

GOVERNMENT OF INDIA
 MINISTRY OF AGRICULTURE AND FARMERS WELFARE
 DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE
RAJYA SABHA
UNSTARRED QUESTION NO-518
 TO BE ANSWERED ON 23/07/2021

BENEFITS TO FARMERS UNDER PMFBY

518. SHRI HARNATH SINGH YADAV:

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

- (a) the salient features of Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) the number of farmers who benefitted from PMFBY in the country during the last three years and the details of beneficiaries from Uttar Pradesh, district-wise; and
- (c) whether Government has taken any measures to give concession in the amount of premium to be paid by small farmers, if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) : The salient features of Pradhan Mantri Fasal Bima Yojana (PMFBY) are at **Annexure-I**.

(b) : Details of total number of farmer applications enrolled for which premium subsidy was provided during last three years under Pradhan Mantri Fasal Bima Yojana (PFMBY) are given in following table :

| Year | No. of farmer applications enrolled (in lakhs) |
|-------------|---|
| 2018-19 | 577.7 |
| 2019-20 | 612.3 |
| 2020-21 | 613.6 |

District-wise details of number of farmer applications enrolled for which premium subsidy was provided in Uttar Pradesh during last three years under PMFBY are given in **Annexure-II**.

(c) : Pradhan Mantri Fasal Bima Yojana (PMFBY) is being implemented on actuarial/bidded premium rates however, farmers including small farmers have to pay maximum 2% for Kharif, 1.5% for Rabi food and oilseed crops and 5% for commercial/horticultural crops and the balance of actuarial/bidded premium is shared by the Central and State Government on 50 : 50 basis and in case of North Eastern States on 90 : 10 basis from Kharif 2020.

Salient Features of PMFBY

- i) Provides comprehensive insurance coverage against crop loss on account of non-preventable natural risks, thus helping in stabilizing the income of the farmers and encourage them for adoption of innovative practices.
- ii) Increased 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) Actuarial/bidder premium but 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. Premium over and above these limits is shared by the Central and State Governments on 50 : 50 basis except in North Eastern Region where it is 90 : 10.
- 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 & Sum Insured for both loanee & non-loanee farmers
- vii) Removal of the provision of capping on premium which led to reduction in sum insured to facilitate farmers to get claim against full sum insured without any reduction.
- viii) Individual farm level assessment and settlement of claims for localized calamities of hailstorm, landslide, Inundation, Cloud Burst and Natural Fire and post harvest losses due to cyclone, cyclonic/unseasonal rains and hailstorm for the crops kept in the field for drying upto a period of 14 days, throughout the country.
- ix) Provision of claims upto 25% of sum insured for prevented sowing.
- x) “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.
- xi) Use of Remote Sensing Technology, Smartphones & Drones for quick estimation of crop losses to ensure early settlement of claims.
- xii) 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.
- xiii) Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same.
- xiv) Making the scheme voluntary for all farmers instead of compulsory for loanee farmers.

| <i>(number in `000s)</i> | | | |
|---|----------------|----------------|----------------|
| District-Wise Farmers enrolled in Uttar Pradesh under PMFBY as on 19.07.2021 | | | |
| | 2018-19 | 2019-20 | 2020-21 |
| Agra | 96.05 | 58.82 | 31.50 |
| Aligarh | 77.07 | 56.64 | 33.93 |
| Allahabad | 110.55 | 93.19 | 88.65 |
| Ambedkar Nagar | 85.12 | 59.99 | 43.26 |
| Amethi | 106.57 | 70.40 | 67.27 |
| Amroha | 20.42 | 11.93 | 4.30 |
| Auraiya | 51.17 | 41.37 | 38.08 |
| Azamgarh | 50.06 | 38.22 | 24.29 |
| Baghpat | 3.15 | 2.54 | 1.23 |
| Bahraich | 160.58 | 93.11 | 101.19 |
| Ballia | 57.10 | 39.70 | 65.04 |
| Balrampur | 26.27 | 20.14 | 14.15 |
| Banda | 108.60 | 111.78 | 85.98 |
| Bara Banki | 134.58 | 227.08 | 189.31 |
| Bareilly | 48.33 | 37.93 | 19.61 |
| Basti | 95.67 | 57.54 | 103.96 |
| Bhadohi | 21.32 | 16.97 | 11.38 |
| Bijnor | 2.78 | 2.50 | 6.70 |
| Budaun | 48.73 | 45.16 | 29.69 |
| Bulandshahr | 139.19 | 109.98 | 90.94 |
| Chandauli | 38.70 | 36.57 | 23.02 |
| Chitrakoot | 31.26 | 34.37 | 38.72 |
| Deoria | 71.28 | 74.25 | 77.58 |
| Etah | 31.31 | 21.98 | 12.32 |
| Etawah | 59.51 | 40.23 | 36.75 |
| Faizabad | 90.25 | 72.85 | 58.18 |
| Farrukhabad | 50.75 | 38.54 | 17.90 |
| Fatehpur | 146.44 | 118.62 | 114.29 |
| Firozabad | 71.61 | 43.17 | 28.01 |
| Gautam Buddha Nagar | 13.64 | 17.41 | 8.94 |
| Ghaziabad | 4.77 | 4.06 | 2.59 |
| Ghazipur | 90.11 | 76.72 | 56.32 |
| Gonda | 70.04 | 26.71 | 25.05 |
| Gorakhpur | 102.64 | 76.95 | 92.76 |
| Hamirpur | 96.21 | 68.69 | 77.20 |
| Hapur | 7.73 | 7.74 | 3.34 |
| Hardoi | 119.80 | 74.80 | 76.08 |
| Hathras | 47.79 | 31.40 | 10.95 |
| Jalaun | 183.90 | 114.00 | 103.09 |
| Jaunpur | 36.99 | 33.75 | 23.56 |

| | | | |
|-------------------------|--------|--------|--------|
| Jhansi | 455.25 | 369.48 | 381.21 |
| Kannauj | 94.01 | 68.09 | 44.54 |
| Kanpur Dehat | 146.95 | 87.25 | 81.68 |
| Kanpur Nagar | 118.48 | 91.19 | 79.40 |
| Kasganj | 24.08 | 17.84 | 11.79 |
| Kaushambi | 53.07 | 45.03 | 34.27 |
| Kheri | 32.54 | 10.81 | 7.70 |
| Kushinagar | 118.88 | 94.29 | 109.83 |
| Lalitpur | 338.52 | 323.35 | 295.11 |
| Lucknow | 54.78 | 48.60 | 37.46 |
| Mahoba | 187.06 | 80.40 | 113.63 |
| Mahrajganj | 127.31 | 70.14 | 86.56 |
| Mainpuri | 61.18 | 31.02 | 17.36 |
| Mathura | 154.64 | 177.47 | 174.00 |
| Mau | 27.46 | 22.26 | 16.53 |
| Meerut | 5.24 | 3.21 | 1.54 |
| Mirzapur | 93.47 | 57.83 | 58.13 |
| Moradabad | 32.91 | 26.66 | 10.17 |
| Muzaffarnagar | 3.28 | 2.31 | 1.40 |
| Pilibhit | 68.71 | 74.02 | 26.60 |
| Pratapgarh | 81.79 | 67.93 | 67.97 |
| Rae Bareli | 218.83 | 167.02 | 171.06 |
| Rampur | 115.54 | 85.61 | 27.72 |
| Saharanpur | 9.96 | 7.82 | 3.16 |
| Sambhal | 42.13 | 26.00 | 10.04 |
| Sant Kabir Nagar | 60.00 | 41.53 | 57.29 |
| Shahjahanpur | 41.44 | 32.83 | 15.42 |
| Shamli | 6.97 | 4.41 | 1.10 |
| Shrawasti | 56.81 | 39.50 | 39.37 |
| Siddharthnagar | 97.46 | 51.74 | 75.82 |
| Sitapur | 102.83 | 69.87 | 56.90 |
| Sonbhadra | 55.78 | 42.50 | 34.93 |
| Sultanpur | 131.62 | 76.23 | 49.01 |
| Unnao | 124.22 | 91.18 | 67.17 |
| Varanasi | 23.38 | 20.27 | 17.56 |
