

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

LOK SABHA
UNSTARRED QUESTION NO. 1221
TO BE ANSWERED ON THE 27TH JULY, 2021

BENEFIT OF CROP INSURANCE

+1221 SHRIMATI RAMA DEVI:
 SHRI SUNIL KUMAR PINTU:

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

- (a) whether the Government is aware that farmers are not getting the full benefit of the crop insurance scheme and on time in the country, especially in Bihar and many insurance companies have opted out of this scheme;
- (b) if so, the reasons therefor;
- (c) the steps being taken afresh to ensure that farmers get proper benefits of the said insurance scheme in time and to remove such impediments; and
- (d) if so, the outcome thereof?

ANSWER

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

(a) to (d) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) is available for all States/UTs and farmers whether loanee, non-loanee, share cropper or tenant farmers on voluntary basis. The concerned State Government notifies the crops and areas under the Scheme. Therefore, benefits of the scheme are available to all those farmers who are growing notified crops in areas/insurance units notified by the concerned State Government. Bihar State Government implemented the PMFBY in 2016-17 and 2017-18 and discontinued the scheme from 2018-19. Thereafter, State Government of Bihar is implementing its own scheme namely, "Bihar Rajya Fasal Sahayata Yojana".

Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has comprehensively revised and revamped the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) with effect from Rabi 2018 and Kharif 2020 respectively to ensure the targeted delivery of benefits of the scheme to the farmers adequately and timely.

Further, National Crop Insurance Portal (NCIP) has been developed for ensuring better administration, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmers Bank Account. To ensure timely payment of claims, use of smartphone/CCE-Agri App for real time transfer of data on national crop insurance portal has been initiated. Crop Insurance app has also been launched, on which farmers can enroll themselves under the scheme, track their crop insurance and get all information about it.

Penalty provisions @12% per annum for late settlement of claims by insurance companies and late release of funds by State Governments have also been stipulated under the scheme.

As a result of these measures farmer friendly measures since inception of the scheme in 2016-17, against the premium of Rs. 21614 crore paid by farmers, the claims amounting to Rs. 97719 crore have been paid to 834.6 lakh farmer applications.
