

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

LOK SABHA
UNSTARRED QUESTION NO.1064
TO BE ANSWERED ON THE 24TH JULY, 2018

REVIEW OF PMFBY

1064. SHRI JYOTIRADITYA M. SCINDIA:
SHRI GAURAV GOGOI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government has recently ordered a review of the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the details thereof;
- (c) whether several State Governments have decided not to opt for the PMFBY;
- (d) if so, the reasons therefor; and
- (e) the benefits accrued to the farmers from the implementation of the scheme?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) & (b): Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced from Kharif 2016 season in the country. Gathering from the scheme implementation experience review of the scheme is an ongoing process and is done in consultation with all the Stakeholders.

(c) & (d): The scheme is optional for the States/ Union Territories (UTs) and so far, the scheme has been opted for implementation by 27 States/UTs. in one or more season(s) since inception in April, 2016 on the basis of their perception of risk to crops in their States.

(e): The scheme provides comprehensive risk coverage from pre-sowing to post harvest losses due to non-preventable natural risks and since sum insured has been equated with Scale of Finance, the farmers are provided with maximum risk coverage and at a minimum uniform fixed premium rate payable by them i.e. maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for annual commercial/horticultural crops, with balance of actuarial/bidder premium to be shared by the Central and State Government on 50 : 50 basis. Moreover, under the scheme since unit area of insurance has been lowered to village/village panchayat level for assessment of losses of major crops and to individual farm level for assessment of losses due to localised calamities of hailstorm, landslide and inundation and post-harvest losses, the assessment of

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losses is more realistic. The seasonality discipline has been made more stringent thereby facilitating more prompt settlement of claims. Further with the setting up of National Crop Insurance Portal for scheme administration not only can the farmer also enroll under the scheme directly but will be able to track the entire process of his claim settlement.

During Kharif 2016 and Rabi 2016-17 claims amounting to Rs. 10505.27 crore and Rs.5991.74 crore have been estimated respectively, out of which claims of Rs. 10283.91 crore and Rs. 5052.84 crore have already been paid for these seasons. During Kharif 2017, out of total estimated claims of Rs. 15895.85 crore, claims of Rs. 9628.61 crore have already been paid to the farmers.
