

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

RAJYA SABHA
UNSTARRED QUESTION NO.667
TO BE ANSWERED ON 05/12/2025

PRADHAN MANTRI FASAL BIMA YOJANA

667. DR. VIKRAMJIT SINGH SAHNEY:

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

- (a) details of the crops covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) in last five years, State-wise, year-wise;
- (b) details of the companies empanelled by Government for doing crop insurance;
- (c) details of the premium received from the farmers in last five years for crop insurance, year-wise, State-wise, company-wise;
- (d) details of the compensation received by the farmers for crop damage under PMFBY in the last five years, year-wise, State-wise, company-wise; and
- (e) details of the aspects that decide the crop insurance premium amount and compensation amount in various States?

ANSWER

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

(a): The PMFBY envisages coverage of all food crops (cereals, millets and pulses), oilseeds and commercial/horticultural crops subject to availability of past yield data of requisite number of years based on Crop Cutting Experiments (CCEs) as well as capacity of the State Government to conduct requisite number of CCEs to assess the yield of the crop to calculate claims. However, specific crop is notified by the State Government concerned keeping in view the aforesaid provision.

For the crops not meeting the aforesaid conditions, the State Government concerned is free to notify them for coverage under Restructured Weather Based Crop Insurance Scheme (RWBCIS) under which claims payment are being structured on the basis of weather index parameters.

Details of crops being notified by various State Governments during Kharif and Rabi seasons are given in **Annexure-I**.

(b): 20 general insurance companies including all the 5 Public Sector general insurance companies namely, Agriculture Insurance Company of India Ltd. (AIC), National Insurance Company Ltd. (NIC), New India Assurance Company Ltd. (NIA), Oriental Insurance Company (OIC), United India Insurance Company Ltd. (UIIC) and 15 private Sector general insurance companies namely, Bajaj-Allianz, HDFC-ERGO, Iffco-Tokio, Reliance, ICICI-Lombard, Universal-Sompo, Royal Sundaram, Chola-MS, Future Genereli, SBI General, Shriram General, Tata-AIG, GoDigit, Kshema and Raheja QBE General Insurance Company Ltd. have been empanelled by the Government of India for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country. However, the specific insurance company in the States is selected by the concerned State Government through transparent bidding/tendering process.

(c) & (d): Company-wise, State-wise and year-wise details of premium received from farmers and claims paid by insurance companies during last five years i.e. 2020-21 to 2024-25 are given in **Annexure-II, III and IV** respectively.

(e): The actuarial/bidded premium rates are charged by implementing agencies under PMFBY. However, extremely low premium rate across the country for the season is charged from the farmers, 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 North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10. Further, Operational guidelines of the scheme, effective from Kharif 2023, also provides 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 under which in case of claims below certain threshold, portion of the premium paid by the Government as subsidy will go back to the State treasury. Further, in case of claims above certain threshold, Centre and State are required to pay claims.

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims, in this case, are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme. As the claims are being worked out on an average shortfall in yield and sometimes farmers applications are of small area insured and/or separate land parcels/crops insured separated, therefore, sometimes less claim is figured out and deposited in the farmers account.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. The extent of loss and claims in such case are assessed by a joint committee comprising representatives of State Government and concerned insurance company within stipulated time frame under the Operational Guidelines of the scheme.

Annexure-I

State-wise details of crops insured during Kharif and Rabi Seasons by various States/UTs under PMFBY and RWBCIS

State Name	Kharif Season	Rabi Season
Pradhan Mantri Fasal Bima Yojana (PMFBY)		
Andaman & Nicobar Islands	Paddy (Dhan)	Bhindi, Brinjal, Green gram (moong), Cowpea, Tomato
Andhra Pradesh	Black Gram (Urad), Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Korra, Maize (Makka), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Chillies, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Turmeric	Bengal Gram (Chana), Black Gram (Urad), Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Onion, Paddy (Dhan) Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Sunflower (Suryamukhi)
Assam	Black Gram (Urad), Jute, Maize (Makka), Paddy (Dhan)	Maize (Makka), Mustard, Paddy (Dhan), Potato, Sugarcane
Chhattisgarh	Black Gram (Urad), Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Kodo Millet (Kodara/Varagu), Little Millet (Samai/Kutki/Kodo-Kutki), Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Soybean (Bhat)	Bengal Gram (Chana), Linseed (Alsi), Mustard, Wheat
Goa	Paddy (Dhan), Sugarcane	Paddy (Dhan), Pulses
Haryana	Cotton (Kapas), Green Gram (Moong), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra)	Barley (Jau), Bengal Gram (Chana), Mustard, Sunflower (Suryamukhi), Wheat
Himachal Pradesh	Maize (Makka), Paddy (Dhan)	Barley (Jau), Wheat
Jammu And Kashmir	Maize (Makka), Paddy (Dhan)	Mustard, Wheat
Jharkhand	Maize (Makka), Paddy (Dhan)	Bengal Gram (Chana), Mustard, Potato, Wheat
Karnataka	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Horse Gram (kulthi/kultha), Maize (Makka), Onion, Pearl Millet (Bajra), Pigeon pea (red gram/arhar/tur), Chillies, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (bhat), Sunflower (Suryamukhi), Turmeric, Cotton (Kapas) Navane, Paddy (Dhan), Pigeon pea (red gram/arhar/tur), Fingermillet (Ragi/Mandika), Cabbage, Save, Tomato, Cowpea, Potato	Groundnut (Pea Nut), Onion, Sunflower (Suryamukhi), Paddy (Dhan), Tomato, Fingermillet (Ragi/Mandika), Sorghum (Jowar/Great Millet), Bengal Gram (Chana), Maize (Makka), Wheat, Horse Gram (kulthi/kultha), Safflower (Kusum/Kardi), Linseed (Alsi), Maize (Makka), Potato, Green Gram (Moong), Black Gram (Urad)
Madhya Pradesh	Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Little Millet (Samai/Kutki/Kodo-Kutki), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat)	Bengal Gram (Chana), Lentil (Masur), Linseed (Alsi), Mustard, Wheat

Maharashtra	Black Gram (Urad), Cotton (Kapas), Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Niger (Ramtil), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat)	Bengal Gram (Chana), Groundnut (Pea Nut), Onion, Paddy (Dhan), Sorghum (Jowar/Great Millet), Wheat
Manipur	Cabbage, Paddy (Dhan)	
Meghalaya	Ginger, Paddy (Dhan)	Bengal Gram (Chana)
Mizoram	Paddy, Ginger, Chilli, Cabbage, Brinjal	
Odisha	Cotton (Kapas), Fingermillet (Ragi/Mandika), Ginger, Groundnut (Pea Nut), Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Turmeric	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Mustard, Onion, Paddy (Dhan), Potato, Sugarcane, Sunflower (Suryamukhi)
Puducherry	Banana, Paddy (Dhan)	Banana, Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Paddy (Dhan), Cotton (Kapas), Sugarcane
Rajasthan	Black Gram (Urad), Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Maize (Makka), Moth Bean (Kidney Bean/ Deww Gram), Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat)	Barley (Jau), Bengal Gram (Chana), Coriander, Cumin, Isabgol, Lentil (Masur), Maize (Makka), Methi (Fenugreek), Mustard, Rocket Salad (Taramira), Wheat
Sikkim	Black Gram (Urad), Buck Wheat (Kaspat), Fingermillet (Ragi/Mandika), Ginger, Maize (Makka), Paddy (Dhan), Soybean (Bhat)	Barley (Jau), Buck Wheat (Kaspat), Mustard, Potato
Tamil Nadu	Banana, Bhindi, Black Gram (Urad), Brinjal, Cabbage, Carrot, Cotton (Kapas), Cowpea, Fingermillet (Ragi/Mandika), Garlic, Green Gram (Moong), Groundnut (Pea Nut), Horse Gram (Kulthi/Kultha), Little Millet (Samai/Kutki/Kodo-Kutki), Maize (Makka), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Potato, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Tapioca, Tomato, Turmeric	Banana, Bengal Gram (Chana), Bhindi, Black Gram (Urad), Brinjal, Cabbage, Carrot, Coriander, Cotton (Kapas), Fingermillet (Ragi/Mandika), Garlic, Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Potato, Chillies, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Sugarcane, Sunflower (Suryamukhi), Tapioca, Tomato
Tripura	Paddy (Dhan)	Brinjal, Cauliflower, Paddy (Dhan), Potato, Tomato, Watermelon
Uttar Pradesh	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat)	Barley (Jau), Bengal Gram (Chana), Lentil (Masur), Linseed (Alsi), Mustard, Pea, Potato, Wheat
Uttarakhand	Fingermillet (Ragi/Mandika), Paddy (Dhan)	Lentil (Masur), Wheat

Restructured Weather Based Crop Insurance Scheme (RWBCIS)		
Andhra Pradesh	Acid Lime, Banana, Cotton (Kapas), Groundnut (Pea Nut), Mosambi (sweet orange), Pomegranate, Tomato	Cashew, Mango, Tomato
Chhattisgarh	Banana, Brinjal, Chillies, Ginger, Guava, Papaya, Tomato	Brinjal, Cabbage, Cauliflower, Onion, Potato, Tomato
Himachal Pradesh	Cabbage, Capsicum, Cauliflower, Ginger, Pea, Potato, Tomato	Apple, Capsicum, Cauliflower, Citrus, Garlic, Litchi, Mango, Peach, Pea, Plum, Pomegranate, Potato, Tomato
Karnataka	Grape, Pomegranate, Chillies, Mango, Cauliflower, Ginger, Arecanut, Pepper, Betel Vine, Papaya, Acid Lime	Chillies, Cauliflower
Kerala	Amarphophallus (Surankand/Elephant Foot Yam), Arecanut, Ash Gourd (Petha), Amarphophallus (Surankand/Elephant Foot Yam), Arecanut, Ash Gourd (Petha), Banana, Betel Vine, Bhindi, Bitter Gourd, Black Gram (Urad), Cabbage, Cardamom, Carrot, Cashew, Chillies, Clove, Cocoa, Coconut, Colocasia (Arvi, Arbi), Cowpea, Cucumber, French Bean - Hills, Garlic, Ginger, Greater Yam, Green Gram (Moong), Groundnut (Pea Nut), Lesser Yam (Rafula), Mango, Nutmeg, Paddy (Dhan), Pea, Pepper, Pineapple, Potato, Pumpkin, Rubber, Sesame (Gingelly/Til)/Sesamum, Snake Gourd, Sorghum (Jowar/Great Millet), Sugarcane, Sweet Potato, Tapioca, Tea, Tomato, Turmeric, Yard Long Bean	Finger Millet (Ragi/Mandika), Amarphophallus (Surankand/Elephant Foot Yam), Arecanut, Ash Gourd (Petha), Banana, Betel Vine, Bhindi, Bitter Gourd, Black Gram (Urad), Cabbage, Cardamom, Carrot, Cashew, Chillies, Clove, Cocoa, Coconut, Coffee, Colocasia (Arvi, Arbi), Cowpea, Cucumber, French Beans - Hills, Garlic, Ginger, Greater Yam, Green Gram (Moong), Groundnut (Pea Nut), Lesser Yam (Rafula), Little Millet (Samai/Kutki/Kodo-Kutki), Mango, Nutmeg, Paddy (Dhan), Pea, Pepper, Pineapple, Potato, Pumpkin, Rubber, Sesame (Gingelly/Til)/Sesamum, Snake Gourd, Sorghum (Jowar/Great Millet), Soybean (Bhat), Sweet Potato, Tapioca, Tea, Tomato, Turmeric, Yard Long Bean
Maharashtra	Custard Apple, Grape, Guava, Lemon, Mosambi (sweet orange), Orange, Pomegranate, Sapota	Banana, Cashew, Grape, Mango, Mosambi (sweet orange), Orange, Papaya, Pomegranate
Rajasthan	Castor (Rehri, Rendi, Arandi), Chillies, Indian Squash (Tinda/Round Melon), Kinnow, Mehendi/Henna tree, Onion, Orange, Pomegranate, Tomato	Aonla, Brinjal, Cauliflower, Fennel, Garlic, Guava, Lemon, Mango, Onion, Pea, Potato, Tomato, Watermelon
Uttar Pradesh	Banana, Chillies	Capsicum, Mango, Pea, Tomato
Uttarakhand	Chillies, French Bean - Hills, Ginger, Potato, Tomato	Apple, Citrus, Kiwi Fruit, Litchi, Mango, Peach, Pea, Potato, Tomato

Annexure-II

PMFBY & RWBCIS: Insurance Company-wise premium paid by farmers and Claims Paid by Insurance Companies from 2020-21 to 2024-25 (as on 31st October, 2025)

Insurance Company	Farmers Share in premium	Paid Claims
	(Rs. Crore)	
AIC	8,669.62	44,366.97
Bajaj General	1,245.80	5,406.45
Bharti AXA	154.72	585.44
Chola MS	0.36	637.94
Generali Central	449.48	1,676.19
HDFC Ergo	1,653.93	7,165.27
ICICI Lombard	188.24	2,200.39
IFFCO Tokio	873.68	4,612.48
Kshema General	393.97	914.96
National	0.42	7.04
Oriental	122.01	4,990.40
Reliance General	2,055.00	8,090.46
SBI General	1,353.44	7,717.77
Tata AIG	108.72	451.28
United India	77.58	1,422.81
Universal Sompo	949.50	3,645.32
Total	18,296.46	93,891.19

Annexure-III

PMFBY & RWBCIS: State Wise details of premium paid by farmers and Claims Paid by Insurance Companies from 2020-21 to 2024-25 (as on 31st October, 2025)

State	Farmers Share in Premium	Paid Claims
	(Rs. Crore)	
A & N Islands	0.03	0.02
Andhra Pradesh	32.87	747.08
Assam	19.30	605.74
Chhattisgarh	1,031.01	3,709.21
Goa	0.02	0.01
Haryana	1,439.88	5,957.76
Himachal Pradesh	152.59	374.95
Jammu & Kashmir	41.25	119.91
Jharkhand	0.27	-
Karnataka	1,584.22	10,006.16
Kerala	50.35	572.99
Madhya Pradesh	3,708.10	13,863.37
Maharashtra	2,684.23	26,342.00
Manipur	1.82	6.73
Meghalaya	0.09	24.05
Odisha	450.59	2,579.54
Puducherry	0.12	10.78
Rajasthan	4,568.37	18,851.16
Sikkim	0.35	0.03
Tamil Nadu	809.92	5,829.86
Tripura	2.08	9.67
Uttar Pradesh	1,461.78	3,311.67
Uttarakhand	257.20	968.50

Annexure-IV**PMFBY & RWBCIS: Year-wise details of premium paid by farmers and Claims Paid by Insurance Companies from 2020-21 to 2024-25 (as on 31st October, 2025)**

Year	Farmers Share	Paid Claims
	(Rs. Crore)	
2020-21	4,048.87	20,457.76
2021-22	3,728.64	20,563.65
2022-23	3,980.71	19,840.78
2023-24	3,203.46	20,773.33
2024-25	3,334.79	12,255.67
Total	18,296.46	93,891.19
