

**प्रेस सूचना ब्यूरो**  
**भारत सरकार**  
**कृषि और किसान कल्याण मंत्रालय**

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**नई फसल बीमा योजनाओं का लाभ**

भारत सरकार ने सरल प्रावधानों के साथ प्रधानमंत्री कृषि बीमा योजना (पीएमएफबीवाई) शुरू की है, जिससे वे अधिक किसान हितैषी हैं। यह योजना किसानों को गैर-रोकथाम योग्य प्राकृतिक जोखिमों के खिलाफ अधिकतम वित्तीय सुरक्षा प्रदान करती है।

**योजना का सरलीकरण**

पूर्ववर्ती फसल बीमा योजनाओं की समीक्षा के बाद, किसानों के लिए सरलीकृत प्रावधानों और कम प्रीमियम के साथ, पीएमएफबीवाई तैयार की गई है, जिसके परिणामस्वरूप किसानों में जागरूकता बढ़ी है और क्षेत्र और फसलों के कवरेज में वृद्धि हुई है।

**प्रीमियम में कमी**

किसानों का प्रीमियम सभी खाद्य और तिलहनी फसलों के लिए कम किया गया है और रबी के लिए अधिकतम 1.5%, खरीफ के लिए 2% और वार्षिक बागवानी / वाणिज्यिक फसलों के लिए 5% रखा गया है।

**बढ़ा हुआ कवरेज:**

- 2016-17 में, सकल फसली क्षेत्र (जीसीए) का 30% 2015-16 में 23% की तुलना में कवर किया गया है।
- 2016-17 में, कुल 5.74 करोड़ किसानों को शामिल किया गया था, जिसमें 1.35 करोड़ गैर-लोन भी शामिल थे। इस प्रकार, किसानों की कुल कवरेज में 0.89 करोड़ की वृद्धि हुई, पिछले वर्ष की तुलना में 18.23% की वृद्धि। गैर-लोन के कवरेज में 123.50% की वृद्धि हुई है।
- 2016-17 के दौरान 518.11 लाख हे। क्षेत्र का बीमा किया गया था जो 56.56 लाख हेक्टेयर था। पिछले वर्ष की तुलना में अधिक, 10.78% की वृद्धि।
- 2016-17 में, गैर-ऋणी किसानों का कवरेज कुल बीमाकृत किसानों के 5% से 22.5% तक है।

**बीमा राशि में वृद्धि**

- तत्कालीन योजनाओं के तहत प्रीमियम की कैपिंग के कारण, बीमा राशि तदनुसार, जिसके परिणामस्वरूप किसानों की उम्मीद लाभ और उनकी फसल का नुकसान के लिए पूरा मुआवजा नहीं दी गई थी के रूप में कम हो गया था। हालांकि, PMFBY के तहत, किसानों को अधिकतम जोखिम कवरेज प्रदान करने के लिए, बीमा राशि को स्केल ऑफ फाइनेंस (SOF) के बराबर किया गया है। परिणामस्वरूप किसानों को अब बिना किसी कटौती के पूरी बीमा राशि के दावों का समय पर निपटान हो जाता है और उन्हें फसल के नुकसान की भरपाई हो जाती है।
- 2016-17 में, कुल क्षेत्र को रुपये की राशि के लिए बीमा किया गया है। 204779 करोड़, जो रु। की तुलना में 78.14% अधिक है। 2015-16 में 114951.81 करोड़।
- Sum insured per ha. in Kharif 2015 was Rs. 20498 which increased to Rs. 34574 in Kharif 2016 and in Rabi 2015-16 was Rs. 8733 which increased to Rs. 39358 in Rabi 2016-17.

**Increase in Risk Coverage**

Comprehensive coverage has been provided against non-preventable natural risks from pre-sowing to post-harvest losses. In addition, losses due to localised risks are estimated at the individual farm level for claim settlement.

- **Coverage of Losses due to Prevented Sowing :** In 2016-17, in Tamil Nadu, claims worth Rs. 27.61 crore (upto 25% of sum insured) were settled due to prevented sowing on account of inclement weather.

- **25% advance relief due to mid-season adversity** : In 2016-17, due to adverse climatic conditions such as floods, drought spell, severe drought, unseasonal rains etc., on account payments were made to the tune of Rs. 31.69 crore in Uttar Pradesh, Rs. 11 crore in Chhatisgarh, Rs. 11.19 crore in Maharashtra and Rs. 9.42 crore in Madhya Pradesh.
- **Coverage of localised claims** : In 2016-17, due to localised calamities such as hailstorm, inundation and landslides, claims worth Rs. 0.11 crore in Andhra Pradesh, Rs. 0.09 crore in Chhatisgarh, Rs. 4.04 crore in Haryana, Rs. 1.55 crore in Maharashtra, Rs. 0.32 crore in Rajasthan and Rs. 0.80 crore in Uttar Pradesh were settled expeditiously before conduct of Crop Cutting Experiments.
- **Coverage of Post-Harvest Losses** : In 2016-17, claims on this account worth Rs. 0.11 crore in Andhra Pradesh, Rs. 0.66 crore in Manipur and Rs. 16.51 crore in Rajasthan were settled.

### Use of Improved Technology

Under erstwhile crop insurance schemes due to non- adoption of improved technology there was considerable delay in settlement of claims. Under the new scheme, the States are required to give Crop Cutting Experiment (CCE) data to insurance companies within one month of harvest and the companies have to settle the claims within three weeks of receiving the CCE data. Under earlier schemes, estimation of yield data was done without using technology through manual means, due to which there was huge delay in obtaining CCE data. Due to this the claim settlement, on an average took six months to one year. To eliminate this delay and to promote transparency, it has been made mandatory to use smartphones/CCE Agri App for capture/transmission of yield data to the crop insurance portal. Due to this innovation, subsequent to harvest of Kharif crops between November to December 2016, CCE data could be obtained from end December onward and by January end settlement of claims had been initiated.

From the first season itself States like Bihar, Tamil Nadu, Haryana, Karnataka, Odisha sent the complete yield data through CCE Agri App and others like Gujarat, Jharkhand, West Bengal, Andhra Pradesh, Maharashtra, Madhya Pradesh did it partially. For Kharif 2016, apart from certain areas where there is a dispute regarding yield data between States and insurance companies, for remaining State the claims have already been calculated.

- In order to promote transparency and timeliness a Central Crop Insurance Portal has been developed which integrates farmers and other stakeholders and also provides for online registration of farmers.
- All possible farmer friendly administrative initiatives and technology have been put in place to increase the coverage of non-loanee farmers including sharecroppers. For example Common Service (CSC) has been engaged to facilitate enrolment of non-loanee farmers from Kharif 2017.
- Approximately 12 lakh farmers have registered online for crop insurance during Kharif 2017.
- Direct Benefit Transfer (DBT) has been initiated to facilitate transmission of claims amount directly to the farmers account.
- Provision has been made for use of advanced technology such as drone, remote sensing etc. for promoting transparency and immediate settlement of insurance claims.

### Claim Settlement

- In 2016-17 (Kharif 2016 and Rabi 2016-17), which was a good monsoon year, against the gross premium of Rs. 22,344.93 crore, total claims have been estimated at about Rs. 15100.68 crore (68%). Of this amount, claims of Rs. 9446.83 crore have been approved and claims of Rs. 6624.65 crore have already been settled/paid by Insurance companies. It is to be noted that claim calculation for some crops/areas for Kharif 2016 and most of the areas/crops for Rabi 2016 is yet to be made by insurance companies.

- In comparison under actuarial premium based erstwhile schemes during 2011-12, which was also an agriculturally favourable year, claims settled were only Rs. 1357.60 crore vis-a-vis premium of Rs. 2131.29 crore, i.e. 63.70%.
- Likewise in 2015-16, against the gross premium of Rs. 3076.92 crore claims were to the tune of Rs. 4155.40 crore i.e. 133.75% of the gross premium. As this was a drought year, therefore claims were more than the premium collected.

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