

GOVERNMENT OF INDIA
 MINISTRY OF AGRICULTURE AND FARMERS WELFARE
 DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
RAJYA SABHA
UNSTARRED QUESTION NO. 1463
 TO BE ANSWERED ON 10/12/2021

COLLECTION OF PREMIUM AND PAYMENT OF CLAIMS UNDER PMFBY

1463. SHRI BIKASH RANJAN BHATTACHARYYA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the number and percentage of farmers covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) since its inception, State-wise;
- (b) the total amount of premium collected by the respective companies from the farmers/State Governments/Union Government under the Yojana along with the claims placed and the compensation paid during this period;
- (c) the number of States covered under the Yojana and the States which opted out during this period; and
- (d) the details of any other insurance schemes existing in various States?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) to (d) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. Based on the experience and feedback from the stakeholders, scheme has been revised and further revamped with effect from Rabi 2018 and Kharif 2020-21 season respectively. The PMFBY is available for all States/UTs and is voluntary for them. States/UTs are free to subscribe under the scheme keeping in view their risk perception and financial considerations etc. Since inception of the scheme in Kharif 2016, 27 States/Union Territories implemented the PMFBY in one or more seasons. States/UTs of Assam, Andaman & Nicobar Islands, Chhattisgarh, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Odisha, Puducherry, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh and Uttrakhand are implementing the scheme at present. Following States are implementing their own assistance/crop insurance schemes for their farmers :

State	Name of Scheme
Andhra Pradesh	Dr. YSR Free Crop Insurance Scheme
Bihar	Bihar Rajya Fasal Sahayata Yojana
Gujarat	Mukhyamantri Sahay Yojana
Jharkhand*	Jharkhand Fasal Rahat Yojana
West Bengal	Bangla Shashya Bima

** Approved by the State Government. Not operationalised.*

Besides, PMFBY, Government is also implementing Restructure Weather Based Crop Insurance Scheme (RWBCIS) to indemnify the insured farmers against the likely crop losses due to adverse weather conditions.

Coconut Development Board (CDB) is also administering a Coconut Palm Insurance Scheme (CPIS) in coconut growing States.

Besides above, in addition to PMFBY, State Government of Kerala and Goa are also implementing their own schemes namely, Kerala State Crop Insurance Scheme and Shetkari Aadhar Nidhi respectively for few crops including plantation crops alongwith PMFBY/RWBCIS.

State-wise details of farmer applications enrolled and area insured since inception of the scheme till 2021-22 are given in **Annexure-I**.

State-wise details of premium collected by insurance companies from farmers, State Government and Central Government, claims reported and claims paid under PMFBY since inception of the scheme till 2020-21 are at **Annexure-II**.

State Wise details of farmer applications and area insured from 2016-17 to 2021-22 under PMFBY as on 03.12.2021						
State/UT Name	Total Farmers Applications Insured (Lakh)					
	2016-17	2007-18	2018-19	2019-20	2020-21	2021-22 (Kharif only & provisional)
A & N Islands	0.003	0.004	0.01	0.001	0.003	0.002
Andhra Pradesh	17.8	18.3	24.4	27.9	*	*
Assam	0.6	0.6	0.7	10.1	16.6	0.9
Bihar	27.1	23.0		*		*
Chhattisgarh	15.5	14.7	15.7	40.2	51.6	48.4
Goa	0.01	0.01	0.003	0.01	0.001	0.0005
Gujarat	19.8	17.6	21.7	24.8	*	*
Haryana	13.4	13.4	14.8	17.1	16.5	5.5
Himachal Pradesh	3.8	3.8	2.7	2.8	2.4	0.9
Jammu & Kashmir	*	1.6	1.5	*	*	0.5
Jharkhand	8.8	12.0	12.9	10.9	*	*
Karnataka	29.5	20.9	28.8	16.7	18.0	15.9
Kerala	0.8	0.6	0.6	0.6	0.8	0.4
Madhya Pradesh	74.6	70.3	74.4	82.3	82.6	41.0
Maharashtra	118.8	102.7	148.3	145.7	124.0	83.6
Manipur	0.1	0.1	0.01	0.03	*	0.03
Meghalaya	0.001	0.03	0.01	0.01	0.001	-
Odisha	18.2	18.9	21.0	48.8	97.5	70.2
Puducherry	0.1	*	0.003	0.1	0.1	0.001
Rajasthan	93.6	91.1	71.8	85.3	107.6	166.8
Sikkim	0.01	0.01	0.002	0.0002	0.001	0.01
Tamil Nadu	14.6	15.1	25.4	38.9	59.8	1.4
Telangana	9.7	11.0	8.0	10.3	*	*
Tripura	0.1	0.1	0.02	0.4	2.6	2.0
Uttar Pradesh	72.9	54.2	61.4	46.4	41.9	20.8
Uttarakhand	2.6	2.2	1.9	2.1	1.7	1.1
West Bengal	41.3	40.4	51.4	*	*	*
GRAND TOTAL	583.7	532.6	587.5	611.3	623.5	459.3

* Not Implemented.

Annexure-II

Insurance company-wise premium (Farmers/State Government/Central Government) and claims under PMFBY from inception of the scheme till 2020-21 as on 03.12.2021						
Insurance Company Name	Farmers Share in Premium	State Share in Premium	GOI Share in Premium	Gross Premium	Reported Claims	Paid Claims
2016-17						
AIC	1,589.7	3,269.9	3,174.2	8,033.7	5,621.4	5,621.4
Bajaj Allianz	290.8	604.9	583.6	1,479.3	1,115.9	1,115.9
Chola MS	96.1	85.7	85.7	267.6	159.0	159.0
Future Generali	43.7	81.1	55.8	180.6	69.7	69.7
HDFC Ergo	418.8	1,163.5	1,066.0	2,648.3	2,109.8	2,109.8
ICICI Lombard	400.6	909.9	871.5	2,182.0	1,929.6	1,929.6
IFFCO Tokio	229.7	564.9	564.9	1,359.5	677.7	677.7
National	79.2	77.7	77.7	234.7	69.2	69.2
New India	50.6	261.4	261.4	573.5	1,499.4	1,499.4
Oriental	1.0	2.9	2.9	6.8	2.6	2.6
Reliance General	336.1	426.1	411.7	1,173.9	434.7	434.7
SBI General	56.7	170.0	170.0	396.7	84.7	84.7
Shriram General	25.5	72.7	72.7	171.0	257.0	257.0
Tata AIG	79.4	173.4	173.4	426.2	547.9	547.9
United India	263.6	872.8	857.5	1,993.8	1,523.4	1,523.4
Universal Sompo	123.6	217.4	229.2	570.2	705.9	705.9
GRAND TOTAL	4,085	8,954	8,658	21,698	16,808	16,808
2017-18						
AIC	1,077.4	3,043.2	2,967.0	7,087.6	7,812.1	7,810.1
Bajaj Allianz	458.8	724.1	691.3	1,874.3	1,251.2	1,251.2
Bharti AXA	65.1	156.0	156.0	377.2	106.8	106.8
Chola MS	119.3	204.2	204.2	527.6	546.3	546.3
HDFC Ergo	330.9	703.0	703.0	1,736.9	1,270.2	1,270.2
ICICI Lombard	401.4	921.4	903.0	2,225.8	3,146.4	3,146.3
IFFCO Tokio	250.3	344.7	344.7	939.8	1,394.2	1,394.2
National	187.2	687.3	665.5	1,540.0	1,791.2	1,785.7
New India	261.2	1,088.3	1,088.3	2,437.7	1,461.1	1,461.1
Oriental	78.6	177.7	174.9	431.2	449.0	449.0
Reliance General	263.5	547.7	485.2	1,296.4	713.3	713.3
Royal Sundaram	1.3	0.8	0.8	2.9	1.3	1.3
SBI General	204.6	391.1	391.1	986.8	519.8	518.9
Tata AIG	113.7	160.9	160.9	435.6	566.7	566.7
United India	199.5	571.4	571.4	1,342.4	881.8	881.8
Universal Sompo	190.6	568.6	599.2	1,358.5	246.2	246.2
GRAND TOTAL	4,203	10,291	10,107	24,601	22,158	22,149
2018-19						
AIC	1,133.9	3,012.4	2,960.3	7,106.7	6,953.4	6,504.8
Bajaj Allianz	279.6	688.5	666.2	1,634.3	1,995.5	1,994.3
Bharti AXA	62.4	238.6	228.3	529.2	427.1	332.9
Chola MS	122.7	192.7	167.0	482.3	625.5	625.5
Future Generali	60.6	240.1	240.1	540.8	348.4	345.2
HDFC Ergo	374.3	740.4	703.6	1,818.3	1,396.2	1,396.2
ICICI Lombard	349.6	1,147.4	1,147.4	2,644.3	2,303.2	2,303.0

IFFCO Tokio	297.8	824.3	824.3	1,946.4	1,288.0	1,288.0
National	179.0	269.1	225.5	673.6	772.9	455.0
New India	167.2	625.9	625.9	1,419.1	2,254.0	2,253.6
Oriental	291.9	937.4	863.0	2,092.3	3,468.6	3,250.5
Reliance General	250.0	802.9	802.9	1,855.7	1,376.5	1,376.5
Royal Sundaram	63.0	172.6	172.6	408.2	269.0	269.0
SBI General	350.4	679.8	651.2	1,681.5	1,633.6	1,633.3
Tata AIG	270.1	694.6	694.6	1,659.3	1,356.2	1,356.2
United India	147.4	414.4	391.3	953.0	1,720.0	1,718.0
Universal Sompo	293.4	691.5	649.4	1,634.3	1,153.1	1,152.2
GRAND TOTAL	4,693	12,373	12,013	29,079	29,341	28,254
2019-20						
AIC	1,989.2	6,245.8	6,158.2	14,393.2	14,050.4	13,605.6
Bajaj Allianz	363.7	955.7	935.6	2,254.9	1,649.4	1,649.4
Bharti AXA	96.1	369.0	369.0	834.2	96.4	73.8
Future Generali	92.3	444.6	444.6	981.6	400.7	391.2
HDFC Ergo	468.4	1,043.6	998.7	2,510.7	1,352.9	1,309.9
IFFCO Tokio	311.6	935.1	826.7	2,073.5	1,774.1	1,501.8
National	32.5	107.5	106.4	246.4	263.8	248.7
New India	85.1	183.6	183.6	452.3	1,259.2	1,238.3
Oriental	253.2	844.8	753.3	1,851.3	2,560.9	2,440.2
Reliance General	224.8	943.0	943.0	2,110.7	1,140.2	1,066.3
Royal Sundaram	56.0	399.2	353.2	808.3	218.5	218.1
SBI General	176.9	1,049.5	745.8	1,972.3	1,959.6	1,955.2
United India	86.3	58.7	58.7	203.7	196.5	182.8
Universal Sompo	296.2	576.8	576.8	1,449.8	471.7	314.6
GRAND TOTAL	4,532	14,157	13,454	32,143	27,394	26,196
2020-21						
AIC	1,874.6	7,239.0	6,400.2	15,513.8	3,956.3	3,659.2
Bajaj Allianz	345.6	1,132.0	1,030.5	2,508.0	615.7	519.1
Bharti AXA	106.0	354.4	328.2	788.6	189.3	150.5
Future Generali	133.2	464.9	433.8	1,031.9	302.7	297.8
HDFC Ergo	358.7	1,071.0	989.1	2,418.8	1,048.7	986.5
IFFCO Tokio	204.9	1,264.7	996.8	2,466.4	592.5	219.8
National	0.01	2.3	1.5	3.9	16.3	-
Oriental	6.4	29.5	18.1	54.0	67.4	67.4
Reliance General	430.2	1,139.2	1,107.6	2,677.0	847.6	791.0
SBI General	252.0	956.9	757.0	1,965.9	1,498.2	1,355.9
Universal Sompo	225.7	570.1	566.6	1,362.4	590.6	590.6
GRAND TOTAL	3,937	14,224	12,629	30,791	9,725	8,638
