

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

LOK SABHA
UNSTARRED QUESTION NO. 1276
TO BE ANSWERED ON THE 9TH FEBRUARY, 2021

FARMERS OPTING OUT OF PMFBY

1276. SHRI BHAGWANTH KHUBA:

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

- (a) whether the Government is aware that even after five years of completion of crop insurance scheme, many farmers are out of Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) if so, the details thereof, including Karnataka, district wise;
- (c) whether many crops and commercial crops are not included in this insurance scheme; and
- (d) if so, the details thereof, crop-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d): The Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced from Kharif 2016 season replacing the erstwhile scheme. The scheme has further been improved and revamped w.e.f. Rabi 2018 and Kharif 2020 respectively. New features included in the scheme are – to provide adequate risk coverage the sum insured has been equated to Scale of Finance/notional value of average yield at minimum uniform fixed premium rate payable by farmers i.e. maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for commercial/horticultural crops, with balance of actuarial/bidder premium being shared by the Central and State Government on 50 : 50 basis; lowering of unit area of insurance to village/village panchayat level for major crops and to individual farm level for localised risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclonic/unseasonal rains and hailstorm thereby promoting more realistic assessment of losses. Due to these improved features participation in the scheme has increased from about 23% of Gross Cropped Area (GCA)/farmer applications under erstwhile schemes to 30%.

Contd.....2/-

As per provisions of the scheme, crops and areas are to be notified by the concerned State Government. All food crops (cereals, millets and pulses), Oilseeds, commercial/horticultural crops can be notified under the PMFBY by the concerned State Government subject to availability of requisite past yield data and capacity of the State to conduct requisite number of Crop Cutting Experiments (CCEs) to assess the claim. For crops where past yield data is not available or State Government is not able to conduct requisite number of CCEs can be notified under Restructured Weather Based Crop Insurance Scheme (RWBCIS). Since the schemes are voluntary for the farmers, the coverage of farmers under the schemes depends on number of notified crops and areas notified and the risk associated with these crops/areas and perception of risks by the concerned farmers.

District-wise details of total number of farmers and farmer applications enrolled in Karnataka during 2020-21 under PMFBY are **annexed**.

Annexure

District-wise details of total farmers and farmers enrolled in Karnataka under PMFBY during 2020-21			
Sl. No.	District Name	Total farmers	Total farmers enrolled in 2020-21 (Kharif & Rabi)
1	Bagalkot	2.50	0.31
2	Ballari	3.16	0.14
3	Belgavi	6.20	0.30
4	Bengaluru (Rural)	1.93	0.01
5	Bengaluru (Urban)	1.07	0.00
6	Bidar	2.61	2.03
7	Chamarajanagar	2.16	0.12
8	Chikkaballapur	2.33	0.16
9	Chikkamagalur	2.29	0.22
10	Chitradurga	3.03	0.85
11	Dakshina Kannada	2.09	0.31
12	Davanagere	2.89	0.18
13	Dharwad	1.62	1.22
14	Gadag	1.79	1.61
15	Hassan	5.39	0.32
16	Haveri	2.29	1.20
17	Kalaburgi	4.22	0.33
18	Kodagu	0.68	0.02
19	Kolar	3.04	0.05
20	Koppal	2.32	1.07
21	Mandya	5.62	0.02
22	Mysuru	4.55	0.02
23	Raichur	2.99	0.56
24	Ramanagar	2.69	0.01
25	Shivamogga	2.34	0.34
26	Tumakuru	5.16	0.76
27	Udupi	1.90	0.04
28	Uttar Kannada	1.99	0.93
29	Vijayapura	3.63	0.92
30	Yadgiri	2.33	0.09
	TOTAL	86.81	14.13
