, State/UT-wise particularly in the districts of Uttar Pradesh specially in Jaunpur district under this Yojana during the last three years;

(d) the steps being taken by the Government to bring more areas and crops thereunder particularly in the district of Jaunpur;

(e) whether the Government has taken any steps to reduce delays in disbursing claims and bring more crop area under PMFBY and if so, the details thereof;

(f) whether the Government has taken any steps to increase enrollment in PMFBY among small and marginal farmers and if so, the details thereof; and

(g) the details of various steps taken by the Government to encourage farmers to adopt innovative and modern agricultural practices?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (g) : Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at supporting sustainable income in crop production, especially in adverse climatic conditions by way of :

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agricultural practices.
- Ensuring credit worthiness of the farmers, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting the farmers from production risks.

Salient features of the scheme are at **Annexure-I**.

State-wise details of farmer applications enrolled under the scheme during 2021-22 are given in **Annexure-II**.

District-wise details of farmer applications enrolled in Uttar Pradesh during 2021-22 are given in **Annexure-III**.

Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

The PMFBY envisages coverage of all food crops (cereals, millets and pulses), oilseeds and commercial/horticultural crops subject to availability of past yield data of requisite number of years based on Crop Cutting Experiments (CCEs) as well as capacity of the State Government to conduct requisite number of CCEs to assess the yield of the crop to calculate claims. However, specific crop is notified by the concerned State Government keeping in view the aforesaid provision. For the crops not meeting the aforesaid conditions, the concerned State Government is free to notify them for coverage under Restructured Weather Based Crop Insurance Scheme (RWBCIS) under which claims payment are being structured on the basis of weather index parameters.

The Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries so that they can enroll themselves voluntarily under the scheme to increase the coverage in terms of different crops and areas. The Government has made provisions to ensure availability of adequate funds for awareness of PMFBY. The revised Operational Guidelines for PMFBY which came into effect from 1st October 2018 have inter-alia provided that the insurance companies should compulsorily spend

at least 0.5% of the total gross premium collected by them for Information, Education and Communication (IEC) activities.

The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs).

Further, a structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. The core focus of the campaign is to increase the awareness about benefits of the scheme, sensitize the stakeholders and to increase overall enrolment of farmers, thereby helping them to reap the benefits of crop insurance with special focus on identified aspirational/tribal districts.

Along with this, 'Fasal Bima Pathshalas' are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.

Apart from this, other activities for awareness generation involve the publicity of key features and benefits of the scheme through advertisements in leading National and local newspapers, airing of audio-visual spots on regional / local channels, distribution of IEC material in local languages, dissemination of SMS through Kisan / National Crop Insurance Portal (NCIP) portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath'. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level. All implementing State/UT Governments along with respective insurance companies have been organizing Gram Panchayat level mega policy distribution drive.

The systematic monitoring of IEC activities has been diligently overseen by the Central IEC Advisory Committee. This committee, in close collaboration with local Insurance Companies, assumes a pivotal role in ensuring the effective implementation and impact assessment of the IEC initiatives related to crop insurance.

Jaunpur District has been actively participating in these initiatives, and here are some key highlights in respect of Jaunpur District :

- Details of data relating to Crop Insurance Week Campaign done in the Jaunpur district is given below :

Year	No. of Policies distributed	Fasal Bima Pathshala	Publicity through Van
2020-21	NA	347	One van in all 7 tehsils
2021-22	11,521	357	- do -
2022-23	16,887	357	- do -

The core focus of the campaign in Jaunpur District continues to revolve around expanding coverage among small and marginal farmers, enabling them to avail the benefits of crop insurance.

Though timelines for each activity including settlement of claims are provided in the Operational Guidelines of PMFBY, settlement of few claims in some States got slightly delayed due to reasons like delayed transmission of yield data and late release of State share in premium subsidy by the States, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims to the bank account of eligible farmers and National Electronic Fund Transfer (NEFT) related issues, erroneous/incomplete entry of individual farmers data on National Crop Insurance Portal (NCIP), delay in remittance of farmers share of premium/non-remittance of farmers share of premium to concerned insurance company etc.

This Department is regularly monitoring the implementation of PMFBY including timely settlement of claims through weekly video conference of stakeholders, one to one meetings with insurance companies/States etc. Various innovative technologies are also adopted to increase the timeliness for flow of requisite information/data amongst stakeholders.

The scheme envisages use of improved technology in implementation of the scheme. Accordingly, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers have been taken. Following technologies for Objective Crop Damage & Loss Assessment and transparency have recently been approved for implementation w.e.f. 2023-24 :

- YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield.
- WINDS (Weather Information Network and Data System) for Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.
- CROPIC (Collection of Real-time photos and Observations of Crops) for Geo-tagged photographs for validation of sown Crop with Insured Crop and use of pictorial analytics for Objective Crop Damage Assessment & Crop Yield Estimation.

For better operationalisation of the scheme three Alternative Risk Management models have also been given as an option to the States for the ongoing tender cycle from Kharif 2023.

Department has been regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences. To more rigorously monitor claim disbursement process an end to end module by the name of 'Digicclaim Module' has been operationalized from 23-03-2023. It involves integration of National Crop Insurance Portal (NCIP) with PFMS and accounting system of Insurance Companies to provide timely & transparent processing of all claims.

Salient Features of PMFBY

- i) Provides comprehensive insurance coverage against crop loss on account of non-preventable natural risks, thus helping in stabilizing the income of the farmers and encourage them for adoption of innovative practices.
- ii) Increased risk coverage of Crop cycle – pre-sowing to post-harvest losses.
- iii) Area approach for settlement of claims for widespread damage. Notified Insurance unit has been reduced to Village/Village Panchayat for major crops.
- iv) Actuarial/bidder premium but uniform maximum premium of only 2%, 1.5% and 5% to be paid by farmers for all Kharif crops, Rabi Crops and Commercial/ horticultural crops respectively. Premium over and above these limits is shared by the Central and State Governments on 50 : 50 basis except in North Eastern Region and Himalayan States where it is 90 : 10.
- v) The difference between premium and the rate of Insurance charges payable by farmers is provided as subsidy and shared by the Centre and State, as the ratio mentioned above.
- vi) Uniform seasonality discipline & Sum Insured for both loanee & non-loanee farmers
- vii) Removal of the provision of capping on premium which led to reduction in sum insured to facilitate farmers to get claim against full sum insured without any reduction.
- viii) Individual farm level assessment and settlement of claims for localized calamities of hailstorm, landslide, Inundation, Cloud Burst and Natural Fire and post harvest losses due to cyclone, cyclonic/unseasonal rains and hailstorm for the crops kept in the field for drying upto a period of 14 days, throughout the country.
- ix) Provision of claims upto 25% of sum insured for prevented sowing.
- x) “On-Account payment” upto 25% of sum insured for mid season adversity, if the crop damage is reported more than 50% in the insurance unit. Remaining claims based on Crop Cutting Experiments (CCEs) data.
- xi) Use of Remote Sensing Technology, Smartphones & Drones for quick estimation of crop losses to ensure early settlement of claims.
- xii) Crop Insurance Portal has been developed for ensuring better administration, co-ordination, transparency, dissemination of information and delivery of services including crediting the claim amount electronically to the individual farmer’s Bank Account.
- xiii) Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same.
- xiv) Making the scheme voluntary for all farmers instead of compulsory for loanee farmers.

Annexure-II

**State-wise details of No. of Farmer Applications enrolled during 2021-22 under
PMFBY**

State/UT Name	2021-2022
	Total farmer applications (In Lakhs)
A & N Islands	0.0054
Assam	10.42
Chhattisgarh	58.39
Goa	0.0006
Haryana	14.52
Himachal Pradesh	2.34
Jammu & Kashmir	0.91
Karnataka	19.34
Kerala	0.99
Madhya Pradesh	92.67
Maharashtra	99.01
Manipur	0.03
Meghalaya	NI
Odisha	81.72
Puducherry	0.36
Rajasthan	345.11
Sikkim	0.02
Tamil Nadu	59.29
Tripura	3.36
Uttar Pradesh	40.67
Uttarakhand	1.83
GRAND TOTAL	830.97

NI : Not Implemented

**District-wise details of farmer applications Enrolled during 2021-22 under PMFBY
in Uttar Pradesh**

District	2021-2022
Agra	23375
Aligarh	29349
Allahabad	103739
Ambedkar Nagar	35687
Amethi	65873
Amroha	6649
Auraiya	34496
Azamgarh	26718
Baghpat	485
Bahraich	147442
Ballia	58291
Balrampur	14762
Banda	88128
Bara Banki	166910
Bareilly	23129
Basti	105730
Bhadohi	9961
Bijnor	7794
Budaun	35539
Bulandshahr	32235
Chandauli	11565
Chitrakoot	40512
Deoria	73281
Etah	7216
Etawah	30228
Faizabad	44922
Farrukhabad	22520
Fatehpur	98765
Firozabad	17510
Gautam Buddha Nagar	4456
Ghaziabad	3858
Ghazipur	38083
Gonda	26433
Gorakhpur	104378
Hamirpur	88271
Hapur	2609
Hardoi	73006
Hathras	7266
Jalaun	111702
Jaunpur	21208
Jhansi	401724
Kannauj	57397
Kanpur Dehat	77958

Kanpur Nagar	67739
Kasganj	10013
Kaushambi	28596
Kheri	7364
Kushinagar	117285
Lalitpur	320404
Lucknow	28376
Mahoba	139083
Mahraiganj	99625
Mainpuri	16176
Mathura	183134
Mau	12322
Meerut	1324
Mirzapur	64062
Moradabad	14388
Muzaffarnagar	1344
Pilibhit	27801
Pratapgarh	66738
Rae Bareli	78499
Rampur	14064
Saharanpur	2238
Sambhal	10482
Sant Kabir Nagar	55064
Shahjahanpur	10761
Shamli	608
Shrawasti	41630
Siddharthnagar	79985
Sitapur	50559
Sonbhadra	33712
Sultanpur	37175
Unnao	54254
Varanasi	11035
