

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

RAJYA SABHA
UNSTARRED QUESTION NO-1284
TO BE ANSWERED ON 02/08/2024

IMPLEMENTATION OF PMFBY

1284. DR. V. SIVADASAN:

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

- (a) the number of farmers covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) and the area covered in the last five years for both Kharif and Rabi seasons, State-wise;
- (b) the premium paid by farmers, by State Governments and Central Government year-wise, State-wise;
- (c) the amount of compensation paid to farmers, year-wise, State-wise;
- (d) whether any central assistance is provided to State Governments to support their own State level insurance schemes; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI RAMNATH THAKUR)

(a): State-wise details of number of farmers applications insured and area insured during both Kharif and Rabi seasons of 2019-20 to 2023-24 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I**.

(b) to (e) : The Central Government has devised a Central Sector Scheme namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) at national level after detailed consultations with all the stakeholders including State Governments. On the basis of the experience and on the demands of stakeholders including States, Operational Guidelines of the scheme have been revised and revamped during 2018, 2020 and 2023 respectively. Since the scheme is voluntary, some

States have decided to implement their own insurance and/or assistance schemes without any assistance from the Central Government.

As per provisions of the scheme farmer's share in premium has been capped at 2% during Kharif season and 1.5% for Rabi season for food and oilseed crops and 5% for commercial/ horticultural crops (both Kharif & Rabi Seasons). Remaining share of premium is shared by the Central and State Government on 50 : 50 basis except for North Eastern States & Himalayan States, where it is shared in the ratio of 90 : 10 with certain conditions. Some States have also decided to share farmer's share of premium from State budget. Further, the Government has also introduced three alternate risk models [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.

State-wise and Year-wise details of premium paid by farmers and claims paid under the scheme during 2019-20 to 2022-23 are given in **Annexure-II**.

Details of Number of farmer applications insured and area insured Kharif and Rabi seasons of 2019-20 to 2023-24 under PMFBY as on 30.06.24

| State Name | Farmers' Applications Insured (Lakh) | | | | | Area Insured (In Lakh Ha) | | | | |
|------------------|--------------------------------------|---------------|---------------|----------------|----------------|---------------------------|---------------|---------------|---------------|---------------|
| | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2023-24 |
| A & N Islands | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Andhra Pradesh | 27.88 | - | - | 125.59 | 127.52 | 20.06 | - | - | 36.30 | 40.32 |
| Assam | 10.06 | 16.60 | 9.96 | 4.90 | 7.99 | 5.70 | 10.77 | 5.58 | 3.15 | 4.25 |
| Chhattisgarh | 40.17 | 51.58 | 58.39 | 77.30 | 81.11 | 24.32 | 24.52 | 22.98 | 23.26 | 24.05 |
| Goa | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gujarat | 24.81 | - | - | - | - | 29.44 | - | - | - | - |
| Haryana | 17.11 | 16.51 | 14.53 | 14.47 | 94.96 | 22.50 | 18.87 | 16.19 | 15.96 | 6.53 |
| Himachal Pradesh | 2.84 | 2.41 | 2.34 | 2.68 | 2.76 | 65.09 | 30.08 | 40.83 | 42.66 | 38.51 |
| Jammu & Kashmir | - | - | 0.91 | 0.92 | 2.45 | - | - | 0.42 | 0.44 | 1.24 |
| Jharkhand | 10.92 | - | - | - | - | 6.45 | - | - | - | - |
| Karnataka | 19.75 | 15.94 | 19.34 | 26.85 | 29.30 | 21.41 | 16.02 | 17.41 | 22.88 | 22.61 |
| Kerala | 0.58 | 0.76 | 0.99 | 1.47 | 1.74 | 0.37 | 0.44 | 0.51 | 0.69 | 0.74 |
| Madhya Pradesh | 83.97 | 84.52 | 92.64 | 177.32 | 177.83 | 117.14 | 129.76 | 116.17 | 90.13 | 89.20 |
| Maharashtra | 145.66 | 124.06 | 99.02 | 107.34 | 241.37 | 79.24 | 68.12 | 59.07 | 65.08 | 160.07 |
| Manipur | 0.03 | - | 0.03 | 0.04 | 0.05 | 0.03 | - | 0.02 | 0.03 | 0.04 |
| Meghalaya | 0.01 | 0.00 | - | 0.00 | 0.39 | 0.00 | 0.00 | - | 0.00 | 0.15 |
| Odisha | 48.79 | 97.53 | 81.74 | 80.21 | 140.73 | 18.72 | 11.89 | 10.17 | 9.27 | 16.21 |
| Puducherry | 0.12 | 0.11 | 0.36 | 0.31 | 0.39 | 0.09 | 0.08 | 0.14 | 0.11 | 0.11 |
| Rajasthan | 86.17 | 107.59 | 344.71 | 390.96 | 388.81 | 98.28 | 113.53 | 107.10 | 106.82 | 102.86 |
| Sikkim | 0.00 | 0.00 | 0.02 | 0.05 | - | 0.00 | 0.00 | 0.00 | 0.01 | - |
| Tamil Nadu | 38.94 | 58.87 | 59.11 | 61.43 | 54.64 | 14.24 | 17.20 | 15.65 | 15.42 | 13.95 |
| Telangana | 10.34 | - | - | - | - | 11.35 | - | - | - | - |
| Tripura | 0.36 | 2.57 | 3.36 | 3.56 | 3.64 | 0.06 | 0.38 | 0.52 | 0.69 | 0.88 |
| Uttar Pradesh | 46.98 | 41.90 | 40.69 | 42.83 | 59.33 | 36.77 | 31.60 | 29.51 | 29.72 | 24.83 |
| Uttarakhand | 2.13 | 1.71 | 1.83 | 2.82 | 2.11 | 1.14 | 9.86 | 9.60 | 38.86 | 51.28 |
| Total | 617.63 | 622.67 | 829.95 | 1121.03 | 1417.12 | 572.39 | 483.13 | 451.88 | 501.47 | 597.85 |

Annexure-II

State-wise & Year-wise details of premium paid by farmers and claims paid during 2019-20 to 2022-23 under PMFBY

| State Name | Farmer's share of Premium (Rs. in crore) | | | | Claims Paid (Rs. in crore) | | | |
|--------------------|--|-----------------|-----------------|-----------------|----------------------------|------------------|------------------|------------------|
| | 2019-20 | 2020-21 | 2021-22 | 2022-23 | 2019-20 | 2020-21 | 2021-22 | 2022-23 |
| A & N Islands | 0.00 | 0.01 | 0.01 | 0.00 | | | | |
| Andhra Pradesh | 0.17 | | | 66.02 | 1,253.33 | - | - | 566.61 |
| Assam | 0.27 | 0.29 | 0.18 | 4.38 | 107.30 | 192.19 | 273.30 | 16.63 |
| Chhattisgarh | 180.75 | 187.58 | 186.08 | 212.38 | 1,303.71 | 887.23 | 1,432.35 | 533.99 |
| Goa | 0.02 | 0.00 | 0.00 | 0.01 | 0.01 | - | - | 0.00 |
| Gujarat | 467.94 | - | - | - | 442.85 | - | - | - |
| Haryana | 268.77 | 341.87 | 313.82 | 344.05 | 938.00 | 1,285.49 | 1,703.46 | 2,473.98 |
| Himachal Pradesh | 30.72 | 22.44 | 20.21 | 21.55 | 67.55 | 81.78 | 77.60 | 15.42 |
| Jammu & Kashmir | - | - | 6.58 | 6.90 | - | - | 56.05 | 6.00 |
| Jharkhand | 2.79 | - | - | | 27.75 | - | - | - |
| Karnataka | 250.73 | 216.56 | 250.51 | 324.28 | 1,515.47 | 1,030.24 | 1,489.90 | 1,558.07 |
| Kerala | 6.12 | 6.72 | 7.40 | 10.43 | 88.94 | 125.33 | 95.20 | 165.13 |
| Madhya Pradesh | 654.05 | 906.65 | 814.79 | 650.08 | 6,195.99 | 7,792.36 | 2,909.92 | 1,026.74 |
| Maharashtra | 868.41 | 762.00 | 664.33 | 901.28 | 6,758.35 | 1,559.65 | 4,389.37 | 5,015.42 |
| Manipur | 0.35 | - | 0.34 | 0.44 | 1.14 | - | 1.48 | 1.47 |
| Meghalaya | 0.09 | 0.04 | - | 0.04 | 0.18 | 0.07 | - | 0.01 |
| Odisha | 239.97 | 158.43 | 135.25 | 132.31 | 1,157.70 | 572.44 | 1,045.88 | 559.48 |
| Puducherry | - | 0.00 | 0.00 | 0.00 | 7.13 | 13.39 | - | - |
| Rajasthan | 743.88 | 903.64 | 823.79 | 838.92 | 5,025.13 | 4,357.51 | 5,174.63 | 4,082.85 |
| Sikkim | 0.00 | 0.01 | 0.08 | 0.15 | - | 0.02 | 0.53 | - |
| Tamil Nadu | 177.74 | 175.75 | 166.88 | 162.08 | 1,214.00 | 2,680.30 | 836.07 | 895.99 |
| Telangana | 239.73 | - | - | - | 507.96 | - | - | - |
| Tripura | 0.76 | 0.28 | 0.37 | 0.44 | 0.81 | 2.60 | 2.63 | 0.28 |
| Uttar Pradesh | 321.87 | 330.44 | 284.70 | 286.07 | 1,084.56 | 507.06 | 988.00 | 941.08 |
| Uttarakhand | 28.21 | 33.28 | 39.05 | 55.25 | 103.24 | 134.86 | 109.91 | 206.04 |
| Grand Total | 4,483.33 | 4,046.01 | 3,714.40 | 4,017.06 | 27,801.10 | 21,222.53 | 20,586.26 | 18,065.20 |
