

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.2493**  
TO BE ANSWERED ON THE 3<sup>RD</sup> DECEMBER, 2019

**SCHEME FOR IMPROVING FUNCTIONING OF PMFBY**

2493. SHRI RODMAL NAGAR:

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

- (a) whether the Government has formulated any scheme under the Pradhan Mantri Fasal Bima Yojana to reduce dependency on banks and increase accountability of the Department of Agriculture, Co-operation and Farmers Welfare;
- (b) if so, the details thereof; and
- (c) if not, the steps proposed to be taken in this regard?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री ( SHRI NARENDRA SINGH TOMAR)

(a) to (c): Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented through multi-agencies say Government, both Central and State Governments, Financial Institutions/Banks, Insurance Companies and farmers. The role and responsibilities of each and every agency have been well defined and included in Operational Guidelines of the scheme. Though, Financial Institutions/Banks were the only channel for enrollment of farmers under erstwhile National Agricultural Insurance Scheme (NAIS), but new channels like direct enrollment by insurance company or its intermidaries, Common Service Centres (CSCs) and direct online enrollment on National Crop Insurance Portal have been introduced to reduce the dependence on Financial Institutions/Banks. Further, provision has been made to credit the claim amount directly to the farmer's account by the insurance company instead of providing in lump-sum to the bank for credit in respectively farmer's account.