

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

LOK SABHA

UNSTARRED QUESTION NO.2344

TO BE ANSWERED ON THE 9TH MARCH, 2021

DIFFERENCE BETWEEN PMFBY AND RWBCIS

2344. SHRI MARGANI BHARAT

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

- (a) the details of the difference between Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS);
- (b) whether it is true that the Government has revamped PMFBY and Restructured Weather Based Crop Insurance Scheme from Kharif 2020;
- (c) the number of farmers availing the above schemes, scheme-wise, during the last five years and the current year, year-wise and State-wise;
- (d) the reasons why the farmers from some States are not opting for PMFBY; and
- (e) the details of allocations made for PMFBY and RWBCIS in 2021-22?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री

(SHRI NARENDRA SINGH TOMAR)

(a) : Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced in the country from Kharif 2016 is a yield index based scheme whereas Restructured Weather Based Crop Insurance Scheme (RWBCIS) introduced alongwith with PMFBY is a weather index based scheme.

The basic difference between the PMFBY and RWBCIS is in its methodology for calculation of admissible claims to the farmers.

Under PMFBY, coverage and settlement of claims is made on the basis of shortfall in Actual Yield as compared to the Threshold yield. Actual Yield is arrived at on the basis of yield data based on requisite number of Crop Cutting Experiments (CCEs) in a defined Insurance Units (IUs) and submitted by the concerned State Government. Threshold Yield for a crop in a notified insurance unit is the average yield of best 5 years out of past seven years multiplied by applicable indemnity level for that crop. Farmers are indemnified to the extent/percentage of crop losses against the defined Threshold Yield multiplied by sum insured as notified by the State Government.

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On the other hand under RWBCIS, admissible claims are being calculated based on deviation from the prescribed/defined weather parameters. As per provisions of the RWBCIS, if observed trigger value falls below or above the notified trigger value, then claims per unit are calculated depending upon index definition given in the term sheet.

Hence, mainly food & oilseed and annual horticultural/commercial crops where requisite past yield data based on authentic/scientific methodology is available, can be notified under PMFBY and crops specially perennial/horticultural crops for which yield data based on authentic / statistical methodology is not available can be covered under RWBCIS.

(b) : Yes Sir.

(c) : Year-wise and State-wise details of farmer applicants enrolled under PMFBY and RWBCIS separately since inception of the scheme in Kharif 2016 to Rabi 2020-21 are at **Annexure**.

(d) : The scheme has been made voluntary for all farmers w.e.f. Kharif 2020 seasons. Therefore, farmers are free to insure their crops as per their risk perception provided the crops and area is notified by the concerned State Government/UT Administration. However, it is stated that coverage under the scheme has increased to 6 crore farmer applications even after withdrawal of scheme by some States.

(e) : Rs. 16000 crore have been proposed as Budget Estimate 2021-22 for these schemes in the Union Budget.

Annexure

Year-wise and State-wise details of farmer applications enrolled under PMFBY and RWBCIS separately since inception of the scheme in Kharif 2016 to Rabi 2020-21

<i>(Number in Lakh)</i>										
State/UT Name	2016-17		2017-18		2018-19		2019-20		2020-21	
	PMFBY	RWBCIS	PMFBY	RWBCIS	PMFBY	RWBCIS	PMFBY	RWBCIS	PMFBY	RWBCIS
A & N Islands	0.003	-	0.004	-	0.007	-	0.001	-	0.003	-
Andhra Pradesh	10.093	7.665	10.502	7.805	16.835	7.626	18.878	9.010	-	-
Assam	0.085	0.517	0.553	-	0.741	-	10.407	-	10.477	-
Bihar	27.142	-	23.031	-	-	-	-	-	-	-
Chhattisgarh	15.424	0.067	14.637	0.106	15.542	0.162	40.106	0.244	51.256	0.304
Goa	0.008	-	0.005	-	0.003	-	0.009	-	0.001	-
Gujarat	19.802	-	17.985	-	21.710	-	24.810	-	-	-
Haryana	13.362	-	13.417	-	14.425	-	16.965	-	16.019	-
Himachal Pradesh	2.606	1.194	2.137	1.680	1.741	0.949	1.839	0.945	1.680	0.651
Jammu & Kashmir	-	-	1.590	-	1.537	-	-	-	-	-
Jharkhand	8.793	-	11.955	-	12.936	-	10.928	-	-	-
Karnataka	27.682	1.783	19.327	1.533	18.066	1.793	19.958	1.633	14.206	2.362
Kerala	0.184	0.590	0.158	0.401	0.158	0.411	0.173	0.406	0.192	0.538
Madhya Pradesh	69.447	5.161	66.004	4.276	69.996	4.200	74.818	3.222	76.303	-
Maharashtra	116.759	2.079	101.178	1.565	144.831	3.504	140.723	4.911	119.054	4.113
Manipur	0.084	-	0.091	-	0.015	-	0.033	-	-	-
Meghalaya	0.001	-	0.031	-	0.009	-	0.008	-	0.001	-
Odisha	18.202	-	18.941	-	20.985	-	48.776	-	90.680	-
Puducherry	0.085	-	-	-	0.101	-	0.120	-	0.098	-
Rajasthan	93.105	0.442	90.829	0.264	70.934	0.960	85.186	0.801	105.660	0.506
Sikkim	0.006	-	0.015	-	0.002	-	0.0002	-	0.001	-
Tamil Nadu	14.632	-	15.052	-	24.219	-	38.604	-	56.726	-
Telangana	8.853	0.888	8.907	2.059	6.679	1.215	7.453	2.691	-	-
Tripura	0.118	-	0.117	-	0.021	-	0.346	-	2.529	-
Uttar Pradesh	72.830	0.063	54.172	0.038	61.221	0.049	47.093	0.099	41.667	0.060
Uttarakhand	2.082	0.534	1.731	0.492	1.381	0.548	1.431	0.695	0.795	0.897
West Bengal	41.316	0.017	40.374	0.010	51.250	0.016	-	-	-	-
GRAND TOTAL	562.7	21.0	512.7	20.2	555.3	21.4	588.7	24.7	587.3	9.4
