

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 3891
TO BE ANSWERED ON THE 21ST DECEMBER, 2021

OBJECTIVES OF PMFBY

3891. SHRI KAUSHALENDRA KUMAR:

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

- (a) whether the Pradhan Mantri Fasal Bima Yojana (PMFBY) has not been successful in achieving its objectives and whether a few major States have implemented an independent crop insurance scheme as per their requirements rather than implementing the said scheme;
- (b) if so, whether any task force has been constituted by the Government to bring comprehensive reform in rules and regulations of the said scheme;
- (c) whether the said task force proposes to create a draft of an integrated crop insurance scheme in consultation with and as per suggestions of the States;
- (d) whether farmer organizations have also registered complaints regarding financial irregularities being committed by the private companies under the said scheme; and
- (e) if so, the details thereof?

ANSWER

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

(a) to (c) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced in the country from Kharif 2016 season is voluntary for States/UTs as well as for farmers. States/UTs can participate in the scheme keeping in view their risk perception and financial considerations etc. Since inception of the scheme in Kharif 2016, 27 States/Union Territories have implemented the PMFBY in one or more seasons.

From inception of the scheme till 2020-21 cumulatively 2,938.7 lakh farmer applications for a sum insured of Rs. 10,49,342 crore have been enrolled under the scheme.

Based on the experience gained and views of various stakeholders including States/UTs, 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, a Working Group with representatives from Department of Financial Services, State Governments, insurance companies, national level organizations like Mahalanobis National Crop Forecasting Centre (MNCFC), Indian Space Research Organisation (ISRO) has been constituted in September, 2021 to examine 'Alternate Risk Mitigation Mechanisms' and to suggest financial and operational models keeping in view sustainable underwriting capacities and rationalized premium pricing etc.

The rationalization/revisions/improvements in the crop insurance schemes is a continuous process and decisions on suggestions/representations/recommendations of the group/studies are taken from time to time after consultation with various stakeholders.

(d) & (e) : PMFBY is a multi-stakeholder scheme. Operational Guidelines of the scheme provide for stratified grievance redressal mechanism, wherein States constitute Block/District/State level Grievance Redressal Committees for the redressal of any complaint/grievance filed by any stakeholder with reference to the implementation of the scheme.
