

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

RAJYA SABHA

UNSTARRED QUESTION NO-2101
TO BE ANSWERED ON 13/12/2024

ACTIVE CROP INSURANCE POLICIES UNDER PMFBY

2101 SHRI SANJAY SINGH :

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

(a) the number of farmers registered under the Pradhan Mantri Fasal Bima Yojana since 2020, year-wise, State-wise;

(b) the details of active crop insurance policies under PMFBY since 2020, year-wise, State-wise; and

(c) the total premium payments collected from farmers under the scheme during the said period, year-wise, State-wise?

ANSWER

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

(a) to (c) : With a view to provide better insurance coverage to crops for risk mitigation, this Department implements a yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) along with weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) from Kharif 2016. Comprehensive risk insurance is provided to farmers against non-preventable natural calamities such as drought, dry-spells, flood, hailstorm, inundation etc. under the scheme from pre-sowing to post-harvest losses. Under this Scheme, farmers' share in premium is maximum 2% of sum insured for Kharif season and 1.5% for Rabi season and 5% for commercial/horticultural crops. Remainder of actuarial/bidded premium over farmers' share in premium is shared equally on 50 : 50 ratio by the Central and State Governments except in North Eastern States & Hilly States where sharing pattern ratio is 90 :10. It is a demand driven scheme and voluntary for the States since inception and for all farmers w.e.f. Kharif 2020.

The Year-wise & State-wise details of farmer applications enrolled and premium collected from farmers since 2020 under PMFBY is attached as **Annexure**.

Year-wise and State-wise details of farmer applications enrolled and total farmers premium paid under PMFBY from 2020-21 to 2023-24 (as on 31.10.2024)

| State/UT Name | Farmers applications enrolled (in lakhs) | | | | Premium paid by farmers (Rs. in cr.) | | | |
|------------------|--|---------------|-----------------|-----------------|--------------------------------------|-----------------|-----------------|-----------------|
| | 2020-21 | 2021-22 | 2022-23 | 2023-24 | 2020-21 | 2021-22 | 2022-23 | 2023-24 |
| A & N Islands | 0.00 | 0.01 | 0.00 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 |
| Andhra Pradesh | - | - | 125.64 | 128.36 | - | - | 66.02 | 0.00 |
| Assam | 16.60 | 9.96 | 4.90 | 8.00 | 0.29 | 0.18 | 4.38 | 6.43 |
| Bihar | - | - | - | - | - | - | - | - |
| Chhattisgarh | 51.58 | 58.39 | 77.30 | 81.25 | 187.58 | 186.08 | 212.38 | 219.91 |
| Goa | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 |
| Gujarat | - | - | - | - | - | - | - | - |
| Haryana | 16.51 | 14.53 | 14.47 | 101.40 | 341.87 | 313.82 | 344.05 | 153.12 |
| Himachal Pradesh | 2.41 | 2.34 | 2.68 | 2.78 | 22.44 | 20.21 | 21.55 | 37.51 |
| Jammu & Kashmir | - | 0.91 | 0.92 | 2.46 | - | 6.58 | 6.90 | 16.70 |
| Jharkhand | - | - | - | - | - | - | - | - |
| Karnataka | 15.88 | 19.18 | 26.85 | 30.15 | 216.05 | 249.48 | 324.28 | 373.18 |
| Kerala | 0.76 | 0.99 | 1.47 | 1.74 | 6.72 | 7.40 | 10.43 | 11.64 |
| Madhya Pradesh | 84.52 | 92.64 | 177.32 | 177.96 | 906.65 | 814.79 | 650.08 | 653.98 |
| Maharashtra | 124.06 | 99.02 | 107.34 | 241.84 | 762.00 | 664.34 | 901.29 | 193.61 |
| Manipur | 0.00 | 0.03 | 0.04 | 0.05 | 0.00 | 0.34 | 0.44 | 0.52 |
| Meghalaya | 0.00 | - | 0.00 | 0.39 | 0.04 | - | 0.04 | 0.01 |
| Odisha | 97.52 | 81.75 | 80.21 | 140.90 | 158.43 | 135.26 | 132.31 | 12.47 |
| Puducherry | 0.11 | 0.36 | 0.38 | 0.42 | 0.00 | 0.00 | 0.00 | 0.00 |
| Rajasthan | 107.60 | 344.71 | 390.97 | 389.82 | 903.66 | 823.79 | 838.93 | 1,015.61 |
| Sikkim | 0.00 | 0.02 | 0.05 | | 0.01 | 0.08 | 0.15 | - |
| Tamil Nadu | 58.87 | 59.11 | 61.43 | 54.50 | 175.75 | 166.88 | 161.82 | 148.71 |
| Telangana | - | - | - | - | - | - | - | - |
| Tripura | 2.57 | 3.36 | 3.56 | 3.72 | 0.28 | 0.37 | 0.44 | 0.58 |
| Uttar Pradesh | 41.90 | 40.69 | 42.84 | 60.25 | 330.44 | 284.70 | 286.18 | 281.97 |
| Uttarakhand | 1.71 | 1.83 | 2.82 | 2.27 | 33.28 | 39.05 | 55.25 | 60.58 |
| West Bengal | - | - | - | - | - | - | - | - |
| Total | 622.61 | 829.80 | 1,121.18 | 1,428.26 | 4,045.52 | 3,713.39 | 4,016.93 | 3,186.53 |

- Did not implement, 0.00 – Very low figure.
