

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

RAJYA SABHA
UNSTARRED QUESTION NO-980
TO BE ANSWERED ON 28/07/2023

INSURANCE COVER UNDER PMFBY

980. SMT. JEBI MATHER HISHAM:

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

- (a) whether Pradhan Mantri Fasal Bima Yojana (PMFBY) has increased insurance cover to half of the gross cropped area since its inception, details thereof, year-wise and State-wise;
- (b) whether any State has withdrawn from the scheme, if so, the list of such States;
- (c) the details regarding the area insured and insured values, State/UT-wise; and
- (d) the amount of insurance benefits released to farmers for crop losses due to different reasons, including, natural calamities during the last five years, year-wise and State-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. Since inception of the scheme in 2016-17, coverage under the scheme has been around 30% of Gross Cropped Area (GCA) in the States/UTs who are implementing the scheme. State-wise and Year-wise details of GCA covered under PMFBY against the total GCA is given in **Annexure-I**.

(b) : Some States/UTs like Bihar, Telangana, Andhra Pradesh, Jharkhand, West Bengal and Gujarat have opted out of the scheme after implementing it for some seasons due to their own reasons like perception about risk and financial constraints. Due to the efforts of Ministry of Agriculture & Farmers Welfare, Andhra Pradesh has re-joined the scheme from Kharif 2022 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.

(c) & (d) : State/UT-wise details of area insured, sum insured and claims paid to farmers for crop loss due to natural calamities under PMFBY during last five years i.e. 2018-19 to 2022-23 are given in **Annexure-II**.

Annexure-I

State Wise and Year-wise details of Gross Cropped Area (GCA) since inception Insured under PMFBY for the year 2016-17 to 2022-23															
State/UT Name	GCA (lakh ha)*	2016-2017		2017-2018		2018-2019		2019-2020		2020-2021		2021-2022		2022-2023	
		Area Insured under PMFBY (lakh ha)	GCA Coverage %	Area Insured under PMFBY (lakh ha)	GCA Coverage %	Area Insured under PMFBY (lakh ha)	GCA Coverage %	Area Insured under PMFBY (lakh ha)	GCA Coverage %	Area Insured under PMFBY (lakh ha)	GCA Coverage %	Area Insured under PMFBY (lakh ha)	GCA Coverage %	Area Insured under PMFBY (lakh ha)	GCA Coverage %
A & N Islands	0.442	0.003	0.57%	0.003	0.57%	0.006	1.26%	0.001	0.14%	0.003	0.59%	0.003	0.74%	0.001	0.12%
Andhra Pradesh	74.18	15.60	21.03%	15.60	21.03%	20.13	27.13%	20.06	27.04%	0.000	0.00%	0.00	0.00%	26.82	36.16%
Assam	40.87	0.42	1.02%	0.42	1.02%	0.49	1.20%	5.70	13.95%	10.771	26.35%	5.90	14.45%	3.12	7.63%
Bihar	76.54	24.84	32.45%	24.84	32.45%	NI	NI	NI	NI	NI	NI	NI	NI	NI	NI
Chhattisgarh	56.73	24.14	42.55%	24.14	42.55%	22.75	40.09%	24.36	42.94%	24.544	43.26%	22.98	40.50%	22.99	40.52%
Goa	1.547	0.005	0.35%	0.005	0.35%	0.00	0.18%	0.001	0.09%	0.0001	0.01%	0.0001	0.01%	0.001	0.04%
Gujarat	119.94	30.21	25.18%	30.21	25.18%	26.11	21.77%	29.44	24.54%	NI	NI	NI	NI	NI	NI
Haryana	64.52	20.85	32.32%	20.85	32.32%	20.56	31.86%	22.50	34.88%	18.87	29.25%	16.18	25.08%	15.49	24.00%
Himachal Pradesh	9.59	1.29	13.50%	1.29	13.50%	0.90	9.38%	0.94	9.82%	0.80	8.36%	0.85	8.86%	0.9	9.38%
Jammu & Kashmir	11.77	0.00	0.00%	0.00	0.00%	1.11	9.41%	NI	NI	NI	NI	0.42	3.57%	0.44	3.71%
Jharkhand	20.45	3.72	18.18%	3.72	18.18%	6.33	30.93%	6.45	31.54%	NI	NI	NI	NI	NI	NI
Karnataka	117.79	24.78	21.04%	24.78	21.04%	22.22	18.86%	21.53	18.27%	16.12	13.69%	17.41	14.78%	22.52	19.12%
Kerala	25.84	0.53	2.06%	0.53	2.06%	0.43	1.67%	0.37	1.44%	0.44	1.71%	0.51	1.98%	0.69	2.67%
Madhya Pradesh	242.14	120.93	49.94%	120.93	49.94%	132.20	54.60%	117.17	48.39%	129.76	53.59%	116.23	48.00%	90.07	37.20%
Maharashtra	239.47	72.98	30.48%	72.98	30.48%	88.97	37.15%	79.24	33.09%	68.12	28.45%	59.07	24.67%	65.11	27.19%
Manipur	4.69	0.09	1.94%	0.09	1.94%	0.008	0.16%	0.03	0.54%	0.00	0.00%	0.02	0.53%	0.03	0.66%
Meghalaya	3.09	0.00	0.01%	0.00	0.01%	0.009	0.28%	0.003	0.10%	0.001	0.03%	0.000	0.00%	0.001	0.03%
Odisha	48.84	13.19	27.00%	13.19	27.00%	14.95	30.61%	18.72	38.33%	11.89	24.35%	10.17	20.83%	9.23	18.90%
Puducherry	0.26	0.07	28.72%	0.07	28.72%	0.08	31.52%	0.09	36.10%	0.08	31.21%	0.14	53.86%	0.10	37.46%
Rajasthan	260.36	104.85	40.27%	104.85	40.27%	77.84	29.90%	98.29	37.75%	113.53	43.60%	106.90	41.06%	104.97	40.32%
Sikkim	1.461	0.001	0.09%	0.001	0.09%	0.001	0.07%	0.00004	0.00%	0.0002	0.01%	0.003	0.18%	0.002	0.15%
Tamil Nadu	51.28	12.41	24.20%	12.41	24.20%	15.22	29.68%	14.24	27.77%	17.26	33.65%	15.79	30.78%	14.58	28.42%
Telangana	59.69	6.66	11.16%	6.66	11.16%	9.92	16.62%	11.35	19.00%	NI	NI	NI	NI	NI	NI
Tripura	4.90	0.02	0.57%	0.03	0.57%	0.003	0.07%	0.06	1.24%	0.38	7.66%	0.52	10.67%	0.62	12.66%
Uttar Pradesh	269.48	65.11	24.16%	65.11	24.16%	51.49	19.11%	36.77	13.64%	31.60	11.73%	29.49	10.94%	29.39	10.91%
Uttarakhand	10.81	1.32	12.24%	1.32	12.24%	1.09	10.07%	1.14	10.50%	1.20	11.09%	1.25	11.55%	1.28	11.83%
West Bengal	96.18	19.95	20.75%	19.96	20.75%	19.18	19.94%	NI	NI	NI	NI	NI	NI	NI	NI

NI : Not Implemented * 2016-17

Annexure-II

State Wise details of Area Insured, Sum Insured and Claims Paid under PMFBY for the years 2018-19 to 2022-23 (As on 30.06.2023)									
State/UT Name	2018-2019			2019-2020			2020-2021		
	Area Insured (lakh ha)	Sum Insured (Rs. in Cr.)	Paid Claims (Rs. in Cr.)	Area Insured (lakh ha)	Sum Insured (Rs. in Cr.)	Paid Claims (Rs. in Cr.)	Area Insured (lakh ha)	Sum Insured (Rs. in Cr.)	Paid Claims (Rs. in Cr.)
A & N Islands	0.006	2.691	0.088	0.001	0.320	0.000	0.003	1.744	0.000
Andhra Pradesh	20.13	14438.93	1890.37	20.06	15274.51	1253.33	Not Implemented		
Assam	0.49	316.84	2.79	5.70	4083.14	89.07	10.77	7474.28	146.03
Chhattisgarh	22.75	8122.97	1087.29	24.36	9037.68	1303.53	24.54	9448.58	885.93
Goa	0.003	3.254	0.101	0.001	0.955	0.007	0.000	0.112	0.000
Gujarat	26.11	13676.83	2777.88	29.44	16143.17	111.68	Not Implemented		
Haryana	20.56	13747.90	948.31	22.50	15131.51	937.86	18.87	13161.46	1249.95
Himachal Pradesh	0.90	725.44	55.01	0.94	747.27	67.50	0.80	569.42	73.37
Jammu & Kashmir	1.11	943.09	23.64	Not Implemented					
Jharkhand	6.33	3497.02	689.70	6.45	3739.05	0.00	Not Implemented		
Karnataka	22.22	9600.44	2986.69	21.53	9760.20	1499.79	16.12	7915.22	1024.11
Kerala	0.43	315.84	26.77	0.37	307.80	88.92	0.44	359.70	124.49
Madhya Pradesh	132.20	49075.28	3781.83	117.17	33303.29	6194.79	129.76	49990.48	7780.53
Maharashtra	88.97	30435.88	6144.15	79.24	30287.14	6758.34	68.12	28377.93	1319.97
Manipur	0.008	5.225	0.001	0.026	17.342	1.139	0.000	0.000	0.000
Meghalaya	0.009	4.416	0.216	0.003	2.309	0.178	0.001	0.768	0.073
Odisha	14.948	8798.758	1170.499	18.724	12219.935	1157.952	11.894	8008.035	571.777
Puducherry	0.08	46.65	0.45	0.09	62.38	7.13	0.08	54.04	13.39
Rajasthan	77.84	29386.27	3439.43	98.29	35309.69	4993.05	113.53	44787.29	4309.86
Sikkim	0.001	1.143	0.002	0.000	0.078	0.000	0.000	0.280	0.022
Tamil Nadu	15.22	9450.49	2663.90	14.24	9526.47	1214.00	17.26	10246.17	2634.67
Telangana	9.92	6185.04	570.52	11.35	8459.92	506.10	Not Implemented		
Tripura	0.003	2.163	0.016	0.061	37.170	0.811	0.376	259.473	2.601
Uttar Pradesh	51.49	21927.68	469.17	36.77	17141.45	1084.56	31.60	18164.77	499.42
Uttarakhand	1.09	866.11	72.38	1.14	968.53	103.24	9.86	777.66	134.86
West Bengal	19.18	14163.72	535.73	Not Implemented					
GRAND TOTAL	531.997	235740.072	29336.912	508.443	221561.327	27372.969	454.040	199597.412	20771.046

Contd...

State Wise details of Area Insured, Sum Insured and Claims Paid under PMFBY for the years 2018-19 to 2022-23 (As on 30.06.2023)						
	2021-2022			2022-2023		
State/UT Name	Area Insured (lakh ha)	Sum Insured (Rs. in Cr.)	Paid Claims (Rs. in Cr.)	Area Insured (lakh ha)	Sum Insured (Rs. in Cr.)	Paid Claims (Rs. in Cr.)
A & N Islands	0.003	2.346	0.000	0.001	0.358	0.000
Andhra Pradesh	Not Implemented			26.82	23277.96	0.00
Assam	5.90	3857.06	6.68	3.12	2687.82	0.03
Chhattisgarh	22.98	9288.04	1429.74	22.99	10266.65	245.87
Goa	0.000	0.118	0.000	0.001	0.438	0.000
Gujarat	Not Implemented					
Haryana	16.18	11576.63	1681.37	15.49	11634.73	629.30
Himachal Pradesh	31.95	518.39	12.77	42.39	559.55	2.97
Jammu & Kashmir	0.42	369.02	55.87	0.44	387.20	3.73
Jharkhand	Not Implemented					
Karnataka	17.41	8721.59	1489.19	22.52	11071.61	1109.36
Kerala	0.51	410.87	39.00	0.69	552.16	0.03
Madhya Pradesh	116.23	45266.25	2682.71	90.07	36149.71	0.00
Maharashtra	59.07	24433.13	4373.99	65.11	32788.46	2614.23
Manipur	0.025	16.874	1.478	0.031	20.842	1.245
Meghalaya	Not Implemented			0.001	0.766	0.000
Odisha	10.172	6843.847	1027.535	9.232	6650.841	88.211
Puducherry	0.14	91.18	0.00	0.10	64.74	0.00
Rajasthan	106.90	41241.93	3410.62	104.97	41136.47	822.43
Sikkim	0.003	2.448	0.502	0.002	1.919	0.000
Tamil Nadu	15.79	10260.04	766.42	14.58	9670.93	50.63
Telangana	Not Implemented					
Tripura	0.523	361.576	0.000	0.621	428.828	0.000
Uttar Pradesh	29.49	16486.61	955.53	29.39	16124.01	595.58
Uttarakhand	9.60	869.33	109.91	38.86	1212.63	28.09
West Bengal	Not Implemented					
GRAND TOTAL	443.294	180617.265	18043.318	487.406	204688.615	6191.710
