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

RAJYA SABHA UNSTARRED QUESTION NO-2269 TO BE ANSWERED ON 05/08/2022

DEPRIVAL OF BENEFITS OF CROP INSURANCE SCHEMES

2269. SHRI DHANANJAY BHIMRAO MAHADIK:

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

- (a) whether it is a fact that a large number of farmers are deprived of benefits of agriculture crop insurance schemes due to delayed submission of declaration by the Banks/FIs;
- (b) if so, the details thereof, State-wise during the last three years; and
- (c) the steps Government is taking in this regard so that farmers are not deprived of the benefits of insurance schemes?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE (SHRI NARENDRA SINGH TOMAR)

(a) to (c): National Crop Insurance Portal (NCIP) is the only source of enrollment for Pradhan Mantri Fasal Bima Yojana (PMFBY), on which farmer applications from various designated sources including banks/financial institutions are entered. Specific cut-off dates have been prescribed for enrollment of farmers, debit of premium, remittance of farmers' premium to concerned insurance company and uploading of data of farmers on NCIP. However, it was noticed that sometimes some banks/financial institutions in some States/Union Territories did not enter the data on NCIP, due to which some farmers could not be enrolled in time. In order to ameliorate against such instances, additional 15 days above the cut-off date for submission of proposal/application by farmers for enrollment have been provided to Banks/Financial Institutions for entry of individual farmer-wise data on the NCIP for enrolment and premium subsidy calculation purposes. However, as banks have to ensure that eligible loanee farmers are not deprived of any benefit under the Scheme due to errors/omissions/commissions of the concerned branch/ PACS, and in case of such errors, the concerned agencies shall have to make good of all such losses.
