

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO- 494**  
TO BE ANSWERED ON- 26/07/2024

**DECLINE IN CROP INSURANCE COVERAGE UNDER PMFBY**

494. SHRI S NIRANJAN REDDY:

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

- (a) whether there has been a decline in crop insurance coverage under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in the financial year 2023-24;
- (b) the number of farmers covered under PMFBY in the last five years, State-wise;
- (c) the steps being taken to address the decline in coverage and ensure that farmers are protected against crop losses from floods, unseasonal rains, and heatwaves;
- (d) the impact of the App for Intermediary Enrolment (AIDE) on non-loanee farmer enrolments and the initiatives to increase their coverage;
- (e) the measures to encourage private insurers to participate in PMFBY and cover non-revenue generating rural markets?

**ANSWER**

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE  
(SHRI SHIVRAJ SINGH CHOUHAN)

- (a): No Sir. Due to various initiatives taken under the scheme, the Gross Cropped Area (GCA) covered in 2023-24 was 598 lakh Ha. as compared to 501 lakh Ha. in 2022-23, with a growth of over 19%. The number of farmers enrolled was 3.97 crore in 2023-24 as compared to 3.17 crore in 2022-23 with a growth of over 25%. Hence, the coverage of area and farmers is at its all time highest level till date. Recently Jharkhand and Telangana States have also decided to rejoin the scheme which is likely to further increase area and farmers coverage. Though the scheme is voluntary for the farmers, non-loanee farmers' coverage has increased to 55% of the total coverage under the scheme during 2023-24, which shows the voluntary acceptability/popularity of the scheme.
- (b): Number of farmers covered in scheme in last five years, State-wise is at **Annexure**.

(c): Although coverage is not declining and is on increasing trend, however, keeping in view the experience gained in implementation of the scheme and views of the stakeholders, 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, Digiclaim 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): A smart-phone App namely, **AIDE (App for Intermediary Enrolment)** has been designed and rolled out in Kharif 2023 for enrolment of farmers at their door-steps through a large network of Insurance Intermediaries. It offers a completely paper-less and cash-less experience to a farmer. During 2023-24 about 4.20 lakh ha. area and 6.88 lakh farmer applications have been enrolled through AIDE. During ongoing Kharif 2024 season, 3.7 lakh ha. area and 5.88 lakh farmer applications have been enrolled against 1.2 lakh ha. area and 2.77 lakh farmer applications in Kharif 2023 season.

(e): With empanelment of 2 new general insurance companies in 2023-24, total 20 General Insurance companies including 15 Private Sector and 5 Public Sector Insurance Companies have been empaneled for implementation of PMFBY in the country, due to which competition has been increased and 15 companies have participated in the bidding process during 2023-24 as compared to 11 companies in the last bidding cycle in 2020-21. In addition to financial institutions, various new channels like CSCs, online enrollment, Post offices, AIDE App etc. have been opened for enrollment under the scheme.

**State-wise details of number of farmers insured during last five Years (2019-20 to 2023-24)  
under PMFBY**

<b>States</b>	<b>Farmers Insured</b>
ANDAMAN & NICOBAR ISLANDS	1,191
ANDHRA PRADESH	1,09,28,981
ASSAM	10,77,244
CHHATTISGARH	79,49,642
GOA	540
HARYANA	52,03,597
HIMACHAL PRADESH	12,57,290
JAMMU AND KASHMIR	2,50,901
JHARKHAND	9,50,117
KARNATAKA	1,12,13,573
KERALA	3,68,599
MADHYA PRADESH	2,31,06,704
MAHARASHTRA	3,22,79,457
MANIPUR	11,815
MEGHALAYA	31,919
ODISHA	88,26,008
PUDUCHERRY	58,683
RAJASTHAN	2,60,06,099
SIKKIM	9,858
TAMIL NADU	67,22,167
TELANGANA	9,52,960
TRIPURA	10,48,597
UTTAR PRADESH	1,74,63,800
UTTARAKHAND	8,98,773
<b>Grand Total</b>	<b>15,66,18,515</b>

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