

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

**RAJYA SABHA**  
**UNSTARRED QUESTION NO-517**  
TO BE ANSWERED ON 07/02/2025

**UNIFORM POLICY FOR CROP INSURANCE**

517. SHRI SAMIRUL ISLAM:

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

- (a) whether Government have a uniform policy for crop insurance, irrespective of States;
- (b) if so, the number of farmers who opted for crop insurance, State-wise; and
- (c) if not, the States that have enrolled the highest number of farmers under crop insurance, State-wise?

**ANSWER**

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

(a) to (c) : Yes Sir. Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance (RWBCIS) are voluntary and available for all States/Union Territories (UTs). All States/UTs can freely subscribe to these schemes. Under the schemes, actuarial/bidded premium rates are charged by implementing agencies. As per Operational Guidelines, extremely low premium rate across the country for the season is charged from the famers, which is maximum 2% of sum insured for Kharif crops, maximum 1.5% of sum insured for Rabi crops and maximum 5% of sum insured for commercial/horticultural crops. Remaining part of actuarial premium is shared by the Central and State Government on 50:50 basis except for North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10. Operational guidelines of the scheme further provide for 3 Alternate Risk Transfer models other than standard PMFBY, namely cup and cap model (80:110), cup and cap model (60:130) and profit and loss sharing model. States have been given the flexibility to choose any one of these models.

Details of number of farmer applications in implementing States/UTs enrolled during 2023-24 under the scheme are **annexed**.

## Annexure

<b>State-wise details of number of farmer applications enrolled in implementing States/Union Territories during 2023-24 under PMFBY &amp; RWBCIS as on 31.12.2024</b>	
<b>State/ UT Name</b>	<b>2023-24</b>
A & N Islands	187
Andhra Pradesh	1,29,01,749
Assam	7,95,553
Chhattisgarh	81,24,956
Goa	234
Haryana	1,01,74,480
Himachal Pradesh	2,78,051
Jammu & Kashmir	2,45,630
Karnataka	30,15,023
Kerala	1,74,141
Madhya Pradesh	1,77,95,819
Maharashtra	2,41,85,161
Manipur	5,073
Meghalaya	38,569
Odisha	1,40,97,157
Puducherry	42,224
Rajasthan	3,89,87,544
Sikkim	3,104
Tamil Nadu	54,55,753
Tripura	3,73,362
Uttar Pradesh	60,25,293
Uttarakhand	2,26,809
<b>All India</b>	<b>14,29,45,872</b>

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