

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

RAJYA SABHA
UNSTARRED QUESTION NO-675
TO BE ANSWERED ON 08/12/2023

IMPLEMENTATION OF PMFBY IN PUNJAB

675 Shri Sant Balbir Singh:

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

- (a) the details of premium to farmers under Pradhan Mantri Fasal Bima Yojana (PMFBY), State-wise;
- (b) the status of premium claims for Punjab farmers under PMFBY during the last two years;
- (c) whether potatoes from Punjab are exported across the country as Punjab is an agricultural based State and grows standard crops like wheat, paddy, sugarcane, pepper, turmeric, corn, potato, pulses and oilseeds; and
- (d) whether any steps have been taken to solve the problems faced by the farmers under PMFBY, if so, the details thereof?

ANSWER

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

- (a) : Under Pradhan Mantri Fasal Bima Yojana (PMFBY), actuarial/bidded premium rates are charged by insurance companies but the farmers have to pay maximum 2% for Kharif, 1.5% for Rabi food and oilseed crops and 5% for commercial/horticultural crops and the balance of actuarial/bidded premium is shared by the Central and State Government on 50 : 50 basis and 90 :10 in case of North Eastern States (from Kharif 2020 season) and Himalayan States (from Kharif 2023) as per provisions of the scheme.
- (b) : The PMFBY introduced in the country from Kharif 2016 season is voluntary for States and farmers. State Government of Punjab has not subscribed to the Scheme, so far.
- (c) : Yes Sir, as per information provided by ICAR-Central Potato Research Institute, Punjab has emerged as major disease free seed potato producer and supplier State in India.
- (d) : Government has taken various measures like (a) increase in tenure to 3 years for selection of insurance company through bidding process; (b) introduction of three models (Profit and Loss

Sharing, Cup and Cap (60-130), Cup and Cap (80-110) under which if no claim is made then the premium paid by the state will go into the state treasury itself; (c) infusion of improved technology – National Crop Insurance Portal (NCIP), Yield Estimation System based on Technology (YES-TECH), Weather Information Network and Data System (WINDS), Collection of Real time Observations and Photographs of Crops (CROPIC), integration of State Land Records with NCIP, Digiclaim module on NCIP to work out and settle the claims directly to farmers account using Public Finance Management System (PFMS); (d) increased IEC activities etc. to resolve the problems of farmers and to improve the implementation of the scheme.

Based on the experience gained, views of various stakeholders and 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 periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.
