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Prelims PYQ, Mains model answers, and copy evaluation. Write to the desk for this paper, a doubt, or the AI waitlist.

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Q10

Given the vulnerability of Indian agriculture to vagaries of nature, discuss the need for crop insurance and bring out the salient features of the Pradhan Mantri Fasal Bima Yojana (PMFBY).

UPSC Civil Services Mains 2016 · GS III · 12 marks · Crops, Irrigation and Marketing

Major crops - cropping patterns in various parts of the country; different types of irrigation and irrigation systems; storage, transport and marketing of agricultural produce and issues and related constraints; e-technology in the aid of farmers.

Facts & figures for this PYQ only.

Numbers move. Confirm the latest Budget, Economic Survey or census round. This sheet is for revision, not a substitute for the model answer.

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PMFBY

Pradhan Mantri Fasal Bima Yojana, launched for kharif 2016, replacing NAIS/MNAIS as the flagship yield-risk scheme.

Farmer premium

2 per cent kharif food and oilseeds, 1.5 per cent rabi food and oilseeds, 5 per cent annual commercial and horticultural crops.

Area-yield approach

Claims for widespread calamity rest on notified-area yield versus a threshold, usually via crop-cutting experiments.

Prevented sowing

PMFBY can compensate when adverse weather stops sowing in a notified area, not only when a standing crop fails.

NAIS / MNAIS

National Agricultural Insurance Scheme and Modified NAIS: earlier Union products with higher farmer cost and slower claims.

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