

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

LOK SABHA
UNSTARRED QUESTION NO. 3013
TO BE ANSWERED ON THE 22ND MARCH, 2022

CROP INSURANCE UNDER PMFBY

3013. ADV. DEAN KURIAKOSE:

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

- (a) whether the Government is considering including climate-change induced crop loss and crop degeneration to be covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and if so, the details thereof;
- (b) whether the Government has given any specific instructions to make the scheme more popular and transparent in the State of Kerala; and
- (c) if so, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): Government is committed to provide financial security to farmers against the crop loss due to adverse climatic conditions. To provide claims against the crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc. two major crop insurance schemes namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are being implemented by the Government. PMFBY provides comprehensive risk coverage from pre-sowing to post harvest losses against non-preventable natural risks. The RWBCIS provides indemnification for likely crop losses due to deviation in weather indices.

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

In addition, assistance is also provided to farmers through other schemes namely, PM KISAN (for regular income), PM ASHA (Price support), National Disaster Response Fund (NDRF) and State Disaster Response Fund (SDRF) for relief due to natural calamities etc.

(b) & (c) : Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries and to make the scheme transparent in all the PMFBY/RWBCIS implementing States including Kerala. The Government has made provision to ensure availability of adequate funds for awareness of PMFBY. The revised Operational Guidelines for PMFBY which came into effect from 1st October 2018 have inter-alia provided that the insurance companies should compulsorily spend atleast 0.5% of the total gross premium collected by them for Information, Education and Communication (IEC) activities.

The Government has actively supported 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). The Government has also started structured awareness campaigns like 'Crop Insurance Week/Fasal Bima Saptah' Kharif 2021 and Rabi 2021-22 seasons, Fasal Bima Pathshalas at village/GP level for knowledge building of farmers on various aspects of scheme implementation and nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath' from 26.02.2022 under Azadi Ka Amrit Mahotsav.

National Crop Insurance Portal (NCIP) has been developed for ensuring better administration, co-ordination, transparency, dissemination of information and delivery of services including crediting the claim amount electronically to the individual farmer's Bank Account. To bring more transparency use of technology including Remote Sensing Technology, Smartphones, Drones, crop insurance apps for reporting estimation of crop losses to ensure early settlement of claims has also been utilized in implementation of the scheme.
