

## WRITTEN ANSWERS TO UNSTARRED QUESTIONS

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-801**  
TO BE ANSWERED ON 09/02/2024

**BENEFICIARIES UNDER PMFBY**

801. SMT. DARSHANA SINGH:

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

- (a) the details of farmers who have availed the crop insurance scheme under Pradhan Mantri Fasal Bima Yojana (PMFBY), State-wise;
- (b) whether Government is aware of the declining share of insured farmers benefiting from crop insurance scheme;
- (c) if so, the measures taken by Government to ensure that more funds are disbursed to farmers;
- (d) whether Government has plans to increase the insurance premiums for commercial and horticultural crops; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI ARJUN MUNDA)

(a): State-wise details of total number of farmer applications insured during 2022-23 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure**.

(b) & (c): The PMFBY introduced in the country from Kharif 2016 season is voluntary for States and farmers. Comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of crops at very minimum premium for the farmers is provided under the scheme. In fact, coverage under the scheme is increasing. The number of farmer applications has grown 33.2% and 41.5% year-on-year during 2021-22 and 2022-23, respectively. There is also a growth of 31.9% in farmers insured under the scheme in Kharif 2023 season (upto 31<sup>st</sup> December, 2023) as compared to Kharif 2022.

However, keeping in view the experience gained in implementation of the scheme and views of the stakeholders and effects of climate change, Government has taken various measures like (a) increase in tenure to 3 years for selection of insurance company through bidding process; (b) introduction of three alternative risk models viz. Profit and Loss Sharing, Cup and Cap (60-130), Cup and Cap (80-110) under which if no claim is made then a portion

of the premium paid by the state will go into the state treasury itself; (c) infusion of improved technology i.e. introduction of National Crop Insurance Portal (NCIP), Yield Estimation System based on Technology (YES-TECH), Weather Information Network and Data System (WINDS), Collection of Real time Observations and Photographs of Crops (CROPIC), integration of State Land Records with NCIP, Digicclaim module on NCIP to work out and settle the claims directly to farmers account using Public Finance Management System (PFMS); (d) increased IEC activities etc. to improve the implementation and coverage under the scheme. Due to efforts made by the Government coverage under the scheme has been increasing year-on-year and farmers are subscribing to the scheme voluntarily rather than because of subscription of bank loans.

(d) & (e): As per provisions of the scheme, actuarial/bidder premium rates are charged by insurance companies but the farmers have to pay maximum 2% for Kharif, 1.5% for Rabi food and oilseed crops and 5% for commercial/horticultural crops and the balance of actuarial/bidder premium is shared by the Central and State Government on 50 : 50 basis and 90 :10 in case of North Eastern States (from Kharif 2020 season) and Himalayan States (from Kharif 2023). At present, no proposal to revise the premium structure under the scheme is under consideration of the Government.

**Annexure**

**State-wise details of total number of farmer applications insured during 2022-23 under PMFBY (As on 31.12.2023)**

State/UT Name	Farmers Applications Insured (In Lakh)
A & N Islands	0.001
Andhra Pradesh	178.84
Assam	5.00
Chhattisgarh	77.29
Goa	0.004
Gujarat	0.00
Haryana	14.46
Himachal Pradesh	2.67
Jammu & Kashmir	0.92
Jharkhand	0.00
Karnataka	26.45
Kerala	1.47
Madhya Pradesh	177.32
Maharashtra	107.47
Manipur	0.04
Meghalaya	0.003
Odisha	80.06
Puducherry	0.31
Rajasthan	392.10
Sikkim	0.05
Tamil Nadu	61.60
Telangana	0.00
Tripura	3.21
Uttar Pradesh	42.57
Uttarakhand	2.82
<b>GRAND TOTAL</b>	<b>1174.65</b>

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