

ICAR-Central Research Institute for Dryland Agriculture

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Date: 2.2.2017

Answer to the Rajya Sabha Q Dy. No. 1757

d) Whether the Pradhan Mantri Fasal Bima Yojana adequately covers all the risks in agricultural sector and provide security to farmers in form of crop insurance and if so, the details thereof?

- No

The following risks, causing yield losses, are **covered** under the scheme:

- i. **Yield losses (standing crops, on notified area basis):** Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, such as
 - Natural Fire and Lightning
 - Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
 - Flood, Inundation and Landslide
 - Drought, Dry spells
 - Pests/ Diseases etc.
- ii. **Prevented sowing (on notified area basis):-** In cases where majority of the insured farmers of a notified area, having intent to sow/plant and incurred expenditure for the purpose, are prevented from sowing/planting the insured crop due to adverse weather conditions, shall be eligible for indemnity claims up to a maximum of 25% of the sum-insured.
- iii. **Post-harvest losses (individual farm basis):** Coverage is available up to a maximum period of 14 days from harvesting for those crops which are kept in “cut & spread” condition to dry in the field after harvesting, against specific perils of cyclone /cyclonic rains, unseasonal rains throughout the country.
- iv. **Localised calamities (individual farm basis):** Loss / damage resulting from occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

Following risks which causes yield losses are **excluded** from the scheme

- The risks not related to weather, viz., war & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and /or destroyed by domestic and/or wild animals
- In case of Post–Harvest losses, the harvested crop bundled and heaped at a place before threshing,
- Other preventable risks.