

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 3386**  
TO BE ANSWERED ON 31/03/2023

**CROP INSURANCE SCHEME**

3386 SHRI AJAY PRATAP SINGH:

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

- (a) the number of farmers who got their crops insured under the crop insurance scheme in the last two years along with the major crops insured, the area of land on which the insured crops are spread and the insurance premium paid by farmers to insurance companies for various crops under the scheme;
- (b) the amount paid by the insurance companies to the farmers against the loss of crops; and
- (c) whether Government has made any assessment to ascertain if the economic balance of this scheme is in favour of the farmers or the insurance company?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
(SHRI NARENDRA SINGH TOMAR)

(a) to (c) : Details of number of farmer applications, area insured, premium paid by farmers to insurance companies and amount of claims paid to the farmers during 2020-21 and 2021-22 under Pradhan Mantri Fasal Bima Yojana (PMFBY) is given below :

Year	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)	Farmer Premium (Rs. in Cr.)	Paid Claims (Rs. in Cr.)
2020-2021	623.19	495.43	4045.27	20594.41
2021-2022	831.76	459.00	3703.81	14920.82

The PMFBY introduced in the country from Kharif 2016 provides comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers. The PMFBY is successfully fulfilling the objectives of the scheme including providing financial support to stabilize income of farmers especially in natural calamity hit seasons/years/areas. Since inception of the scheme in 2016-17 till 2021-22, against premium of Rs. 25,182 crore paid by farmers, claims of Rs. 1,30,403 crore have been paid.

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