

Crop Insurance: Crop or Agriculture Insurance covers risks of anticipated loss in yield of various crops. Almost the entire of Crop Insurance business comes from 'Schemes' or 'Programme'. These Schemes operate on principles of 'Area Approach'. Coverage is compulsory for farmers taking crop loans from rural financial institutions (RFIs) for cultivation of crops, i.e., loanee farmers. Non-loanee farmers can also insure their crops under the same schemes.

Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in all over India from Kharif 2016 Season but due to some technical reason it was implemented from Rabi 2016-17 Season in all districts of Assam.

Objective of the Scheme

- ▶ Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events like natural calamities.
- ▶ Encouraging farmers to adopt innovative and modern agricultural practices.
- ▶ Stabilizing the income of farmers to ensure their continuance in farming.
- ▶ Ensuring flow of credit to the agriculture sector, which will contribute to food security, crop diversification and enhancing growth and protecting farmers from production risks

Details of the Scheme

- ▶ PMFBY is **compulsory** for Loanee farmers and **optional** for non-loanee farmers.
- ▶ Insurance Unit (Notified Area) is : **Village/ Village Panchayat.**
- ▶ Farmers premium rate for Kharif Season is 2%, Rabi Season 1.5% and for Commercial / Horticultural crops 5% on Sum Insured.

Coverage of Risks

- ▶ Prevented Sowing/ Planting Risks- Due to deficit rainfall/ adverse seasonal conditions.
- ▶ Standing Crops – Drought, Dry spells, Flood, inundation, Pests and Diseases, Landslides, Natural Fire, and Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.
- ▶ Post- Harvest Losses- Maximum Two Weeks
- ▶ Localized Calamities – Localized risks of hailstorm, Landslides.

Crops Covered Under PMFBY

- ▶ Food crops (Cereals , Millets and Pulses)- Ahu Paddy, Sali Paddy, Summer Paddy, Wheat, Black Gram and Green Gram
- ▶ Oilseeds- Rape & Mustard
- ▶ Annual Commercial/Annual Horticultural crops- Potato, Sugarcane and Jute

Preconditions for Implementation of the Scheme

- ▶ Claims is settled on the basis of Yield data.
- ▶ State has to conduct requisite number of Crop Cutting Experiments (CCE) at the level of notified insurance unit area, which has been done by the Department of Economics & Statistics.
- ▶ CCE based yield data will be submitted to insurance company within the prescribed time limit.
- ▶ State will make necessary budgetary provision in State budget, to release premium subsidy based on fair estimates at the beginning of the crop season.
- ▶ Use of smart phone & Mobile application in conducting for CCE for early calculation & settlement of admissible claims to the farmers under PMFBY in transparent manner .

For Details of PMFBY

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www.agri-insurance.gov.in

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