

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

RAJYA SABHA
UNSTARRED QUESTION NO-18
TO BE ANSWERED ON 02/02/2024

STEPS TO INCREASE COVERAGE UNDER PMFBY

18. SHRI S NIRANJAN REDDY:

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

(a) the details of the area and sum insured under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Andhra Pradesh in the last five years;

(b) whether it is a fact that between 2019 and 2022, the number of farmers covered under the scheme reduced by 9 per cent;

(c) if so, the reasons therefor; and

(d) the steps taken to increase coverage under the scheme in light of the the rise in demand for crop insurance due to the vulnerability of farming induced by climate change?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI ARJUN MUNDA)

(a) & (b) : After implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) from Kharif 2016 to Kharif 2019, Andhra Pradesh Government did not implemented the scheme till 2022-23. Thereafter in 2022-23, due to consistent efforts of Government of India, State Government has re-joined the Scheme. Details of farmer applications enrolled, area insured and sum insured during last five years i.e. from 2018-19 to 2022-23 in Andhra Pradesh under the scheme are given below :

Year	Farmer Applications enrolled (in lakhs)	Area Insured (lakh ha)	Sum Insured (In Cr.)
2018-19	24.46	22.98	14,439
2019-20	27.88	20.06	15,275
2020-21	Not Implemented		
2021-22	Not Implemented		
2022-23	125.24	35.71	30,294
Total	177.58	78.75	60,008

As per data available as on 31.12.2023.

As compared to 2019-20, there is 349% increase in farmer applications enrollment under the scheme in Andhra Pradesh for 2022-23.

(c): Does not arise.

(d): However, keeping in view the experience gained in implementation of the scheme and views of the stakeholders and effects of climate change, Government has taken various measures like (a) increase in tenure to 3 years for selection of insurance company through bidding process; (b) introduction of three alternative risk models viz. 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; (c) infusion of improved technology i.e. introduction of National Crop Insurance Portal (NCIP), Yield Estimation System based on Technology (YES-TECH), Weather Information Network and Data System (WINDS), Collection of Real time Observations and Photographs of Crops (CROPIC), integration of State Land Records with NCIP, Digicclaim module on NCIP to work out and settle the claims directly to farmers account using Public Finance Management System (PFMS); (d) increased IEC activities etc. to improve the implementation and coverage under the scheme. Due to efforts made by the Government coverage under the scheme has been increasing year-on-year and farmers are subscribing to the scheme voluntarily rather than because of subscription of bank loans.

Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.
