

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2089**  
TO BE ANSWERED ON 06/08/2021

**NON-PROVISION OF RECEIPTS UNDER PMFBY**

2089. Shri Snajay Seth:  
Shri K.C. Venugopal:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- a) whether Government's attention is drawn to the fact that many banks/insurance companies/employers are not giving receipts/insurance policies to the farmers while providing crop insurance cover to them and if so, the details thereof;
- b) whether Government has conducted any probe in this regard, if so, the details thereof and the outcome thereof;
- c) the reasons for not giving receipts/insurance policies to the farmers even after crop insurance;
- d) the directions issued by Government to the said banks/insurance companies/ employers in this regard; and
- e) whether Government has reviewed the matter and if so, the details thereof?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) to (e) : Quick Response (QR) Coded acknowledgement receipts having details of insured crops, area, sum insured, premium collected, subsidy amount with brief features of the scheme and contact details of insurance companies/Grievance Redressal Officer etc. are provided on the spot to the farmers enrolled through Common Service Centers (CSCs) or directly online through National Crop Insurance Portal (NCIP) – [www.pmfby.gov.in](http://www.pmfby.gov.in). Acknowledgement Receipt in pdf format is provided to the banks on their log in page for onward delivery to the farmers enrolled through banks. In addition, Acknowledgement Receipt in the form of inland letter is also posted by the insurance companies to loanee farmers under the scheme. Further, farmers are also informed by SMSs through NCIP. Insured farmers can also track the status of their application on NCIP and mobile based Crop Insurance App.

As per Operational Guidelines of the scheme, banks have to remit the premium to insurance companies within stipulated cut-off date and submit the individual farmer-wise details within 15 days after the cut-off date. Thereafter, premium and data submitted by the banks is

reconciled and in case of mismatch, corrective action is taken by the Government/concerned insurance companies.

The Government monitors the scheme implementation through weekly video conferences with stakeholders including insurance companies, banks and State Governments. Government has also issued instructions from time to time to the financial institutions to remit the premium and farmers' data correctly and timely on National Crop Insurance Portal and adherence to the seasonality discipline and other requirements indicated in the Operational Guidelines of the scheme so that incidents of mis-match can be reduced and admissible claims of farmers can be paid in time.

However, any incidences of non issue of receipt for crop insurances are resolved as per the provisions of the scheme.

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