

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

RAJYA SABHA
UNSTARRED QUESTION NO. 2885
TO BE ANSWERED ON 20/12/2024

PREMIUM COLLECTED AND CLAIM SETTLED UNDER PMFBY

2885. SHRI SAKET GOKHALE:

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

- (a) whether there are any States that have dropped out of the Pradhan Mantri Fasal Bima Yojana (PMFBY), if so, the reasons therefor;
- (b) the amount of total premium collected under PMFBY between April 2021 to September 2024, year-wise, State-wise; and
- (c) the amount of claims settled under PMFBY between April 2021 to September 2024, year-wise, State-wise?

ANSWER

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

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. 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. The scheme is also voluntary for the farmers to enroll themselves as per their risk perception. Some States/UTs like Bihar, Telangana, Andhra Pradesh, Jharkhand, West Bengal and Gujarat had opted out of the scheme after implementing it for some seasons due to their own reasons like risk perception and financial constraints etc. Due to the various initiatives and efforts of Ministry of Agriculture & Farmers Welfare in making the scheme effective and transparent, States like Andhra Pradesh, Jharkhand and Telangana have re-joined the scheme.

(b) & (c): Actuarial/tendered premium rates are charged by the implementing insurance companies under the scheme. However, farmers' share in premium is maximum 2% of sum insured for Kharif season, 1.5% for Rabi season and 5% for commercial/horticultural crops. Remainder of actuarial/tendered premium over farmers' share in premium is shared equally on 50:50 basis by the Central and State Governments except in North Eastern States & Hilly States where sharing pattern ratio is 90 :10. The Year-wise & State-wise details of premium collected from farmers and claims paid from 2021-22 to 2023-24 under PMFBY is attached as **Annexure**.

Year-wise and State-wise details of premium paid by farmers and claims paid to farmers from 2021-22 to 2023-24 under PMFBY (as on 31.10.2024)

State/UT Name	2021-22		2022-23		2023-24	
	Farmer Premium	Paid Claims	Farmer Premium	Paid Claims	Farmer Premium	Paid Claims
A & N Islands	0.012	0.000	0.002	0.000	0.004	0.000
Andhra Pradesh	-	-	66.02	566.62	0.00	0.00
Assam	0.18	273.30	4.38	16.86	6.43	12.69
Chhattisgarh	186.08	1,432.82	212.38	533.99	219.91	517.92
Goa	0.00	0.00	0.01	0.00	0.00	0.00
Haryana	313.82	1,714.25	344.05	2,491.69	153.12	209.50
Himachal Pradesh	20.21	77.60	21.55	24.40	37.51	18.49
Jammu & Kashmir	6.58	56.05	6.90	6.04	16.70	30.38
Karnataka	249.48	1,489.93	324.28	1,555.97	373.18	2,021.56
Kerala	7.40	95.20	10.43	165.13	11.64	0.00
Madhya Pradesh	814.79	2,909.92	650.08	1,027.48	653.98	564.41
Maharashtra	664.34	4,613.47	901.29	5,032.09	193.61	4,887.60
Manipur	0.34	1.48	0.44	1.62	0.52	1.95
Meghalaya	-	-	0.04	0.01	0.01	8.63
Odisha	135.26	1,045.88	132.31	568.01	12.47	155.88
Puducherry	0.002	8.015	0.002	2.951	0.001	0.000
Rajasthan	823.79	5,176.77	838.93	4,129.74	1,015.61	926.32
Sikkim	0.08	0.53	0.15	0.00	-	-
Tamil Nadu	166.88	836.07	161.82	898.51	148.71	603.93
Tripura	0.37	2.63	0.44	0.28	0.58	0.00
Uttar Pradesh	284.70	988.00	286.18	944.70	281.97	393.42
Uttarakhand	39.05	122.86	55.25	207.02	60.58	38.72
Total	3,713.39	20,844.75	4,016.93	18,173.10	3,186.53	10,391.39

- Did not implement, 0.00 – very low figure
