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Q21

With reference to 'Pradhan Mantri Fasal Bima Yojana', consider the following statements: 1. Under this scheme, farmers will have to pay a uniform premium of two percent for any crop they cultivate in any season of the year. 2. This scheme covers post-harvest losses arising out of cyclones and unseasonal rains. Which of the statements given above is/are correct? (a) 1 only (b) 2 only (c) Both 1 and 2 (d) Neither 1 nor 2 Official key: B.

UPSC Civil Services Prelims 2016 · General Studies · 2 marks · Current Affairs and GK

Current events, government schemes, miscellaneous GK - Prelims GS Paper I.

Explanation

(a)

Statement 1 only. PMFBY does not charge a flat 2 per cent on every crop in every season. Kharif foodgrains/oilseeds were about 2 per cent, rabi about 1.5 per cent, and annual commercial/horticultural crops about 5 per cent. 1 is false.

(b) Official key

Statement 2 only. The scheme covers specified post-harvest losses from cyclones and unseasonal rains (cut-and-spread produce in the field, within a notified window). Premiums are not uniform at 2 per cent. That stored letter is the official key.

(c)

Both. Because the uniform 2 per cent claim fails, both cannot be the key.

(d)

Neither. Post-harvest cyclone/unseasonal-rain cover is a real PMFBY feature, so 'neither' is not the key.

Summary

Official key is (b) 2 only. Pradhan Mantri Fasal Bima Yojana uses crop-and-season-wise farmer premiums, not one 2 per cent rate for all. It does cover specified post-harvest losses from cyclone and unseasonal rain. Honour the stored letter (b).

Related possible facts

These can be asked in a future Prelims paper.

PMFBY launch

Kharif 2016

Kharif farmer premium (design)

2% of sum insured for foodgrains and oilseeds

Rabi farmer premium (design)

1.5% for foodgrains and oilseeds

Horticulture/commercial

5% farmer premium in the original design

Replaced

NAIS / MNAIS / WBCIS in large part

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