

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.2640**  
TO BE ANSWERED ON THE 2<sup>ND</sup> AUGUST, 2016

**DELAY IN PAYMENT OF CROP INSURANCE**

2640. SHRI V. ELUMALAI:

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

- (a) whether it is a fact that Government is contemplating strict action against the companies delaying payment of crops insurance to the farmers for their crop loss;
- (b) if so, the details thereof along with the time by which the proposal will be implemented; and
- (c) the necessary steps taken by the Government in this regard?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) to (c): Recently approved Pradhan Mantri Fasal Bima Yojana (PMFBY) and restructured Weather Based Crop Insurance Scheme (WBCIS) provide time bound seasonality alongwith calculation of claims settlement by insurance companies and payment to farmers account by financial institutions/banks. Details are annexed.

**Details of time lines provided under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (WBCIS)**

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| Wide Spread Calamities (based on season-end yield)                                | <ul style="list-style-type: none"><li>• The time line for receipt of final yield data for assessment of crop loss has been fixed as “within one month from final harvest”.</li><li>• To increase the reliability, accuracy and speed of CCE data, mandatory use of smart phones/hand held devices for capturing images, location of the CCE and for online transmission of data on centralized server (eg Bhuvan server) would be done for faster compilation of data and quick claim settlement.</li><li>• Final Claims will be paid with three weeks from receipts of yield data.</li></ul> |
| Wide spread calamities (On Account payment of Claims due to Mid-Season Adversity) | <ul style="list-style-type: none"><li>• On – account payment would be paid to all eligible insured farmers within one month of the notification invoking this provision by the State Government.</li></ul>  |
| Prevented/Failed Sowing and Prevented Planting/Germination                        | <ul style="list-style-type: none"><li>• The insurance company would disburse the claim within 30 days of the State’s order/notification invoking the event.</li></ul>   |
| Post-Harvest Losses   | <ul style="list-style-type: none"><li>• The insurance company would disburse the claim, if payable within 30 days of receipt of loss survey report.</li><li>• The loss assessment should be completed within 12 days after the intimation by the farmer.</li></ul>  |
| Localized Risks   | <ul style="list-style-type: none"><li>• The insurance company would disburse the claim, if payable with 30 days of survey of loss.</li><li>• The loss assessment should be completed with 12 days after the intimation by the farmer.</li></ul>   |

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