Source: Report on 'Accidental Deaths and Suicides in India' for relevant years, National Crime Records Bureau, Ministry of Home Affairs.

Relief under PMFBY

†1447. SHRI RAM NATH THAKUR: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether it is a fact that Government intends to provide relief to farmers through the Pradhan Mantri Fasal Bima Yojana (PMFBY), if so, the details thereof; and
- (b) the number of districts in Bihar in which nodal officers have been appointed by Government to provide relief through PMFBY and the system put in place to inform the farmers about the same, the details thereof?

[†] Original notice of the question was received in Hindi.

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) Yes, Sir. Pradhan Mantri Fasal Bima Yojana (PMFBY) with several farmer friendly features like, risk coverage for pre-sowing to post-harvest losses, one premium for all crops in a season, reduction in premium to be paid by the farmers, removal of cap on premium which had earlier led to reduction in sum insured *vis-à-vis* claims, if any; equating the sum insured with scale of finance for maximum risk coverage of farmers, on account payment for mid-season adversities, farm level claim assessment in respect of localized calamities of hailstorm, landslide and inundation and post-harvest losses etc. has been introduced from Kharif 2016 season to provide relief to farmers under the scheme. Details of Salient features of the PMFBY are given in the Statement (*See* below).

(b) As per provisions of the scheme, no nodal officers are appointed by the Government at district level for implementation of PMFBY. However, District Level Monitoring Committee (DLMC) oversees the implementation of the PMFBY at district level. Crop insurance is a financial tool to provide financial help to farmers in the wake loss by non-preventable risks, which is being implemented at grass-root level through empanelled implementing insurance companies. Insurance companies calculate the claims on receipt of yield data from concerned State Government and disburse the claims, if any, through concerned banks or directly to the concerned insured farmer's account.

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 is provided as subsidy and shared equally by the Centre and State.
- (vi) Uniform seasonality discipline and sum insured for both loanee and nonloanee 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.

- (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) Use of Remote Sensing Technology, Smartphones and Drones for quick estimation of crop losses to ensure early settlement of claims.
- (xiii) Crop Insurance Portal has been developed for ensuring better administration, co-ordination, transparency, dissemination of information and delivery of services including crediting the claim amount electronically to the individual farmer's bank account.
- (xiv) Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same.
- (xv) 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.
- (xvi) 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).

Inferior quality of agricultural appliances

†1448. SHRI AMAR SHANKAR SABLE: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether it is a fact that the appliances and machines such as water pumps, ploughs, sowing machine, pesticide spraying machine and digging machines are of poor design and inferior quality resulting in less production by farmers; and
- (b) if so, the steps taken by Government to upgrade the irrigational machines being used in agricultural activities?

[†] Original notice of the question was received in Hindi.