

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

LOK SABHA
UNSTARRED QUESTION NO.3655
TO BE ANSWERED ON THE 10TH DECEMBER, 2019

RULES OF PM FASAL BIMA YOJANA

3655. KUNWAR DANISH ALI:

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

- (a) the rules and regulations of Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) the number of beneficiaries under this scheme during the last five years, State-wise particularly in Amroha and Hapur districts of Uttar Pradesh;
- (c) the details of premium amount paid under PMFBY during the said period; and
- (d) the number of farmers included under PMFBY during the last five years in Uttar Pradesh and the number of farmers who have been paid compensation in a situation when crops are damaged due to natural calamities in the State, district-wise particularly in Amroha and Hapur district?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): The Pradhan Mantri Fasal Bima Yojana (PMFBY) launched from April, 2016 is being implemented on the basis of Operational Guidelines of the scheme . Operational Guidelines of PMFBY inter-alia provides for process of coverage of farmers, crops, risks, sum insured, premium rates & premium subsidy; preconditions for implementation of the scheme, use of technology in administration of scheme; process for assesement for crop loses calculation of claims, settlement of claims; important conditions/clauses for coverage of risk, selection of insurance companies; engagement of Common Service Centres; assessment of performance and de-empanelment of insurance companies, evaluation of efficiency of nodal department of States; grievance redressal mechanism and role and responsibility of various agencies etc.

(b) to (d): As per provisions of the PMFBY claims for wide spread calamities like flood, drought etc. or season end yield based claims are worked out and settled by the concerned insurance company on area approach basis, on receipt of yield data arrived through requisite number of Crop Cutting Experiments (CCEs) at the end of the harvesting period, from the concerned State Government.

Contd...2/-

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses are calculated on individual insured farm level, based on the report of the joint committee comprising representatives of State Government and insurance company to survey the extent of loss. Further, there is also a provision to pay claims towards prevented sowing/failed germination and adhoc claims in case of mid season adversity.

State-wise details including Uttar Pradesh, of number of farmer applicants insured, farmer applicants who received claims, gross premium amount collected during last three years i.e. from inception of the scheme in Uttar Pradesh is given in **Annexure-I**.

Details of number of farmer applicants insured and farmer applicants who received claims during last three years i.e. from inception of the scheme in Amroha and Hapur districts of Uttar Pradesh are given in **Annexure-II**.

State-wise details of Farmer Applicants, Gross Premium and Farmers benefitted since inception of PMFBY & RWBCIS combined									
	2016-17			2017-18			2018-19		
State/ UT Name	Farmers Enrolled (in Lakhs)	Gross Premium (Rs Crore)	Farmers Benefitted (in Lakhs)	Farmers Enrolled (in Lakhs)	Gross Premium (Rs Crore)	Farmers Bene- fitted (in Lakhs)	Farmers Enrolled (in Lakhs)	Gross Premium (Rs Crore)	Farmers Bene- fitted (in Lakhs)
A & N Islands	0.00	0.02	0.00	0.00	0.03	-	0.01	0.24	-
Andhra Pradesh	17.76	845.45	9.03	18.25	1,301.14	6.94	22.62	1,328.73	7.10
Assam	0.60	8.65	0.24	0.56	11.89	0.02	0.73	11.24	0.00
Bihar	27.14	1,416.25	2.17	23.04	1,027.66	1.96	-	-	-
Chhattisgarh	15.49	325.77	1.38	14.74	361.87	6.59	15.70	889.16	6.52
Goa	0.01	0.07	0.00	0.01	0.05	0.00	0.00	0.03	0.00
Gujarat	19.80	2,274.68	6.80	17.62	3,261.45	4.49	21.71	3,141.42	13.43
Haryana	13.36	364.39	1.75	13.55	453.17	3.27	14.81	840.68	4.04
Himachal Pradesh	3.80	71.68	1.12	3.82	77.51	1.47	2.62	75.61	0.50
Jammu & Kashmir	-	-	-	1.52	40.97	0.26	1.57	79.06	0.03
Jharkhand	8.79	271.81	0.61	11.96	211.93	1.39	12.89	395.55	0.18
Karnataka	27.46	1,356.29	17.45	16.12	1,834.10	6.41	19.23	1,824.28	11.15
Kerala	0.77	33.15	0.55	0.56	25.87	0.38	0.57	36.30	0.05
Madhya Pradesh	73.82	3,778.64	13.45	72.09	4,946.73	23.82	70.67	5,364.07	0.98
Maharashtra	120.10	4,596.45	30.04	102.15	4,298.53	53.69	147.29	6,125.34	90.78
Manipur	0.08	3.59	0.08	0.09	1.94	0.04	0.01	0.21	-
Meghalaya	0.00	0.05	0.00	0.03	1.42	0.00	0.01	0.10	-
Odisha	18.20	539.05	1.69	18.93	820.32	7.54	20.77	1,077.85	6.15
Puducherry	0.09	2.88	0.04	-	-	-	0.11	3.11	-
Rajasthan	91.90	2,543.83	29.45	87.95	2,707.13	29.76	69.22	3,435.41	7.32
Sikkim	0.01	0.01	0.00	0.01	0.06	0.00	0.00	0.02	-
Tamil Nadu	14.68	1,191.07	12.30	17.00	1,297.14	9.55	20.43	1,362.12	8.22
Telangana	9.73	291.86	2.25	10.90	678.94	4.37	7.83	524.30	0.00
Tripura	0.12	0.39	0.04	0.12	0.74	0.03	0.01	0.03	-
Uttar Pradesh	72.89	1,207.72	11.97	53.29	1,390.61	6.06	61.36	1,504.43	6.04
Uttarakhand	2.62	41.44	0.62	2.22	67.84	0.68	1.92	75.12	0.72
West Bengal	41.33	704.16	5.49	40.60	642.44	5.63	51.28	707.81	2.30
GRAND TOTAL	580.55	21,869.33	148.53	527.12	25,461.50	174.35	563.38	28,802.24	165.52

Annexure-II

Progress of Crop Insurance Scheme in Hapur and Amroha District			
S. No.	District	No. of Farmer Applicants Insured	No. of Beneficiaries who received claim
Kharif 2016			
1	Hapur	15315	4645
	Amroha	38594	7226
Rabi 2016-17			
2	Hapur	6732	301
	Amroha	14897	950
Kharif 2017			
3	Hapur	6526	362
	Amroha	5326	1104
Rabi 2017-18			
4	Hapur	3670	360
	Amroha	4808	0
Kharif 2018*			
5	Hapur	3846	1837
	Amroha	14305	706
Rabi 2018-19**			
6	Hapur	3879	97
	Amroha	6144	17
<i>* Kharif 2018 claims are not yet fully reported</i> <i>** Rabi 2018-19 enrolment and claims statistics are provisional</i>			
