

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

RAJYA SABHA
UNSTARRED QUESTION NO-666
TO BE ANSWERED ON 08/12/2023

COVERAGE AND PREMIUM COLLECTION UNDER PMFBY

666 Shri Deepender Singh Hooda:

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) in each of the last five financial years including the FY 2022-23, State/UT-wise and crop-wise;
- (b) the total premium collected from the farmers and Government's share under PMFBY, in each of the last five financial years including the FY 2022-23, State/UT-wise and crop-wise; and
- (c) the amount paid to farmers as a result of crop damage under PMFBY till date, along with the reasons for crop damage in each of the last five financial years including the FY 2022-23, the details thereof, State/UT-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) to (c) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) is a demand driven scheme and is voluntary for the States as well as farmers. In fact, coverage under the scheme is increasing. The number of farmer applications has grown 33.4% and 41% year-on-year during 2021-22 and 2022-23, respectively. There is also a growth of 28.9% in farmers insured under the scheme in Kharif 2023 season (upto 30th November, 2023) as compared to Kharif 2022.

PMFBY is mainly implemented on 'Area Approach' basis and 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 is provided under the scheme. Admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies/Digicclaim module based on the yield data, per unit area, furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme on receipt of State Government's requisite share in premium subsidy. However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. These claims are assessed by

a joint committee comprising representatives of State Government and concerned insurance company.

As the major part of the scheme is implemented on Area Approach basis and claims are worked out as per formula based on the season end yield data submitted by the concerned State Government, therefore, reasons for the crop damage are not recorded

State-wise details of number of farmer applications enrolled, farmers' and Central Government share in premium alongwith amount of claims paid to farmers for Kharif crops and Rabi Crops during last five years i.e. from 2018-19 to 2022-23 are given in **Annexure**.

State-wise details of number of farmer applications enrolled, premium collected from farmers & Central Government and claims paid to farmers for Kharif crops and Rabi Crops during last five years i.e. from 2018-19 to 2022-23

(as on 30.11.2023)

Year/Kharif Season	State/UT Name	Kharif Crops			Claims Paid (Rs. in Crores)
		Total Farmer Applications (in lakhs)	Farmer Premium (Rs. in Crores)	Central Govt. Share in Premium (Rs. in Crores)	
2018-19	Maharashtra	96.90	547.18	2,043.99	4,135.40
	Madhya Pradesh	36.28	544.93	1,717.82	2,181.33
	Rajasthan	41.75	345.94	1,036.38	2,690.01
	Gujarat	18.51	366.42	1,335.30	2,740.10
	Karnataka	14.67	188.09	599.80	1,933.68
	Tamil Nadu	2.38	25.01	20.79	113.45
	Andhra Pradesh	16.53	211.44	430.45	1,275.52
	Uttar Pradesh	31.76	203.88	296.56	449.86
	Odisha	20.25	166.03	473.81	1,140.02
	West Bengal	26.23	0.12	57.78	96.42
	Chhattisgarh	13.72	145.86	332.57	1,024.71
	Haryana	7.38	135.80	177.40	804.60
	Jharkhand	12.22	0.00	161.38	759.86
	Telangana	6.00	132.50	180.61	489.29
	Jammu & Kashmir	0.87	11.14	17.97	22.15
	Uttarakhand	1.33	12.77	14.36	47.67
	Himachal Pradesh	0.97	2.39	0.51	8.29
	Kerala	0.26	2.94	4.93	15.36
	Assam	0.24	1.84	1.07	0.09
	Puducherry	0.00	0.00	0.07	0.45
	A & N Islands	0.00	0.01	0.08	0.00
Manipur	0.01	0.10	0.05	0.00	
Meghalaya	0.01	0.09	0.00	0.22	
Goa	0.00	0.03	0.00	0.10	
Sikkim	0.00	0.03	0.00	0.00	
2018-19 Total		348.30	3,044.53	8,903.69	19,928.58
2019-20	Maharashtra	128.61	678.92	2,055.30	5,829.23
	Rajasthan	46.05	376.56	1,486.45	3,288.22
	Madhya Pradesh	42.27	395.83	1,202.90	6,018.06
	Gujarat	21.28	426.06	1,523.76	240.21
	Karnataka	13.36	192.34	743.20	1,111.75
	Andhra Pradesh	27.88	0.17	503.35	1,253.33
	Odisha	46.78	233.35	945.14	1,058.69
	Tamil Nadu	3.33	27.37	47.72	160.77
	Haryana	8.20	167.20	289.86	592.87
	Chhattisgarh	37.02	167.30	500.65	666.24
	Uttar Pradesh	23.72	159.84	277.89	806.23
	Telangana	8.14	209.09	295.52	486.50
	Jharkhand	10.49	0.10	137.99	26.11
	Assam	3.85	0.09	14.71	23.00
	Uttarakhand	1.38	16.16	17.49	50.14
Kerala	0.29	3.65	17.71	55.79	

Year/Kharif Season	State/UT Name	Kharif Crops			
		Total Farmer Applications (in lakhs)	Farmer Premium (Rs. in Crores)	Central Govt. Share in Premium (Rs. in Crores)	Claims Paid (Rs. in Crores)
	Himachal Pradesh	1.05	3.30	1.98	8.63
	Manipur	0.03	0.35	0.46	1.14
	Tripura	0.30	0.61	0.10	0.71
	A & N Islands	0.00	0.00	0.01	0.00
	Goa	0.01	0.02	0.00	0.01
	Meghalaya	0.01	0.09	0.00	0.18
2019-20 Total		424.05	3,058.40	10,062.17	21,677.81
2020-21	Madhya Pradesh	45.69	573.13	2,061.89	7,116.32
	Maharashtra	109.83	610.82	2,305.41	1,186.94
	Rajasthan	67.02	432.23	1,612.69	2,477.34
	Tamil Nadu	6.08	25.39	56.64	163.78
	Karnataka	14.39	202.98	732.16	915.52
	Chhattisgarh	44.54	167.31	541.50	638.26
	Uttar Pradesh	22.20	178.07	331.48	302.52
	Odisha	94.53	153.44	634.74	559.84
	Haryana	8.88	261.50	349.38	1,125.66
	Assam	6.75	0.10	59.17	55.36
	Uttarakhand	1.05	15.14	24.40	60.11
	Himachal Pradesh	0.93	2.42	3.76	7.33
	Kerala	0.42	3.92	20.49	81.34
	Tripura	2.01	0.21	0.96	2.17
	Puducherry	0.00	0.00	0.05	0.55
	A & N Islands	0.00	0.01	0.06	0.00
	Goa	0.00	0.00	0.00	0.00
Meghalaya	0.00	0.04	0.00	0.07	
Sikkim	0.00	0.01	0.00	0.00	
2020-21 Total		424.34	2,626.71	8,734.79	14,693.10
2021-22	Madhya Pradesh	47.29	506.05	1,880.43	1,475.62
	Maharashtra	85.07	495.57	1,991.41	3,569.36
	Rajasthan	187.06	384.10	1,520.50	3,928.51
	Tamil Nadu	1.37	4.70	19.77	40.27
	Karnataka	16.14	225.96	739.96	1,371.72
	Chhattisgarh	48.81	163.96	535.21	1,029.00
	Uttar Pradesh	21.41	157.18	312.90	770.28
	Odisha	79.52	131.36	570.18	1,036.55
	Haryana	7.35	239.82	315.07	1,430.35
	Assam	5.04	0.09	40.41	91.66
	Uttarakhand	1.12	16.61	28.11	33.81
	Kerala	0.37	3.51	20.04	36.92
	Himachal Pradesh	0.95	2.71	4.42	9.19
	Jammu & Kashmir	0.53	4.18	9.78	54.05
	Tripura	2.50	0.25	2.40	2.39
	Puducherry	0.04	0.00	0.45	0.00
	A & N Islands	0.00	0.01	0.07	0.00
	Manipur	0.03	0.34	1.11	1.48
	Goa	0.00	0.00	0.00	0.00
Sikkim	0.02	0.08	0.01	0.50	
2021-22 Total		504.61	2,336.50	7,992.22	14,881.68
2022-23	Rajasthan	217.94	386.79	1,551.02	1,514.80
	Maharashtra	97.66	699.71	1,909.41	3,225.88
	Andhra Pradesh	118.90	1.22	669.93	556.29

Year/Kharif Season	State/UT Name	Kharif Crops			
		Total Farmer Applications (in lakhs)	Farmer Premium (Rs. in Crores)	Central Govt. Share in Premium (Rs. in Crores)	Claims Paid (Rs. in Crores)
	Madhya Pradesh	95.62	392.23	1,159.15	590.91
	Karnataka	23.19	286.93	939.16	1,297.72
	Chhattisgarh	64.10	182.73	594.47	272.14
	Uttar Pradesh	22.26	153.65	324.73	696.20
	Odisha	78.28	128.63	564.20	497.10
	Haryana	7.64	271.30	346.75	1,754.20
	Uttarakhand	1.34	19.93	34.85	70.64
	Assam	2.42	2.33	44.08	4.26
	Kerala	0.66	5.12	29.60	2.01
	Himachal Pradesh	1.07	3.12	5.10	6.88
	Jammu & Kashmir	0.50	4.38	9.61	3.49
	Tripura	2.39	0.29	2.84	0.00
	Puducherry	0.07	0.00	0.43	0.00
	Manipur	0.04	0.43	1.28	1.43
	A & N Islands	0.00	0.00	0.01	0.00
	Meghalaya	0.00	0.03	0.02	0.00
	Sikkim	0.04	0.11	0.02	0.00
	Goa	0.00	0.01	0.00	0.00
2022-23 Total		734.13	2,538.95	8,186.67	10,493.95
	Grand Total	2,435.42	13,605.09	43,879.54	81,675.12

Year/Rabi Season	State/UT Name	Rabi Crops			
		Total Farmer Applications (in lakhs)	Farmer Premium (in Crores)	Central Govt. Share in Premium (in Crores)	Claims Paid (in Crores)
2018-19	Maharashtra	51.80	244.54	619.54	2,008.72
	Madhya Pradesh	38.14	376.19	628.74	1,604.48
	Rajasthan	30.36	271.81	466.16	764.27
	Gujarat	3.20	36.15	34.12	37.78
	Karnataka	5.01	41.08	187.53	1,053.10
	Tamil Nadu	23.35	126.57	721.30	2,550.45
	Andhra Pradesh	7.92	50.34	157.62	614.86
	Uttar Pradesh	29.66	195.99	251.70	19.31
	Odisha	0.81	6.63	0.91	30.48
	West Bengal	26.96	111.02	148.28	439.31
	Chhattisgarh	2.03	15.09	31.45	62.58
	Haryana	7.72	102.17	85.08	143.71
	Jharkhand	0.73	4.46	3.42	13.44
	Telangana	2.00	23.47	14.16	81.24
	Jammu & Kashmir	0.67	5.77	12.03	1.49
	Uttarakhand	0.59	8.23	12.67	24.70
	Himachal Pradesh	1.73	27.33	24.22	46.72
	Kerala	0.31	3.21	9.95	11.40
	Assam	0.51	0.04	2.49	2.70
	Puducherry	0.10	0.00	0.90	0.00
A & N Islands	0.00	0.00	0.02	0.09	
Tripura	0.02	0.05	0.02	0.02	
Meghalaya	0.00	0.01	0.01	0.00	

Year/Rabi Season	State/UT Name	Rabi Crops			
		Total Farmer Applications (in lakhs)	Farmer Premium (in Crores)	Central Govt. Share in Premium (in Crores)	Claims Paid (in Crores)
	Goa	0.00	0.00	0.00	0.00
2018-19 Total		233.64	1,650.14	3,412.33	9,510.83
2019-20	Maharashtra	17.05	189.49	679.52	929.00
	Rajasthan	40.11	365.38	710.53	1,736.91
	Madhya Pradesh	40.10	258.23	435.54	177.82
	Gujarat	3.52	41.88	49.73	0.10
	Karnataka	6.48	59.53	259.53	401.32
	Odisha	2.02	6.62	2.11	99.27
	Tamil Nadu	35.61	149.94	843.42	1,053.22
	Haryana	8.91	101.57	131.64	345.13
	Chhattisgarh	3.19	13.65	32.25	637.47
	Uttar Pradesh	23.26	162.04	214.67	278.33
	Telangana	2.20	30.40	25.12	21.26
	Jharkhand	0.43	2.69	2.93	1.35
	Assam	6.21	0.19	9.92	84.30
	Uttarakhand	0.75	12.05	25.26	53.10
	Kerala	0.29	2.46	15.48	33.13
	Himachal Pradesh	1.79	27.42	24.25	58.92
	Puducherry	0.12	0.00	1.56	7.13
	Tripura	0.07	0.15	0.06	0.10
	A & N Islands	0.00	0.00	0.00	0.00
	Goa	0.00	0.00	0.00	0.00
Meghalaya	0.00	0.00	0.00	0.00	
Sikkim	0.00	0.00	0.00	0.00	
2019-20 Total		192.11	1,423.69	3,463.51	5,917.87
2020-21	Madhya Pradesh	38.72	333.23	1,089.41	675.00
	Maharashtra	14.23	151.18	414.13	299.52
	Rajasthan	40.57	471.39	1,012.06	1,873.81
	Tamil Nadu	52.80	150.40	1,020.84	2,514.48
	Karnataka	1.68	14.64	87.10	111.93
	Chhattisgarh	7.09	20.49	82.40	247.67
	Uttar Pradesh	19.70	152.38	309.43	196.97
	Odisha	3.00	5.00	5.10	12.60
	Haryana	7.62	80.37	132.75	159.74
	Assam	9.85	0.20	46.42	136.83
	Uttarakhand	0.66	18.15	41.19	74.75
	Himachal Pradesh	1.48	20.02	32.78	74.46
	Kerala	0.34	2.80	17.71	44.00
	Tripura	0.56	0.07	0.94	0.43
	Puducherry	0.11	0.00	1.69	12.84
	A & N Islands	0.00	0.00	0.00	0.00
	Goa	0.00	0.00	0.00	0.00
	Meghalaya	0.00	0.00	0.00	0.00
	Sikkim	0.00	0.00	0.00	0.02
	Manipur	0.00	0.00	0.00	0.00
2020-21 Total		198.41	1,420.33	4,293.96	6,435.04
2021-22	Madhya Pradesh	45.38	309.13	1,085.30	1,431.59
	Maharashtra	13.96	168.21	464.48	819.93
	Rajasthan	158.25	439.79	1,039.96	1,201.76
	Tamil Nadu	57.78	160.65	1,087.34	791.09
	Karnataka	3.20	24.54	137.99	118.47

Year/Rabi Season	State/UT Name	Rabi Crops			
		Total Farmer Applications (in lakhs)	Farmer Premium (in Crores)	Central Govt. Share in Premium (in Crores)	Claims Paid (in Crores)
	Chhattisgarh	9.58	22.11	85.55	400.77
	Uttar Pradesh	19.26	127.52	299.55	185.83
	Odisha	2.19	3.89	4.10	4.67
	Haryana	7.18	74.00	132.64	267.87
	Assam	4.92	0.08	44.35	137.40
	Uttarakhand	0.71	22.44	52.38	76.10
	Kerala	0.61	3.89	27.12	58.26
	Himachal Pradesh	1.39	17.22	30.70	30.70
	Jammu & Kashmir	0.38	2.40	6.95	2.00
	Tripura	0.86	0.12	1.40	0.24
	Puducherry	0.32	0.00	2.14	0.00
	A & N Islands	0.00	0.00	0.02	0.00
	Manipur	0.00	0.01	0.00	0.00
	Goa	0.00	0.00	0.00	0.00
	Sikkim	0.00	0.00	0.00	0.03
2021-22 Total		325.96	1,375.99	4,501.99	5,526.71
2022-23	Rajasthan	172.80	438.27	1,035.71	2,019.76
	Maharashtra	9.78	204.30	402.96	176.53
	Andhra Pradesh	56.50	64.56	441.82	0.00
	Tamil Nadu	61.60	160.10	1,061.98	663.57
	Madhya Pradesh	81.64	257.68	418.39	271.97
	Karnataka	3.26	27.88	136.37	166.07
	Chhattisgarh	13.13	29.45	107.65	235.51
	Uttar Pradesh	20.27	132.18	301.97	164.35
	Odisha	1.78	3.19	3.39	0.00
	Haryana	6.82	74.94	134.00	137.18
	Uttarakhand	1.48	35.32	82.52	35.40
	Assam	2.47	1.99	20.42	0.00
	Kerala	0.80	5.31	34.02	0.00
	Himachal Pradesh	1.60	18.36	32.86	7.44
	Jammu & Kashmir	0.41	2.52	7.38	0.00
	Tripura	0.82	0.11	1.50	0.00
	Puducherry	0.24	0.00	1.58	0.00
	Manipur	0.00	0.01	0.01	0.00
	Meghalaya	0.00	0.01	0.01	0.00
	Sikkim	0.01	0.04	0.00	0.00
Goa	0.00	0.00	0.00	0.00	
2022-23 Total		435.42	1,456.22	4,224.55	3,877.79
	Grand Total	1,385.53	7,326.37	19,896.34	31,268.25

0.00 : Rounded to lakhs/crores, hence shown as 0.00.
