

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI GAJENDRA SINGH SHEKHAWAT): (a) Final decision has not been taken to merge Mumbai Research Centre Marine Fisheries Research Institute (CMFRI) with Central Institute of Fisheries Education (CIFE) Mumbai.

- (b) No, Sir.
- (c) Question does not arise.
- (d) Yes, some representations have been received.
- (e) Question does not arise.

**Benefits to farmers under crop insurance policy**

2563. DR. VIKAS MAHATME: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the number of farmers who have been benefitted through the crop insurance policy in the last three years, State/UT-wise;
- (b) whether there have been instances of farmers giving up their crop insurance;
- (c) whether any steps have been taken to promote the scheme, if so, the details thereof;
- (d) whether crop insurance would be considered under doubling farmers' income scheme; and
- (e) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTAM RUPALA): (a) After review of the ongoing crop insurance scheme and with the view to include more risks under crop insurance cover and to make it more comprehensive and affordable to farmers, the flagship scheme of Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched in April, 2016. State/Union Territory (UT)-wise details of enrollments and number of farmers benefitted under PMFBY, since its inception in Kharif, 2016 to Kharif, 2017 are given in the Statement (*See below*).

(b) and (c) Both loanee and non-loanee farmers are enrolled under the scheme. Loanee farmers are those who avail the Kisan Credit Card/Crop Loan for notified crops and they are mandatorily covered under the scheme. Participation of non-loanee farmers in the scheme is voluntary.

After implementation of the PMFBY since April, 2016, enrolment of non-loanee farmers has increased from 27.81 lakh in 2015-16 under erstwhile schemes to 136.66 lakh in 2016-17 and to 138.47 lakh in 2017-18 indicating acceptance of the scheme.

Enrolment of loanee farmers declined in 2017-18 because of the reasons like farmers becoming ineligible for crop insurance due to Debt Waiver Scheme in Maharashtra and Uttar Pradesh, Government of Uttar Pradesh withdrawing the low risk crops like sugarcane from coverage and introduction of Direct Benefit Transfer (DBT) by the Government in April, 2017 to weed out ghost/duplicate beneficiaries while helping genuine farmers through Aadhar based verification, etc.

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 the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY) which have become effective from 01.10.2018. To ensure optimal coverage under the scheme, the following provisions, which will facilitate higher enrolment and early settlement of claims, making the scheme even more farmer friendly, have, *inter alia*, been made in the Revised Operational Guidelines:—

- (i) Provision of 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement claims beyond 10 days of prescribed cut-off date for payment of claims.
- (ii) State Government have to pay 12% interest rate for delay in release of State share of Subsidy beyond three months of prescribed cut-off date/submission of requisition by Insurance Companies.
- (iii) Increased time for change of crop name for insurance-upto 2 working days prior to cut-off date for enrolment instead of earlier provision of 1 month before cut-off date.
- (iv) Rationalization of methodology for calculation of Threshold Yield (TY) to calculate claims-Moving average of best 5 out of 7 years to be taken for calculation.
- (v) Increase in risk coverage by inclusion of risks of cloud burst and natural fire under localized calamities and hailstorm under post-harvest losses.
- (vi) Time for intimation of loss due to localized calamities and post-harvest losses has been increased from 48 hours to 72 hours.
- (vii) Stratified grievance redressal mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC).

- (viii) Detailed plan for publicity and awareness-0.5% of Gross premium per company per season earmarked for the purpose.
- (ix) Detailed Standard Operating Procedures (SOPs) for settlement of claims under localized calamities, post harvest losses, mid-season adversity and prevented sowing and redressal of disputes regarding yield data including add on features.
- (x) Inclusion of perennial crops and add on coverage for damage by wild animals on pilot basis.

(d) and (e) Risk Mitigation at affordable cost is one of the tools adopted by the Government to achieve the target of doubling of farmers income by the year 2022. Overall, PMFBY has benefitted the farmers as the claims paid to farmers far exceed the farmers' share in the premium paid to insurance companies since inception of the scheme in Kharif, 2016 to Kharif, 2017, as given in the Table below:-

(₹ in crore)

| Year/Session | Farmers Share in premium paid to insurance companies | Claims Paid to farmers |
|--------------|--|------------------------|
| Kharif, 2016 | 2919   | 10483                  |
| Rabi, 2016   | 1297   | 5657                   |
| 2016-17      | 4216   | 16140                  |
| Kharif, 2017 | 3039   | 16772                  |

**Statement**

*Details of enrollments and number of farmers benefitted under PMFBY, since its inception in Kharif, 2016 to Kharif, 2017*

| State/UT                   | 2016-17     |                    | Kharif 2017 |                    |
|----------------------------|-------------|--------------------|-------------|--------------------|
|                            | Enrollments | Farmers benefitted | Enrollments | Farmers benefitted |
| 1                          | 2           | 3                  | 4           | 5                  |
| Andman and Nicobar Islands | 0.0032      | 0.003              | -           | -                  |
| Andhra Pradesh             | 17.75       | 8.78               | 15.97       | 5.98               |
| Assam                      | 0.6         | 0.23               | 0.52        | 0.01               |
| Bihar                      | 27.14       | 2.21               | 11.6        | 1.09               |
| Chhattisgarh               | 15.49       | 1.37               | 13.04       | 5.69               |
| Goa                        | 0.0076      | 0.0011             | 0.0054      | 0.0002             |

| 1                 | 2       | 3       | 4      | 5      |
|-------------------|---------|---------|--------|--------|
| Gujarat           | 19.75   | 6.79    | 14.91  | 4.05   |
| Haryana           | 13.36   | 2.19    | 6.39   | 1.92   |
| Himachal Pradesh  | 3.8     | 1.12    | 1.25   | 0.24   |
| Jammu and Kashmir | -       | -       | 0.86   | 0.14   |
| Jharkhand         | 8.79    | 0.44    | 11.50  | 1.03   |
| Karnataka         | 27.38   | 14.9    | 15.81  | 6.17   |
| Kerala            | 0.77    | 0.57    | 0.28   | 0.19   |
| Madhya Pradesh    | 71.81   | 13.18   | 35.85  | 18.69  |
| Maharashtra       | 120.06  | 29.07   | 87.68  | 49.88  |
| Manipur           | 0.08    | 0.08    | -      | -      |
| Meghalaya         | 0.00089 | 0.00048 | 0.03   | 0.00   |
| Mizoram           | -       | -       | -      | -      |
| Odisha            | 18.2    | 1.68    | 18.28  | 7.41   |
| Puducherry        | 0.09    | 0.04    | -      | -      |
| Rajasthan         | 91.7    | 29.02   | 54.18  | 24.38  |
| Sikkim            | 0.01    | 0       | 0.01   | -      |
| Tamil Nadu        | 14.11   | 11.85   | 1.46   | 0.34   |
| Telangana         | 9.73    | 2.21    | 8.19   | 3.42   |
| Tripura           | 0.1276  | 0.0085  | 0.0232 | 0.0072 |
| Uttar Pradesh     | 68.43   | 11.52   | 25.00  | 3.96   |
| Uttarakhand       | 2.62    | 0.62    | 1.42   | 0.50   |
| West Bengal       | 41.33   | 5.18    | 23.5   | 2.8    |
| GRAND TOTAL       | 573.16  | 143.07  | 347.76 | 137.90 |

#### Selection of insurer organisations under PMFBY

2564. SHRI PARTAP SINGH BAJWA: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the list of all private and public sector banks and other such organisations, enrolled as insurers under the Pradhan Mantri Fasal Bima Yojana (PMFBY);

(b) the criteria to select and vet the organisations listed under PMFBY; and

(c) the manner in which a farmer selects the organisation/insurance company to avail the insurance facility under the PMFBY?