

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

LOK SABHA
UNSTARRED QUESTION NO.4921
TO BE ANSWERED ON THE 23RD JULY, 2019

PRADHAN MANTRI KRISHI FASAL BIMA YOJANA

4921. SHRI PARBHUBHAI NAGARBHAI VASAVA:

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

- (a) the salient features of Pradhan Mantri Krishi Fasal Bima Yojana;
- (b) the details of the crops being covered under the said scheme, State-wise including Gujarat;
- (c) whether the Government proposes to cover banana crop under Pradhan Mantri Krishi Fasal Bima Yojana;
- (d) if so, the details thereof, if not, the reasons therefor;
- (e) whether the Government has received a suggestion from the State Government of Gujarat to bring banana crop under Pradhan Mantri Krishi Fasal Bima Yojana;
- (f) if so, the details thereof along with the steps taken by the Government; and
- (g) the time by which the said crop is likely to be covered under the said scheme?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): With a view to provide a simple and affordable crop insurance scheme to ensure comprehensive risk cover for crops against all non-preventable natural risks from pre-sowing to post-harvest, and to provide adequate claim amount and timely settlement of claims, yield based scheme namely Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) have been launched from Kharif 2016 by the Government. Salient features of PMFBY are at **Annexure-I**.

(b) to (g): All food and oilseed crops and commercial/horticultural crops can be notified under the PMFBY by the concerned State Government including Gujarat subject to availability of past yield data based on requisite number of Crop Cutting Experiments and capacity of the States to conduct the requisite number of CCEs for each crop and insurance unit area. Other crops can be covered under RWBCIS subject to availability of requisite weather data. As the specific crops and areas are notified by the concerned State Governments subject to fulfillment of aforesaid conditions, there is no need to refer the matter to Central Government. Further, the Gujarat State Government is already notifying the banana crop under PMFBY. State-wise details of crops notified by States during Kharif 2018 and Rabi 2018-19 season is at **Annexure-II**.

Salient Features of PMFBY

- i) Provides comprehensive insurance coverage against crop loss on account of non-preventable natural risks, thus helping in stabilising the income of the farmers and encourage them for adoption of innovative practices.
- ii) Increased risk coverage of Crop cycle – pre-sowing to post-harvest losses.
- iii) Area approach for settlement of claims for widespread damage. Notified Insurance unit has been reduced to Village/Village Panchayat for major crops.
- iv) Uniform maximum premium of only 2%, 1.5% and 5% to be paid by farmers for all Kharif crops, Rabi Crops and Commercial/ horticultural crops respectively.
- v) The difference between premium and the rate of Insurance charges payable by farmers is provided as subsidy and shared equally by the Centre and State.
- vi) Uniform seasonality discipline & Sum Insured for both loanee & non-loanee farmers.
- vii) Removal of the provision of capping on premium which led to reduction in sum insured to facilitate farmers to get claim against full sum insured without any reduction.
- viii) Individual farm level assessment and settlement of claims for localized calamities of hailstorm, landslide, Inundation, Cloud Burst and Natural Fire and post harvest losses due to cyclone, cyclonic rain and hailstorm.
- ix) Provision of individual farm level assessment for Post harvest losses against the cyclonic & unseasonal rains and hailstorm for the crops kept in the field for drying upto a period of 14 days, throughout the country.
- x) Provision of claims upto 25% of sum insured for prevented sowing.
- xi) “On-Account payment” upto 25% of sum insured for mid season adversity, if the crop damage is reported more than 50% in the insurance unit. Remaining claims based on Crop Cutting Experiments (CCEs) data.
- xii) Use of Remote Sensing Technology, Smartphones & Drones for quick estimation of crop losses to ensure early settlement of claims.
- xiii) Crop Insurance Portal has been developed for ensuring better administration, co-ordination, transparency, dissemination of information and delivery of services including crediting the claim amount electronically to the individual farmer’s Bank Account.
- xiv) Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same.

		Annexure-II
States-wise details of crops notified by States/UTs under PMFBY & RWBCIS during Kharif 2018		
ANDHRA PRADESH	PMFBY	Black Gram (Urad),Castor (Rehri, Rendi, Arandi),Chillies - IR,Chillies - RF,Cotton (Kapas) - IR,Cotton (Kapas) - RF,Green Gram (Moong),Groundnut (Pea Nut) - IR,Groundnut (Pea Nut) - RF,Korra,Maize (Makka),Onion,Paddy (Dhan),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sorghum (Jowar/Great Millet),Sugarcane - Ratoon,Sugarcane - Seasonal/suru/plant,Sunflower (Suryamukhi),Turmeric
	WBCIS	Cotton (Kapas) - RF,Groundnut (Pea Nut) - RF,Mosambi (sweet lime),Oil Palm,Red Chillies - RF,Tomato - RF
ASSAM	PMFBY	Jute,Paddy - Sali
CHHATTISGARH	PMFBY	Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Paddy - IR,Paddy - RF (UnIR),Pigeon Pea (Red Gram/Arhar/Tur),Soybean (Bhat)
	WBCIS	Banana,Brinjal,Chillies,Ginger,Guava,Papaya,Tomato
GOA	PMFBY	Groundnut (Pea Nut),Paddy (Dhan),Pulses,Sugarcane - Seasonal/suru/plant
GUJARAT	PMFBY	Banana,Black Gram (Urad),Castor (Rehri, Rendi, Arandi),Cotton (Kapas) - IR,Cotton (Kapas) - RF,Fingermillet (Ragi/Mandika),Green Gram (Moong),Groundnut (Pea Nut),Groundnut (Pea Nut) - IR,Maize (Makka),Moth Bean (Kidney Bean/ Deww Gram),Paddy - IR,Paddy - RF (UnIR),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet)
HARYANA	PMFBY	Cotton (Kapas),Maize (Makka),Paddy (Dhan),Pearl Millet (Bajra)
HIMACHAL PRADESH	PMFBY	Maize (Makka),Paddy (Dhan)
	WBCIS	Cabbage,Cauliflower,Ginger,Peas (Field Peas/ Garden Peas /Matar), Potato, Tomato
JAMMU AND KASHMIR	PMFBY	Maize (Makka),Paddy (Dhan)
JHARKHAND	PMFBY	Maize (Makka),Paddy (Dhan)
KERALA	PMFBY	Banana,Paddy - Autumn,Tapioca
	WBCIS	Arecanut,Banana,Cardamom,Ginger,Nutmeg,Paddy - Autumn,Pepper,Pineapple,Sugarcane - Adsali,Turmeric
MADHYA PRADESH	PMFBY	Black Gram (Urad),Cotton (Kapas),Green Gram (Moong),Groundnut (Pea Nut),Little Millet (Samai/Kutki/Kodo-Kutki),Maize (Makka),Paddy - IR,Paddy - RF (UnIR),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Soybean (Bhat)
	WBCIS	Banana,Brinjal,Chillies,Onion,Orange,Papaya,Tomato

MAHARASHTRA	PMFBY	Black Gram (Urad),Cotton (Kapas),Fingermillet (Ragi/Mandika) - RF,Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Niger (Ramtil),Onion,Paddy (Dhan),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Soybean (Bhat),Sunflower (Suryamukhi)
	WBCIS	Guava,Mosambi,Mosambi (sweet lime),Orange,Pomegranate,Sapota
MEGHALAYA	PMFBY	Ginger,Maize (Makka),Paddy - Aahu,Paddy - Sali,Potato
ODISHA	PMFBY	Cotton (Kapas),Ginger,Groundnut (Pea Nut),Maize (Makka),Paddy (Dhan),Pigeon Pea (Red Gram/Arhar/Tur),Turmeric
PUDUCHERRY	PMFBY	Paddy - I,Paddy - II
RAJASTHAN	PMFBY	Black Gram (Urad),Cotton (Kapas),Cowpea,Green Gram (Moong),Groundnut (Pea Nut),Guar,Maize (Makka),Moth Bean (Kidney Bean/ Deww Gram),Paddy (Dhan),Pearl Millet (Bajra),Pearl Millet (Bajra) - RF,Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Soybean (Bhat)
	WBCIS	Castor (Rehri, Rendi, Arandi), Chillies, Guava, Kinnow, Onion, Orange, Pomegranate
SIKKIM	PMFBY	Black Gram (Urad),Buck Wheat (Kaspat),Fingermillet (Ragi/Mandika),Ginger,Maize (Makka),Paddy (Dhan),Soybean (Bhat) - IR
TAMIL NADU	PMFBY	Banana,Black Gram (Urad),Cotton (Kapas),Cowpea,Fingermillet (Ragi/Mandika),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Onion,Paddy - I,Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Potato,Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/ Great Millet),Sunflower (Suryamukhi),Tapioca,Turmeric
TELANGANA	PMFBY	Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka) - RF,Paddy (Dhan),Pigeon Pea (Red Gram/Arhar/Tur),Rice,Sorghum (Jowar/Great Millet) - RF,Soybean (Bhat) - RF,Turmeric
	WBCIS	Cotton (Kapas),Mosambi (sweet lime),Oil Palm,Red Chillies
UTTAR PRADESH	PMFBY	Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Paddy (Dhan),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Soybean (Bhat)
	WBCIS	Banana,Chillies
UTTARAKHAND	PMFBY	Fingermillet (Ragi/Mandika) - RF,Paddy - Hills,Paddy (Dhan)
	WBCIS	Chillies - Hills,French Bean - Hills,Ginger,Ginger - Hills,Potato - Hills, Tomato - Hills
WEST BENGAL	PMFBY	Jute,Maize (Makka),Paddy - Aman,Paddy - Aus
	WBCIS	Amarphophallus (Surankand/Elephant Foot Yam), Ash Gourd (Petha), Banana,Betel Vine, Bhindi (Okra/Ladysfinger), Bitter Gourd, Bottle Gourd, Brinjal, Cardamom, Cauliflower, Chillies, Cucumber, Ginger, Guava, Indian Squash (Tinda/Round Melon), Kundru, Marigold, Onion, Orange, Papaya, Pineapple,Pointed Gourd,Pumpkin, Ridge Gourd, Smooth Guard, Snake Gourd, Spine Gourd, Sponge Gourd, Tomato, Tuberose, Turmeric

**State-wise details of crops notified by States/UTs under PMFBY
and RWBCIS during Rabi 2018-19**

State_Name	Scheme	Crop
ANDHRA PRADESH	PMFBY	Bengal Gram (Chana), Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut),Maize (Makka),Onion,Red Chillies,Rice,Sorghum (Jowar/Great Millet),Sunflower (Suryamukhi),
ANDHRA PRADESH	WBCIS	Acid Lime,Banana,Cashew,Mango - 16 To 50 Years,Mango - 5 To 15 Years, Tomato,
ASSAM	PMFBY	Mustard,Paddy - Summer,Potato,Sugarcane - Noble Cane,
CHHATTISGARH	PMFBY	Bengal Gram (Chana),Linseed (Alsi),Mustard,Wheat - IR,Wheat - RF,
CHHATTISGARH	WBCIS	Brinjal,Cabbage,Cauliflower,Onion,Potato, Tomato,
GOA	PMFBY	Groundnut (Pea Nut),Paddy (Dhan),Pulses,
GUJARAT	PMFBY	Bengal Gram (Chana),Cumin,Fennel,Garlic,Groundnut (Pea Nut) - Summer ,Isabgol,Onion,Pearl Millet (Bajra) - IR,Potato,Raya (Indian Mustard),Wheat - IR,Wheat - RF,
HARYANA	PMFBY	Barley (Jau), Bengal Gram (Chana), Mustard, Sunflower (Suryamukhi), Wheat,
HIMACHAL PRADESH	PMFBY	Barley (Jau), Wheat,
HIMACHAL PRADESH	WBCIS	Apple - >5 Years,Capsicum,Citrus - >5 Years,Garlic,Mango - >5 Years,Peach - >5 Years,Plum - >5 Years,Potato, Tomato,
JAMMU AND KASHMIR	PMFBY	Wheat,
JHARKHAND	PMFBY	Bengal Gram (Chana),Mustard,Potato,Wheat,
KERALA	PMFBY	Banana,Banana - Plaintain,Paddy - II,Paddy - Summer,Tapioca - Rabi -I,Tapioca - Rabi -II,
KERALA	WBCIS	Banana,Bitter Gourd,Cabbage,Carrot,Cashew,French Bean,Garlic,Mango,Paddy - II,Paddy - Summer,Potato,Snake Gourd, Sugarcane - Adsali,Yard Long Bean,
MADHYA PRADESH	PMFBY	Bengal Gram (Chana),Lentil (Masur),Linseed (Alsi),Mustard,Wheat - IR,Wheat - RF,
MADHYA PRADESH	WBCIS	Brinjal, Cabbage, Cauliflower, Coriander, Garlic, Grape,Mango, Onion, Peas (Field Peas/ Garden Peas/Matar), Pomegranate, Potato ,Potato - II, Tomato,
MAHARASHTRA	PMFBY	Bengal Gram (Chana),Groundnut (Pea Nut) - Summer ,Onion,Paddy - Summer,Safflower (Kusum/Kardi),Sorghum (Jowar/Great Millet) - IR,Sorghum (Jowar/Great Millet) - RF,Sunflower (Suryamukhi),Wheat - IR,Wheat - RF,
MAHARASHTRA	WBCIS	Acid Lime,Banana - Tissue Culture, Cashew, Grape,Guava, Mango, Mosambi (sweet lime), Orange, Pomegranate,
ODISHA	PMFBY	Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Mustard,Onion,Paddy (Dhan),Potato,Sugarcane - Noble Cane,Sunflower (Suryamukhi),
RAJASTHAN	PMFBY	Barley (Jau),Bengal Gram (Chana),Coriander,Cumin,Fodder Maize,Isabgol,Lentil (Masur),Maize (Makka) - Rabi,Methi (Fenugreek), Mustard,Rocket Salad (Taramira),Wheat,

RAJASTHAN	WBCIS	Aonla, Butter Pea (Vegetable), Datepalm, Garlic, Melon, Onion, Potato, Tomato, Watermelon,
TAMIL NADU	PMFBY	Banana,Black Gram (Urad),Cotton (Kapas),Cowpea,Fingermillet (Ragi/Mandika),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Onion,Paddy - II,Paddy - III,Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Potato,Red Chillies,Rice Fallow Cotton,Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Sugarcane - Seasonal/suru/plant,Sunflower (Suryamukhi),Tapioca,
TELANGANA	PMFBY	Bengal Gram (Chana),Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Onion,Red Chillies,Rice,Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Sunflower (Suryamukhi),
TELANGANA	WBCIS	Mango - 16 To 50 Years,Mango - 5 To 15 Years,
TRIPURA	PMFBY	Brinjal,Cauliflower,Paddy - Boro,Potato,Tomato,Watermelon,
UTTAR PRADESH	PMFBY	Bengal Gram (Chana),Lentil (Masur),Mustard,Pea,Potato,Wheat,
UTTARAKHAND	PMFBY	Lentil (Masur),Wheat,Wheat - Hills,
UTTARAKHAND	WBCIS	Apple - 15 To 40 Years,Apple - 5 To 15 Years, Litchi - 11 To 30 Years, Litchi - 51 To 10 Years, Litchi - Hills 11 To 30 Years, Litchi - Hills 5 To 10 Years, Malta - 05 To 10 Years, Malta - 11 To 25 Years, Mango - 16 To 50 Years, Mango - 5 To 15 Years, Mango - Hills-16 To 50 Years, Mango - Hills-5 To 15 Years, Mosambi (sweet lime) - 11 To 25 Years, Mosambi (sweet lime) - 5 To 10 Years, Orange - 11 To 25 Years, Orange - 5 To 10 Years, Peach - 10 To 25 Years, Peach - 5 To 10 Years, Peas (Field Peas/ Garden Peas/Matar), Peas (Field Peas/ Garden Peas/Matar) - Vegetables Hills, Potato, Tomato,
WEST BENGAL	PMFBY	Bengal Gram (Chana),Green Gram (Moong),Groundnut (Pea Nut) - Summer ,Lentil (Masur),Maize (Makka) - Rabi,Maize (Makka) - Summer, Mustard,Paddy - Boro, Potato, Sesame (Gingelly/Til)/ Sesamum, Sugarcane - Noble Cane, Wheat,
WEST BENGAL	WBCIS	Ash Gourd (Petha), Banana,Banana - Plaintain, Betel Vine, Bhindi(Okra/Ladysfinger),Bitter Gourd, Bottle Gourd, Brinjal, Cabbage, Capsicum, Cauliflower, Chillies, Cucumber, Guava, Ivy Gourd, Litchi, Litchi - 11 To 30 Years,Litchi - 51 To 10 Years, Mango, Mango - >5 Years,Mango - 05 To 10 Years,Mango - 10 To 40 Years, Mango - 16 To 50 Years, Mango - 5 To 15 Years, Mango - More than 40 Years, Marigold,Onion, Papaya, Pointed Gourd, Pumpkin, Ribbed Gourd (Kali Tori), Ridge Gourd, Smooth Guard, Snake Gourd, Spine Gourd, Sponge Gourd, Tomato, Tuberos,
