

(c) whether Government proposes to provide special financial help to prevent the migration of farmers from the Bundelkhand region of Uttar Pradesh?

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE (SHRI NARENDRA SINGH TOMAR): (a) and (b) The decennial Census conducted by Registrar General of India provides data on migrant workers by place of last residence and industrial category.

(c) The Union Government of India has initiated a number of schemes with the objective of providing financial and other helps. These, *inter-alia*, include the following schemes:—

- (i) Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)
- (ii) Kisan Credit Card (KCC)
- (iii) Interest Subvention Scheme
- (iv) Pradhan Mantri Annadata Aay Sanrakshan Abhiyan (PMAASHA)
- (v) Minimum Support Price (MSPs)
- (vi) Pradhan Mantri Fasal Bima Yojana (PMFBY)
- (vii) Soil Health Cards
- (viii) e-NAM

Profit earned by insurance companies under PMFBY

†3071. SHRIMATI SAMPATIYA UIKEY:

SHRIMATI CHHAYA VERMA:

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

(a) whether it is a fact that there is a provision to provide financial security to the claim disbursing insurance companies in case of any loss occurring to them under Pradhan Mantri Fasal Bima Yojana (PMFBY);

(b) if so, the details thereof;

(c) whether any upper limit is fixed for the profit of insurance companies;

†Original notice of the question was received in Hindi.

(d) if so, the details thereof; and

(e) the details of profit earned by various insurance companies under PMFBY during the last three years, year-wise?

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE (SHRI NARENDRA SINGH TOMAR): (a) and (b) As per provisions of Pradhan Mantri Fasal Bima Yojana (PMFBY), Government is paying premium subsidy only and all liability of claims is with the insurance companies. However, in case premium to claims ratio exceeds 1 : 3.5 or percentage of claims to Sum Insured exceeds 35%, whichever is higher, at the National Level in a crop season, then there is a provision to provide protection to Insurance Companies. The losses exceeding the above mentioned level in the crop season would be met from equal contribution of the Central Govt. and the concerned State/UT Government. This eventuality of claim ratio of 1:3.5 at the National level has not been triggered till yet. In case losses are below the above mentioned condition, insurers are responsible to settle the admissible claims.

(c) to (e) As regards profit and loss to insurance companies no upper or lower limit has been made in the scheme. However, it is informed that most of the general insurance companies except Agriculture Insurance Company of India Ltd. (AIC) are doing different types of businesses/policies. Thus overall profit/loss of these companies are due to profit/loss in these different lines of insurance. However, crop insurance is a major risk mitigation tool for the benefit of farmers. Insurance is all about spreading the risk over the period and over the area. As per provisions of the PMFBY/RWBCIS, premium from farmers along with Central and State Government share in premium subsidy is paid to the concerned insurance company for acceptance of risk and payment of claims as per provision of scheme. Details of premium collected and claims paid by insurance companies during last three years under PMFBY are given below:—

(` in crore)

Year	Gross Premium	Claims Paid
2016-17	21937	16782
2017-18	25346	21951
2018-19	28725	25785

In this regard, it is also informed that the difference between premium collected and claims paid by insurance companies is not solely the profit for the companies. The cost of reinsurance and administrative cost is also borne by the Insurance Companies.

Promoting and encouraging agriculture sector

3072. LT. GEN. (DR.) D.P. VATS (RETD.):

SHRI VIJAY PAL SINGH TOMAR:

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

(a) whether Government is contemplating to associate all the districts in the country to specialise in some or the other agricultural produce; and

(b) if so, whether Government would like to give a thrust on developing clusterbased model in a scientific manner as an effort to promote and encourage agriculture sector in the country?

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE (SHRI NARENDRA SINGH TOMAR): (a) and (b) In order to enhance the production and productivity of various agricultural commodities, several crop development programmes like National Food Security Mission (NFSM), Rashtriya Krishi Vikas Yojana (RKVY), Mission for Integrated Development of Horticulture (MIDH), etc. are already in operation in the country. Most of the above programmes are being implemented in potential districts identified for respective crops.

Under the NFSM programme, financial assistance is being provided for organizing cluster demonstrations on improved package of practices of various foodgrain crops and oilseeds, demonstrations on cropping system based crops. These demonstrations are conducted in a scientific manner in identified districts on respective crop. Assistance is also being provided on seed minikits, seed distribution, improved farm machineries/implements, efficient water application tools, plant protection chemicals/bio-agents, micro-nutrients and soil ameliorants and cropping system based training of farmers etc. in identified districts of the country. In addition, 80 Farmer Producer Organisations (FPOs) have been sanctioned to Small Farmer's Agri. Business Consortium (SFAC) for promotion of cluster based model in pulses and millets.