

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

LOK SABHA
UNSTARRED QUESTION NO. 2615
TO BE ANSWERED ON THE 10TH MAY, 2016

**FARMERS COVERED UNDER PRADHAN
MANTRI FASAL BIMA YOJANA**

2615. SHRI SUBHASH CHANDRA BAHERIA:
SHRI RAJESH VERMA:

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

- (a) the percentage of crops/farmers targeted to be covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the current year and the number of farmers covered/benefited by the new crop insurance scheme so far;
- (b) the details of the efforts being made to cover maximum crops under the said crop insurance scheme;
- (c) the details of the measures taken by the Government to popularize the new crop insurance scheme among the farmers;
- (d) whether the Government is considering to include fisheries under the said crop insurance scheme, if not, the reasons therefor; and
- (e) the steps taken by the Government to make the scheme fruitful and popular among the farmers?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI MOHANBHAI KUNDARIYA)

(a): The Pradhan Mantri Fasal Bima Yojana (PMFBY) targets coverage of 30% of the total cropped area of the country during current financial year i.e. 2016-17. Loaning for Kharif 2016 season has commenced from 1st April, 2016 and coverage details are not made available by financial institutions/insurance companies.

(b): The PMFBY envisages coverage of food crops, oilseeds, pulses and annual commercial/horticultural crops for which past yield data based on requisite number of Crop Cutting Experiments (CCEs) is available and the State/UT Government has the capacity to conduct requisite number of CCEs to know the yield of the crop. Besides above crops, Perennial commercial/horticultural crops can be covered under Weather Based Crop Insurance Scheme (WBCIS). State Governments are regularly persuaded to notify more and more crops under PMFBY.

(c): To enhance the coverage of farmers/areas and to popularize the PMFBY, Government is undertaking a comprehensive publicity and awareness programme to educate the farmers about the benefit of crop insurance schemes. Capacity building and training programmes for other stakeholders are also being organized. The salient activities under awareness campaign, involve the publicity of features & benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets, participation in agriculture fairs/mela/gosti and organization of workshops/trainings and SMS through Kisan Portal etc. State governments/UTs are also being regularly persuaded to increase the coverage including notifying more crops under crop Insurance schemes. Recently, one day seminar/Kisan fair especially on the PMFBY has been organized at various Krishi Vigyan Kendras (KVKs) between 30th March to 5th April, 2016 throughout the country.

(d) No Madam. There is no such proposal under consideration of the Government.

(e): The new scheme provided enhanced coverage of risks, adequate sum insured, lower premium to the farmers, early settlement of claims, better administration and transparency etc. The scheme envisages coverage of 50% of the total cropped area under Crop Insurance in the country within next 2-3 years. Salient features of the PMFBY are at **Annexure**.

Premium rates under Weather Based Crop Insurance Scheme (WBCIS) have also been reduced and brought at par with new scheme.

Salient Features of PMFBY

- i) Provide 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) Increase the 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 shall be provided as subsidy and shared equally by the Centre and State.
- vi) Uniform seasonality discipline & Sum Insured for both loanee and non-loanee farmers.
- vii) Removal of the provision of capping on premium and reduction of sum insured to facilitate farmers to get claim against full sum insured without any reduction.
- viii) Inundation has been incorporated as a localized calamity in addition to hailstorm and landslide for individual farm level assessment.
- ix) Provision of individual farm level assessment for Post harvest losses against the cyclonic & unseasonal rains 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) For more effective implementation, a cluster approach will be adopted under which a group of districts with variable risk profile will be allotted to an insurance company through bidding for a longer duration upto 3 years.
- xiii) Use of Remote Sensing Technology, smartphones & Drones for quick estimation of crop losses to ensure early settlement of claims.
- xiv) Crop Insurance Portal has been launched. This will be used extensively for ensuring better administration, co-ordination, transparency and dissemination of information.
- xv) Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same.
- xvi) The claim amount will be credited electronically to the individual farmer's Bank Account.
- xvii) Adequate publicity in all the villages of the notified districts/areas.
- xviii) Premium rates under Weather Based Crop Insurance Scheme (WBCIS) have also been reduced and brought at par with new scheme. Further, capping on Actuarial premium and reduction in sum insured has been removed in this scheme also.
- xix) In addition, a Unified Package Insurance Scheme (UPIS) has also been approved for implementation on pilot basis in 45 districts of the country from Kharif 2016 season to cover the other assets/activities like machinery, life, accident, house and student-safety for farmers alongwith their notified crop (under PMFBY/Weather Based Crop Insurance Scheme – WBCIS).