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

LOK SABHA
UNSTARRED QUESTION NO. 390
TO BE ANSWERED ON THE 5TH DECEMBER, 2023

DIGITALIZATION OF PMFBY

390. SHRI BRIJENDRA SINGH:

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

(a)   whether the Government has implemented digitalization systems to streamline the administration and disbursement of benefits under the Pradhan Mantri Fasal Bima Yojana (PMFBY);

(b)   if so, the details of the measures taken to ensure its user-friendliness and accessibility;

(c)   whether the Government has any grievance redressal mechanism for non-payment and delayed payments of claims;

(d)   if so, the details thereof and if not, the reasons therefor;

(e)   whether there are mechanisms in place to ensure the security and privacy of farmers' data collected through digitalization systems for the PMFBY; and

(f)   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) & (b) : Yes Sir. For transparent calculation and settlement of claims by insurance companies, claims module namely, DigiClaim has been developed and implemented w.e.f. Kharif 2022 season wherein all the claims are worked out through National Crop Insurance Portal (NCIP) instead of by insurance company and paid to farmers accounts using Public Finance Management System (PFMS),   which can be monitored by Central and State Government. Farmers do not operate the DigiClaim module and only GoI & State Govt. functionaries have access to it. However, on settlement of claims, a SMS with a link is sent to the farmer from which farmer can track the status of payment of claims.

(c) & (d) : PMFBY operational guidelines provide for stratified grievance redressal mechanism. At the initial level, for grievance redressal, each block & district have

designated block/district level grievance redressal officer to respond to the grievances of Farmers, Banks, Insurance Companies etc. within 7 days of receipt of grievance. In case of dissatisfaction at block level, the matter can be brought before District Level Grievance Redressal Committee (DGRC) headed by the District Magistrate/Collector. In case of disagreement with the decision by any party at district level; the same is represented to the State Level Grievance Redressal Committee (SGRC) within 15 days from the decision of DGRC. SGRC is headed by Principal Secretary/Secretary of Nodal Department. The SGRC has to dispose the grievance within 15 days time of receipt of grievance. The decision of the Committee shall be accepted by all the parties.

A Krishi Rakshak Portal & Helpline - a single toll-free phone number integrated grievance redressal mechanism having digital portal and a call centre has been developed to enable farmers to lodge their grievances/concerns/queries. This Krishi Rakshak Portal & Helpline was launched on pilot basis for Chhattisgarh

(e) & (f) : National Crop insurance Portal (NCIP) was launched in April, 2018 and henceforth it is being upgraded with new functionalities time to time to develop it as a centralized IT platform to ensure the better administration, coordination, transparency and centralized data source for getting real time information and monitoring in a phased manner. NCIP is a web-based portal for crop insurance (https://pmfby.gov.in) that facilitates to digitize the processes of PMFBY like notification, farmer enrolment through various channel like Banks, CSC, Intermediaries etc and claim calculation. It also enables the utilities to manage the processes under the IT setup. NCIP captures the entire data relating to insured crops and also serves as the repository for the data relating to the crop insurance scheme.

NCIP is hosted over SSL (https) and is accessible through login and password. Also, CAPTCHA is implemented to avoid machine intervention. Request and response payload is encrypted at client side. Under Digiclaim process, claims are paid in the claim account or Aadhar based account after Aadhar verification through PFMS platform.

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