

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

LOK SABHA

UNSTARRED QUESTION NO.2307

TO BE ANSWERED ON THE 9TH MARCH, 2021

CROP INSURANCE POLICY

2307. SHRI RODMAL NAGAR

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

- (a) whether banks/companies/ employees are not issuing receipt/insurance policies to farmers while covering them under crop insurance scheme and also not uploading on portal because of which farmers are not able to claim on time, if so, the details thereof;
- (b) whether the Government has under taken any inquiry in this regard;
- (c) if so, the details thereof and if not, the reasons therefor;
- (d) the reasons for not issuing receipt/insurance policy to farmers even after giving crop insurance;
- (e) the details of instructions issued by the Government to such banks/companies/employees in this regard; and
- (f) whether the Government has reviewed this issue and if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री

(SHRI NARENDRA SINGH TOMAR)

(a) to (f) : No Sir. Quick Response (QR) Coded acknowledgement receipts having details of insured crops, area, sum insured, premium collected, subsidy amount with brief features of the scheme and contact details of insurance companies/Grievance Redressal Officer etc. are provided on the spot to the farmers enrolled through Common Service Centers (CSCs) or directly online through National Crop Insurance Portal (NCIP) – www.pmfby.gov.in. Acknowledgement Receipt in pdf format is provided to the banks on their log in page for onward delivery to the farmers enrolled through banks. In addition, Acknowledgement Receipt in the form of inland letter is also posted by the insurance companies to loanee farmers under the scheme. Further, farmers are also informed by SMSs through NCIP. Insured farmers can also track the status of their application on NCIP and mobile based Crop Insurance App.

Contd....2/-

As per Operational Guidelines of the scheme, banks remit the premium to insurance companies within stipulated cut-off date and submit the individual farmer-wise details within 15 days after the cut-off date. Thereafter, premium and data submitted by the banks is reconciled and in case of mismatch, corrective action is taken by the Government/concerned insurance companies.

The Government monitors the scheme implementation through weekly video conferences with stakeholders including insurance companies, banks and State Governments. Government has also issued instructions from time to time to the financial institutions to remit the premium and farmers' data correctly and timely on National Crop Insurance Portal and adherence to the seasonality discipline and other requirements indicated in the Operational Guidelines of the scheme so that incidents of mis-match can be reduced and admissible claims of farmers can be paid in time.

However, any incidences of non issue of receipt for crop insurances are resolved as per the provisions of the scheme.
