

Sl. No.	State/ UT	Release Status (₹ in crores)
10.	Maharashtra	4.50
11.	Himachal Pradesh	5.70
TOTAL		78.765

#### Criteria for providing benefits under PMFBY

†1944. SHRI RAM NATH THAKUR: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the eligibility criteria for getting benefits under the Pradhan Mantri Fasal Bima Yojana (PMFBY);

(b) the salient features of this scheme;

(c) the number of farmers benefitted by the scheme since its inception till date, State-wise and district-wise; and

(d) whether there are different criteria for providing benefits to farmers belonging to different categories?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) to (d) Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced from Kharif 2016 season provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks *viz.* Drought, flood, pest and diseases etc. but also against farm level yield loss due to hailstorm, landslide and inundation. Further, immediate relief is also provided to insured farmers in case of adverse seasonal conditions during the crop season due to which expected yield during the season is likely to be less than 50% of the Threshold Yield in the concerned insurance unit. Salient features of the scheme are given in the Statement (*See below*).

The scheme is available for all eligible famers irrespective of their categories and size of holdings. However, it is compulsory for the farmers availing Seasonal Agricultural Operational Loans (SAO) loanee/Kisan Credit Cards (KCCs) from Rural Financial Institutions for notified crops in notified areas. The scheme is voluntary for other farmers. The criteria for providing benefits under the scheme is same for all categories and admissible compensation/claim is determined based on the shortfall in actual yield as assessed through Crop Cutting Experiments (CCEs) *vis-a-vis* threshold yield. Threshold yield being average yield of past seven years (excluding a maximum

† Original notice of the question was received in Hindi.

two calamity year(s) as notified by State Government/Union Territory) multiplied by applicable indemnity level for that crop.

The compensation/claim amount is arrived thereafter as per the formula below:

$$\frac{(\text{Actual Yield} - \text{Threshold Yield}) \times \text{Sum Insured}}{\text{Threshold Yield}}$$

The number of beneficiaries is known only after calculation of claims for the season under the scheme. Claims of Kharif 2016 season are processed as per provisions of the scheme.

### ***Statement***

#### *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 and 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 and 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 and 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 crops (under PMFBY/Weather Based Crop Insurance Scheme-WBCIS).

#### **Protection to Indian Varieties of Brassica Juncea**

1945. SHRI D. RAJA: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether there is any plan to protect Indian germplasm/native non-transgenic varieties of Brassica Juncea cultivated by Indian farmers and maintained within our National Agriculture Research System (NARS) from contamination from GM mustard; and

(b) if so, the details thereof and if not, the reasons therefor?