



# UNNAT BHARAT ABHIYAN CELL



**Sardar Vallabhbhai National Institute of Technology, Surat**

## **Presentation on PMFBY: Pradhan Mantri Fasal Bima Yojana**



## **Presentation created by**

- Team Saathi (Government Schemes Implementation), UBA Cell, SVNIT, Surat

**Source:** Pradhan Mnatri Fasal Bima Yojana Website

**Link:** <https://pmfby.gov.in/>



## OBJECTIVES OF PMFBY

- Hon'ble Prime Minister Shri Narendra Modi has launched PMFBY on 13<sup>th</sup> January, 2016
- PMFBY Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agricultural practices.
- Ensuring flow of credit to the agriculture sector which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

- **The Mission Coordinator: Ministry of Agriculture & Farmers Welfare, Government of India**



# NATIONAL CROP INSURANCE PORTAL

- In an endeavour to integrate Technology in implementation and execution of the Scheme, the Govt. of India has designed and developed a National Crop Insurance Portal (NCIP) ([www.pmfby.gov.in](http://www.pmfby.gov.in)).
- This will bring in better administration and coordination amongst stakeholders viz. Farmers, States, Insurers and Banks as well as real time dissemination of information and transparency.

## Management


The existing State Level Co-ordination Committee on Crop Insurance (SLCCCI), Sub Committee to SLCCCI, District Level Monitoring Committee (DLMC) responsible for proper management of the PMFBY Scheme.



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### COVERAGE OF FARMERS

- All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage.
  - All farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions (FIs) (i.e. loanee farmers) for the notified crop(s) season would be covered compulsorily.
  - Collection of premium under the Scheme is exempted from applicability of Goods & Service Tax (GST)
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## VOLUNTARY COMPONENT OF THE SCHEME

- The Scheme is optional for non-loanee farmers.
- The insurance coverage will strictly be equivalent to sum insured / hectare , as defined in Govt. notification or / and on National Crop Insurance Portal multiplied by sown area for notified crop.

## COVERAGE OF CROPS

1. Food Crops (Cereals, Millets and Pulses)
2. Oilseeds
3. Annual Commercial / Annual Horticulture crops.

In addition for perennial crops, pilots for coverage can be taken for those perennial horticulture crops for which standards methodology for yield estimation is available.



# COVERAGE, RISKS & EXCLUSIONS

Following stages of the crop risks leading to crop loss are covered under the Scheme. Addition of new risks by the State Govt other than the one mentioned below, by the State Govt. is not permitted.

- 1. Prevented Sowing/Planting/Germination Risk:** Insured area is prevented from sowing/ planting/germination due to deficit rainfall or adverse seasonal/weather conditions.
- 2. Standing Crop (Sowing to Harvesting):** Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. Drought, Dry spell, Flood, Inundation, widespread Pests and Disease attack, Landslides, Fire due to natural causes ,Lightening, Storm, Hailstorm and Cyclone.
- 3. Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread / small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclone, Cyclonic rains and Unseasonal rains.



- 4. Localized Calamities:** Loss/damage to notified insured crops resulting from occurrence of identified localized risks of Hailstorm, Landslide, Inundation, Cloud burst and Natural fire due to lightening affecting isolated farms in the notified area.
- 5. Add-on coverage for crop loss due to attack by wild animals:** The States may consider providing add-on coverage for crop loss due to attack by wild animals wherever the risk is perceived to be substantial and is identifiable. Detailed protocol and procedure for evaluation of bids will be issued separately by GOI in consultation with Ministry of Environment and Forest and GIC Re.

The add-on coverage will be optional for the farmers and applicable notional premium will be borne by the farmer, however the State Governments may consider providing additional subsidy on this coverage, wherever notified. The actuarial premium rates for add-on coverage should be sought in the bid itself from the Insurance Companies, however the add-on actuarial premium rate will be considered separately and shall not form part of evaluation of L1.

**General Exclusions: Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.**

**Note: State Govts./UTs ,in consultation with SLCCCI, can exclude any of the aforesaid perils listed above which is not prevailing in their State/UT**



## PREMIUM RATES & PREMIUM SUBSIDY

The **Actual Premium Rate (APR)** would be charged under PMFBY by implementing Insurance Company. The Rate of Premium Payable by the farmer will be as given in Table 1.0 (SI: Sum Insured)

Season	Crops	Maximum Premium Payable by Farmer (% of Sum Insured)*
Kharif	All Food grains and Oilseeds crops (all Cereals, Millets, Pulses, and Oilseeds crops)	2 % of SI or Actual rate whichever is less
Rabi	All Food grains and Oilseeds crops (all Cereals, Millets, Pulses, and Oilseeds crops)	1.5 % of SI or Actual rate whichever is less
Kharif & Rabi	Annual Commercial / Annual Horticulture crops	5 % of SI or Actual rate whichever is less
	Perennial horticulture crops (pilot basis)	5 % of SI or Actual rate whichever is less

\* Premium paid by non loanee farmers should be round off in Rupee terms.

## PREMIUM SUBSIDY

- The difference between Actuarial Premium Rate and the rate of Insurance premium payable by farmers shall be treated as Rate of Normal Premium Subsidy, which shall be shared equally by the Centre and State Govts. However, the State/ UT Govts. are free to extend additional subsidy over and above the normal subsidy from its budget. In other words, additional subsidy, if any shall be borne entirely by the State/ UT Govt. Subsidy in premium is allowed only to the extent of Sum Insured.
- Govt. premium subsidy to the Private empanelled Insurance Companies may be routed through Agricultural Insurance Company (AIC) or any agency designated by GOI strictly as per the guidelines/order of the Govt.



## ROLE OF UNNAT BHARAT ABHIYAN PARTICIPATING INSTITUTE

- **Step 1:** Visit and meeting with near by Concerned Insurance Companies, Banks and Agriculture officer and understand the PMFBY Scheme.
- **Step 2:** Conduct surveys and identify the need of PMFBY in UBA adopted villages.
- **Step 3:** Work with Gram Panchayat & Taluka Pnachayat / District Panchayat Department for implementation of PMFBY scheme in adopted UBA Village cluster.



**For more details visit Concerned Insurance Companies Office,  
Banks, Gram Talati / Taluka Agriculture Officer @ Taluka (Block)  
Panchayat / District Agriculture Officer, District Panchayat**

**The details are also available in following document:**

- 1. Revised\_Operational\_Guidelines (Annexure I)**
- 2. Website link for important documents:**  
<https://pmfby.gov.in/guidelines>



## CONTACT INFORMATION

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**THANK YOU**

**UNNAT HO !!!**

