

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

RAJYA SABHA
UNSTARRED QUESTION NO. 518
TO BE ANSWERED ON 07/02/2025

IMPLEMENTATION OF PMFBY IN ANDHRA PRADESH

518. SHRI RYAGA KRISHNAIAH:

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

- (a) the area and sum insured under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Andhra Pradesh in light of rise in demand for crop insurance due to the vulnerability of farming to climate change;
- (b) whether Government is aware that between 2018 and 2022, the number of farmers covered under the scheme reduced by 9 per cent;
- (c) if so, the reasons for the reduction; and
- (d) the details of the future course of action in this regard?

ANSWER

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

(a): Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) introduced in the country from Kharif 2016 season is voluntary for State/Union Territory (UT) as well as farmers. Andhra Pradesh has re-joined the scheme from Kharif 2022-23. Details of area insured and sum insured under the scheme in Andhra Pradesh are given below :

Year	Area Insured (in lakh ha.)	Sum Insured (Rs. in crore)
2022-23	35.75	30,323.52
2023-24	40.99	36,814.65

(b) : No Sir. Due to various initiatives undertaken by the Government of India, there has been a steady rise in the number of farmer applications enrolled under the scheme. The year-wise number of farmer applications enrolled at all-India level and in the State of Andhra Pradesh during 2018-19 to 2022-23 is as under:

Figures in Lakhs

Year	All-India	% increase	Andhra Pradesh	% increase
2018-19	582		24.46	
2019-20	617	6%	27.88	14%
2020-21	623	1%	Not implemented	
2021-22	830	33%		
2022-23	1121	35%	125.64	--

(c) : Does not arise.

(d) : The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. 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 in 2018, 2020 and 2023 comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

Further, various studies have been conducted on the implementation of crop insurance to examine various aspects of implementation of crop insurance scheme. Based on the recommendations of these studies and keeping in view the experience gained in implementation of the scheme as well as views of the stakeholders, 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 Central /State is refunded to the Central/State treasury; (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, Digiclaim 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 is at an all time high in 2023-24 and farmers are subscribing to the scheme voluntarily rather than because of subscription of bank loans.
