

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-1284**  
TO BE ANSWERED ON 02/08/2024

**IMPLEMENTATION OF PMFBY**

1284. DR. V. SIVADASAN:

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) and the area covered in the last five years for both Kharif and Rabi seasons, State-wise;
- (b) the premium paid by farmers, by State Governments and Central Government year-wise, State-wise;
- (c) the amount of compensation paid to farmers, year-wise, State-wise;
- (d) whether any central assistance is provided to State Governments to support their own State level insurance schemes; and
- (e) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

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

(a): State-wise details of number of farmers applications insured and area insured during both Kharif and Rabi seasons of 2019-20 to 2023-24 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I**.

(b) to (e) : The Central Government has devised a Central Sector Scheme namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) at national level after detailed consultations with all the stakeholders including State Governments. On the basis of the experience and on the demands of stakeholders including States, Operational Guidelines of the scheme have been revised and revamped during 2018, 2020 and 2023 respectively. Since the scheme is voluntary, some

States have decided to implement their own insurance and/or assistance schemes without any assistance from the Central Government.

As per provisions of the scheme farmer's share in premium has been capped at 2% during Kharif season and 1.5% for Rabi season for food and oilseed crops and 5% for commercial/ horticultural crops (both Kharif & Rabi Seasons). Remaining share of premium is shared by the Central and State Government on 50 : 50 basis except for North Eastern States & Himalayan States, where it is shared in the ratio of 90 : 10 with certain conditions. Some States have also decided to share farmer's share of premium from State budget. Further, the Government has also introduced three alternate risk models [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.

State-wise and Year-wise details of premium paid by farmers and claims paid under the scheme during 2019-20 to 2022-23 are given in **Annexure-II**.

## Annexure-I

## Details of Number of farmer applications insured and area insured Kharif and Rabi seasons of 2019-20 to 2023-24 under PMFBY as on 30.06.24

State Name	Farmers' Applications Insured (Lakh)					Area Insured (In Lakh Ha)				
	2019-20	2020-21	2021-22	2022-23	2023-24	2019-20	2020-21	2021-22	2022-23	2023-24
A & N Islands	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Andhra Pradesh	27.88	-	-	125.59	127.52	20.06	-	-	36.30	40.32
Assam	10.06	16.60	9.96	4.90	7.99	5.70	10.77	5.58	3.15	4.25
Chhattisgarh	40.17	51.58	58.39	77.30	81.11	24.32	24.52	22.98	23.26	24.05
Goa	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	24.81	-	-	-	-	29.44	-	-	-	-
Haryana	17.11	16.51	14.53	14.47	94.96	22.50	18.87	16.19	15.96	6.53
Himachal Pradesh	2.84	2.41	2.34	2.68	2.76	65.09	30.08	40.83	42.66	38.51
Jammu & Kashmir	-	-	0.91	0.92	2.45	-	-	0.42	0.44	1.24
Jharkhand	10.92	-	-	-	-	6.45	-	-	-	-
Karnataka	19.75	15.94	19.34	26.85	29.30	21.41	16.02	17.41	22.88	22.61
Kerala	0.58	0.76	0.99	1.47	1.74	0.37	0.44	0.51	0.69	0.74
Madhya Pradesh	83.97	84.52	92.64	177.32	177.83	117.14	129.76	116.17	90.13	89.20
Maharashtra	145.66	124.06	99.02	107.34	241.37	79.24	68.12	59.07	65.08	160.07
Manipur	0.03	-	0.03	0.04	0.05	0.03	-	0.02	0.03	0.04
Meghalaya	0.01	0.00	-	0.00	0.39	0.00	0.00	-	0.00	0.15
Odisha	48.79	97.53	81.74	80.21	140.73	18.72	11.89	10.17	9.27	16.21
Puducherry	0.12	0.11	0.36	0.31	0.39	0.09	0.08	0.14	0.11	0.11
Rajasthan	86.17	107.59	344.71	390.96	388.81	98.28	113.53	107.10	106.82	102.86
Sikkim	0.00	0.00	0.02	0.05	-	0.00	0.00	0.00	0.01	-
Tamil Nadu	38.94	58.87	59.11	61.43	54.64	14.24	17.20	15.65	15.42	13.95
Telangana	10.34	-	-	-	-	11.35	-	-	-	-
Tripura	0.36	2.57	3.36	3.56	3.64	0.06	0.38	0.52	0.69	0.88
Uttar Pradesh	46.98	41.90	40.69	42.83	59.33	36.77	31.60	29.51	29.72	24.83
Uttarakhand	2.13	1.71	1.83	2.82	2.11	1.14	9.86	9.60	38.86	51.28
<b>Total</b>	<b>617.63</b>	<b>622.67</b>	<b>829.95</b>	<b>1121.03</b>	<b>1417.12</b>	<b>572.39</b>	<b>483.13</b>	<b>451.88</b>	<b>501.47</b>	<b>597.85</b>

## Annexure-II

## State-wise &amp; Year-wise details of premium paid by farmers and claims paid during 2019-20 to 2022-23 under PMFBY

State Name	Farmer's share of Premium (Rs. in crore)				Claims Paid (Rs. in crore)			
	2019-20	2020-21	2021-22	2022-23	2019-20	2020-21	2021-22	2022-23
A & N Islands	0.00	0.01	0.01	0.00				
Andhra Pradesh	0.17			66.02	1,253.33	-	-	566.61
Assam	0.27	0.29	0.18	4.38	107.30	192.19	273.30	16.63
Chhattisgarh	180.75	187.58	186.08	212.38	1,303.71	887.23	1,432.35	533.99
Goa	0.02	0.00	0.00	0.01	0.01	-	-	0.00
Gujarat	467.94	-	-	-	442.85	-	-	-
Haryana	268.77	341.87	313.82	344.05	938.00	1,285.49	1,703.46	2,473.98
Himachal Pradesh	30.72	22.44	20.21	21.55	67.55	81.78	77.60	15.42
Jammu & Kashmir	-	-	6.58	6.90	-	-	56.05	6.00
Jharkhand	2.79	-	-		27.75	-	-	-
Karnataka	250.73	216.56	250.51	324.28	1,515.47	1,030.24	1,489.90	1,558.07
Kerala	6.12	6.72	7.40	10.43	88.94	125.33	95.20	165.13
Madhya Pradesh	654.05	906.65	814.79	650.08	6,195.99	7,792.36	2,909.92	1,026.74
Maharashtra	868.41	762.00	664.33	901.28	6,758.35	1,559.65	4,389.37	5,015.42
Manipur	0.35	-	0.34	0.44	1.14	-	1.48	1.47
Meghalaya	0.09	0.04	-	0.04	0.18	0.07	-	0.01
Odisha	239.97	158.43	135.25	132.31	1,157.70	572.44	1,045.88	559.48
Puducherry	-	0.00	0.00	0.00	7.13	13.39	-	-
Rajasthan	743.88	903.64	823.79	838.92	5,025.13	4,357.51	5,174.63	4,082.85
Sikkim	0.00	0.01	0.08	0.15	-	0.02	0.53	-
Tamil Nadu	177.74	175.75	166.88	162.08	1,214.00	2,680.30	836.07	895.99
Telangana	239.73	-	-	-	507.96	-	-	-
Tripura	0.76	0.28	0.37	0.44	0.81	2.60	2.63	0.28
Uttar Pradesh	321.87	330.44	284.70	286.07	1,084.56	507.06	988.00	941.08
Uttarakhand	28.21	33.28	39.05	55.25	103.24	134.86	109.91	206.04
<b>Grand Total</b>	<b>4,483.33</b>	<b>4,046.01</b>	<b>3,714.40</b>	<b>4,017.06</b>	<b>27,801.10</b>	<b>21,222.53</b>	<b>20,586.26</b>	<b>18,065.20</b>

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