



THE MAIN FEATURES/OPERATIONAL MODALITIES

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is the flagship crop insurance scheme launched by Govt. of India in 2016 and the scheme implemented as per the operational guidelines and instructions issued by the DAC&FW, GoI from time to time.

Government of Andhra Pradesh implemented scheme from Kharif 2016 to Kharif 2019. With a view to ensuring **Universal coverage** of notified crops under the Crop Insurance scheme without any premium burden on the Farmers and separate registration, the Government of AP later implemented Dr. YSR Free Crop Insurance (Dr.YSRFCI)

Now, the Government of Andhra Pradesh decided to implement the scheme jointly with the GOI during 2022-23 (Kharif 2022 and Rabi 2022-23) onwards, with nomenclature as Dr YSRFCI-PMFBY.

All the cultivators growing notified crops in notified areas, whose crop details were captured through the e-crop (a software application for capturing crop details) and **after successful completion of farmer e-kyc and social audit** become eligible for coverage under this scheme.

Farmers need not pay anything in the shape of premium, and the State Govt will also pay the Farmer's share along with the premium subsidy **for all the approved applications in the National Crop Insurance Portal (NCIP)**

As per the decisions taken during the State Level Coordination Committee on Crop Insurance (SLCCCI) meeting held on 18th August, 2022, online tenders floated for selection of L1 insurance company for implementation of Dr YSRFCI-PMFBY during 2022-23.

COVERAGE OF FARMERS:

- a. All the **cultivators** growing notified crops in notified areas, whose crop details captured through the e-crop (a software application for capturing crop details) and **after successful completion of farmer e-kyc and social audit** become eligible for coverage under this scheme.



- b. Farmers need not pay anything in the shape of premium, and the State Govt will also pay the Farmer's share along with the premium subsidy **for all the approved applications in the National Crop Insurance Portal (NCIP)**
- c. The ICs have right to verify the correctness of e-crop data against each application till completion of the social audit. Any discrepancy that is found further in time shall be taken to the notice of State Govt. Subject to approval by the State Govt, the ICs will be allowed to reject such applications in the National Crop Insurance Portal.
- d. It shall not be open for the insurance company to take a stand independently without consent of the State Govt & GOI. The e-crop data will be the final data for coverage and there shall not be any separate enrolment by the ICs.
- e. The data recorded in e-crop portal will be transmitted to the National Crop Insurance Portal (NCIP).

COVERAGE OF RISKS

- a. Dr YSRFCI-PMFBY is an **index-based** insurance scheme. The financial loss of a farmer growing notified crops in notified areas is calculated under Dr YSRFCI-PMFBY by comparing the Actual Yield of the crop for a season against pre-defined historical Average Yield Index values.
- b. All claims based on the final yield estimates through CCEs are to be settled. **No frills add on cover like prevented sowings, Mid-season adversity, Localized calamities and post-harvest losses are covered.**



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

SEASONALITY DISCIPLINE

- a. The e-crop data booked till **15th October 2022** shall only be considered for coverage under Crop Insurance for Kharif 2022 subject to correction through grievances received during social audit. Similarly, will be for Rabi 2022-23, and the e-crop booking the data shall be considered till 31st March 2023.
- b. The enrolment is purely based on e-crop booking. Hence, ICs shall not open any other independent channel for enrolment.