



RISKS AND CALAMITIES COVERED UNDER PMFBY

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The Pradhan Mantri Fasal Bima Yojana (PMFBY), introduced in the country from 2016-17, is voluntary for the States as well as farmers. The scheme provides for comprehensive risk insurance against crop damage due to non-preventable natural risks from pre-sowing to post-harvest for the crops/areas notified by the concerned State Government. The losses to crops due to wild animals, being preventable in nature, were therefore not covered earlier. However, at the request of Ministry of Environment, Forest and Climate Change and State Governments, States have been allowed to notify the losses by wild animals on individual assessment as add on cover at the cost of State Government. Detailed protocol for such coverage has been provided in the Operational Guidelines of the scheme.

Inundation as a risk cover is available to all notified crops under (PMFBY). However, for hydrophilic crops like paddy, jute, mesta, sugarcane, such cover is available except in case of localized claims.

This information was given by the Minister of State for Agriculture and Farmers Welfare **SHRI RAMNATH THAKUR** in a written reply in Lok Sabha today.

RC/MS

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