

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-365**  
TO BE ANSWERED ON 09/12/2022

**PRADHAN MANTRI FASAL BIMA YOJANA**

365. DR. AMEE YAJNIK:  
SHRI PRAMOD TIWARI:

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

- (a) whether Government has considered relative and subjective insurance pricing under the Pradhan Mantri Fasal Bima Yojana (PMFBY), proportionate to the size of land owned by farmers and the cost of crop damage;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) whether Government intends to conduct crop damage survey in various agricultural sectors, especially in the areas most affected by weather fluctuation; and
- (d) if so, the details thereof, State-wise and if not, the reasons therefor?

**ANSWER**

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

(a) & (b) : As per provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY) premium/pricing is discovered through bidding process by the concerned State Government. However, the farmer has to pay a uniform maximum premium of 1.5% and 2% of sum insured for Rabi and Kharif seasons respectively for food and oilseed crops and 5% for commercial/ horticultural crop irrespective of the category of farmers, size of holding, risk associated with the crops. Remaining amount of bidded premium is paid by the Government as premium subsidy and shared between Central and State Government on 50 : 50 basis except in North Eastern States where it is on 90 : 10 basis.

(c) & (d) : Claims under PMFBY are worked out and paid on the basis of yield data based on Crop Cutting Experiments (CCEs) submitted by the concerned State Government to the concerned insurance company. Crop damage survey for settlement of claims at individual farm level for localised calamities and post harvest loss is conducted by a Joint Committee constituted by the State Government comprising officials of concerned State Government and insurance company.

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