

**GOVERNMENT OF INDIA  
AGRICULTURE AND FARMERS WELFARE  
LOK SABHA**

UNSTARRED QUESTION NO:415  
ANSWERED ON:18.07.2017  
Pradhan Mantri Fasal Bima Yojana  
Bala Smt. Anju;Birla Shri Om;Chaudhury Shri Jitendra

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

- (a) the details of the objectives of the Government in launching the Pradhan Mantri Fasal Bima Yojana;
- (b) whether there has been an increase in number of farmers insured under the scheme, if so, the details thereof along with the number of SC/ST farmers insured under the scheme;
- (c) the details of the farms insured under the scheme during the last two years and the farms insured between 2012-13 and 2013-14, State-wise;
- (d) the details of the premium collected under the Pradhan Mantri Fasal Bima Yojana (PMFBY) crop-wise, State and insuring company-wise along with the share of the Government and farmers in Kharif sowing season of 2017-18;
- (e) the details of compensation claimed by the farmers under PMFBY for Kharif sowing season of 2016-17 in terms of the number of claims and amount received, State-wise including UP;
- (f) the details of compensation amount paid, along with the details of number of farmers to whom it was paid, State-wise including Uttar Pradesh, crop and insuring company- wise;
- (g) the details of the high risk States and the details of the increase in amount of premium in those States; and
- (h) the other steps taken by the Government under the scheme to improve assessment of crop damage in the country and bring more crops under the purview of PMFBY?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

श्री अरवि प्रशांत शर्मा (SHRI PARSHOTTAM RUPALA)

- (a): Pradhan Mantri Fasal Bima Yojana (PMFBY) has been launched from Kharif 2016 season to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases; to stabilise the income of farmers to ensure their continuance in farming; to encourage farmers to adopt innovative and modern agricultural practices and to ensure flow of credit to the agriculture sector.
- (b): Total number of farmer applications have been increased from 485 lakh in 2015-16 to 574 lakh farmer applications in 2016-17. Separate details of SC/ST farmers are not available.
- (c): State-wise details of areas insured during 2012-13 to 2013-14 under erstwhile crop insurance schemes and since inception of PMFBY/RWBCIS (Kharif 2016) is at Annexure-I.
- (d): Kharif 2017 sowing season is in progress and the States/UTs are in the process of notification of areas, crops and insurance companies. Reporting of coverage data for the season has not been started.
- (e) & (f): PMFBY operates on area approach basis and farmers have not to file claims except for localized calamities and post harvest losses. State-wise (including Uttar Pradesh) details of part claims reported, claims paid and the number of farmers to whom the claims paid during Kharif 2016 and Rabi 2016-17 seasons are at Annexure-II.
- (g): The actuarial premium rate on the basis of which the insurance company is selected for implementation of the scheme in the selected clusters/areas is decided through bidding process by concerned States/Union Territories. The bidded/actuarial premium is dependent on the perception of risk by the concerned insurance company, whether it treats it as high, low or medium risk based on past data. States where there have been high claims in the past are treated as high risk States viz. Gujarat, Madhya Pradesh, Karnataka, Rajasthan etc. State-wise provisional details of premium paid by farmers along-with Central and State share payable under PMFBY and RWBCIS during Kharif 2016 and Rabi 2016-17 season are at Annexure-II.

Contd. 3/-

(h) : The timely and accurate yield assessments/crop damage assessment are essential for settling insurance claims of the farmers on account of crop damage, therefore, use of improved technology has been envisaged in the scheme. Use of smart phone based Android App for improving transparency, accountability and timeliness for getting yield data of Crop Cutting Experiments (CCEs) on national portal has been provided. Remote Sensing/satellite data has also been utilised for CCEs planning, improvement in yield assessment, area discrepancy, loss assessment and prevented sowing. Drones have also been recommended for the purpose to increase accuracy and speed of yield estimation and Mahalanobis National Crop Forecasting Center (MNCFC) and some insurance companies have used the services of third party drone service providers.

PMFBY envisages coverage of all food crops (cereals, millets and pulses), oilseeds and annual commercial/horticultural crops. However, the crops are notified by the concerned State Government subject to availability of past yield data based on Crop Cutting Experiments (CCEs) for requisite number of years. Government of India has been persuading the States/UTs from time to time in various meetings and through writing letters at highest level to notify all eligible crops and areas under the crop insurance schemes for the benefit of the farmers of the State.