

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3749**  
TO BE ANSWERED ON THE 21<sup>ST</sup> DECEMBER, 2021

**AUTOMATIC PAYMENT UNDER PMFBY**

3749. SHRI S. MUNISWAMY:

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

- (a) whether the Government is considering having the options of auto-registration and payment of insurance amount under the Pradhan Mantri Fasal Bima Yojana (PMFBY) so that few farmers are not left out due to nonpayment of crop insurance amount in time;
- (b) if so, whether the Government intends to utilize the experience of private sector insurance professionals to further streamline the process of the PMFBY across the country; and
- (c) whether there is a dedicated cell in the Ministry to monitor the scheme State-wise and district-wise?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

- (a) : After detailed discussions with the stakeholders as well as keeping the convenience of farmers in mind, Pradhan Mantri Fasal Bima Yojana (PMFBY) has been made voluntary for farmers by revamping the scheme with effect crop Kharif 2020 season and loanee farmers, if not opted out by giving option to their before 7 days of cut-off date for enrolment are automatically covered under the scheme. The premium to be paid by such farmers are being financed as additional component on existing loan/Kisan Credit Cards, which is debited from their account and farmers do not have to pay any premium from their pocket. In addition to traditional enrolment channels like insurance through agents, local office of insurance company; various electronically/online channels for enrollment like Common

Service Centres (CSCs), web portal, mobile app etc. have also been provided to other eligible farmers.

(b) & (c) : The Government is regularly monitoring the implementation of PMFBY through weekly video conferences with stakeholders and separate video conference with empanelled insurance companies. A Technical Support Unit (TSU) or Programme Monitoring Unit (PMU) consisting of professionals with requisite competencies for managing important aspects of the scheme viz financial, capacity building, product design, actuarial aspects, MIS and data analysis, Portal, Social Media, Environment, Procurement, Monitoring & Evaluation and Administration has also been constituted.

Further, Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries so that they can enroll themselves voluntarily under the scheme. The Government has made provision to ensure availability of adequate funds for awareness of PMFBY from Rabi 2018-19. The revised Operational Guidelines for PMFBY which came into effect from 1<sup>st</sup> October 2018 have provided that the insurance companies should allocate 0.5% of the total gross premium collected by them for Information, Education and Communication (IEC) activities. The Government has actively supporting the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and CSC network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs) for better implementation of the scheme. Insurance companies in association of State Governments and their field functionaries are also organizing “Fasal Bima Pathshala” at village level to educate the farmers about the provisions and benefits of the scheme.

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