GOVERNMENT OF INDIA AGRICULTURE AND FARMERS WELFARE LOK SABHA

UNSTARRED QUESTION NO:889 ANSWERED ON:01.03.2016 Pradhan Mantri Fasal Bima Yojana

Adsul Shri Anandrao ;Ahlawat Smt. Santosh;Boianapalli Shri Vinod Kumar;Chandel Kunwar Pushpendra Singh;Chandumajra Shri Prem Singh:Chaudhary Shri C.R.;Chautala Shri Dushyant;Chavan Shri Ashok Shankarrao;Chinnaraj Shri Gopalakrishnan;Chudasama Shri Rajeshbhai Naranbhai;Dev Km. Sushmita;Dhurve Smt. Jyoti;Gaikwad Dr. Sunil Baliram;Gandhi Shri Dilip Kumar Mansukhlal;Gavit Dr. Heena Vijaykumar;George Shri (Adv.) Joice;Gupta Shri Sudheer;Jayadevan Shri C. N.; Jayavardhan Dr. Jayakumar; Joshi Shri Chandra Prakash; Karandlaje Km. Shobha; Kaswan Shri Rahul; Kharge Shri Mallikarjun ;Kirtikar Shri Gajanan Chandrakant;Kumar Shri Shailesh (Bulo Mandal);Maadam Smt. Poonamben Hematbhai;Mahadik Shri Dhananjay Bhimrao; Mahato Shri Bidyut Baran; Meghwal Shri Arjun Ram ; Mishra Shri Bhairon Prasad; Misra Shri Ajay (Teni);Mohammed Shri Faizal P.P.;Mullappally Shri Ramachandran;Owaisi Shri Asaduddin;Panda Shri Baijayant "Jay";Patil Shri Shivaji Adhalrao;Patil Shri Vijaysinh Mohite;Pradhan Shri Nagendra Kumar;Radhakrishnan Shri T.;Raghavan Shri M. K.;Rajbhar Shri Hari Narayan; Rajoria Dr. Manoj; Raut Shri Vinayak Bhaurao; Reddy Shri Mekapati Rajamohan; Rori Shri Charanjeet Singh; Saraswati Shri Sumedhanand;Satav Shri Rajeev Shankarrao;Scindia Shri Jyotiraditya Madhavrao;Selvam Shri V. Panneer;Senguttuvan Shri Balasubramaniam; Shanavas Shri M. I.; Shetti Shri Raju alias Devappa Anna; Shetty Shri Gopal Chinavya; Shewale Shri Rahul Ramesh:Shinde Dr. Shrikant Eknath:Shrirang Shri Chandu Barne:Sigriwal Shri Janardan Singh:Singh Deo Shri Kalikesh Narayan:Singh Dr. Bhola:Singh Dr. Prabhas Kumar;Singh Shri Bhola:Singh Shri Kunwar Haribansh:Singh Shri Lallu;Singh Shri Sushil Kumar;Sule Smt. Supriya Sadanand;Tharoor Dr. Shashi;Verma Shri Rajesh;Wanaga Shri Chintaman Navsha;Yadav Shri Dharmendra

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether the Government has unveiled a new crop insurance scheme called Pradhan Mantri Fasal Bima Yojana (PMFBY) with premium to be paid by farmers as low as 1.5% of sum assured for all rabi crops and 2% for kharif crops to overcome the compensation of natural calamities to farmers, if so, the details thereof along with the salient features of the scheme, the number of farmers to be covered during the next one year under the scheme, State-wise and the benefits to be derived therefrom;

(b) the ratio of estimated expenditure as premium to be shared between the Union Government and State Governments;

(c) whether the Government is considering to include non-loanee farmers, tenant farmers and share-croppers within the ambit of the PMFBY, if so, the details thereof;

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-3-

(d) whether the new crop insurance scheme is likely to replace the existing two schemes namely National Agricultural Insurance Scheme (NAIS) and Modified NAIS, which have some inherent drawbacks, if so, the details thereof; and

(e) the details of the steps taken by the Government to make the scheme fruitful for all the farmers of the country?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a) to (e): Yes, Madam. Government of India has recently approved Pradhan Mantri Fasal Bima Yojana (PMFBY) which would replace the existing schemes of National Agricultural Insurance Scheme (NAIS) & Modified National Agricultural Insurance Scheme (MNAIS) from ensuing Kharif 2016. The scheme has been improved from earlier schemes on several counts viz. lowest and one premium rate on pan-India basis for farmers i.e. maximum 1.5%, 2% and 5% for all Rabi, Kharif and annual horticultural/commercial crops, respectively; no capping on premium resulting no deduction in sum insured; inundation has been incorporated as a localized calamity in addition to hailstorm and landslide for individual farm level assessment; provision for post harvest losses due to cyclonic & unseasonal rains, allocation of districts/areas on cluster/ group basis and for longer period to insurance companies, for more effective implementation, as well as use of remote sensing technology & use of smartphone for getting images of Crop Cutting Experiments

etc. for early settlement of claims have also been introduced. Salient features of the scheme are annexed.

Premium rates payable by farmers, selection of insurance company & administrative and operational structure of Weather Based Crop Insurance Scheme (WBCIS) have also been rationalized and made at par with PMFBY.

The scheme is available to all farmers including loanee, non-loanee, tenant, share-croppers. The scheme would be implemented on actuarial basis but the expenses over and above the premium paid by farmers should be shared by the Central and State Government on 50 : 50 basis. The scheme envisages increasing coverage from present 23% to 50% of the gross cropped area of the country in next 2-3 years. 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.