

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

RAJYA SABHA
UNSTARRED QUESTION NO. 2431
TO BE ANSWERED ON 13/03/2026

**PROGRESS OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) IN
GUJARAT**

2431 SHRI BABUBHAI JESANGBHAI DESAI:

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

- (a) the total area of agriculture land insured under Pradhan Mantri Fasal Bima Yojana (PMFBY) in Gujarat till December, 2025;
- (b) the number of cases/claims settled under the said scheme till December, 2025;
- (c) whether Government has conducted an assessment of potential risks and adopted disaster management/mitigation and necessary safety measures under the scheme; and
- (d) if so, the State-wise and district-wise details, timelines, expenditure and outcomes thereof?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI BHAGIRATH CHOUDHARY)

(a) & (b): In order to secure the farmers against the risk of crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc., Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) is being implemented by the Government in the country. PMFBY provides comprehensive risk coverage from pre-sowing to post harvest losses against non-preventable natural risks, whereas the RWBCIS provides indemnification for likely crop losses due to deviation in weather indices. The scheme is voluntary for the States as well as farmers. State of Gujarat, after implementing the scheme from 2016-17 to 2019-20, has not implemented the scheme thereafter. During the period under implementation, 112.33 lakh hectares of Area was insured and total claims of Rs. 5,751.25 Crores were paid to 29.36 lakh Farmer Applications under PMFBY in Gujarat.

(c) & (d): PMFBY provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks/ & extreme climate calamities viz. flood, inundation, landslide, drought, heat waves, hailstorm, cyclone, pests/diseases, natural fire and lightening, storm, typhoon, tempest, hurricane, tornado etc. but also against farm level yield loss due to localized risks (hailstorm, landslide, inundation, cloud burst and natural fire) and post harvest losses due to cyclone, cyclonic/unseasonal rain and hailstorm and prevented sowing.

This scheme 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 are worked out and paid directly only 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 as per claim calculation formula envisaged in the Operational Guidelines of the scheme upon receipt of Centre and State Government's requisite share in premium subsidy. Farmers need not intimate crop loss in respect of these claims

RWBCIS is generally applicable to commercial horticultural crops, provides insurance protection/ compensation to the farmers against adverse weather incidence, such as deficit or excess rainfall, high or low temperature (including heat wave, cold wave, frost), humidity etc. which are deemed to adversely impact the crop.

Further, as per the National Policy on Disaster Management (NPDM), the State Government is primarily responsible for providing necessary relief measures on ground level in the wake of notified calamities. The State Governments undertake relief measures in the wake of natural calamities from funds available in the form of the State Disaster Response Fund (SDRF) in accordance with the Government of India approved items and norms. Additional financial assistance, over and above SDRF, is considered from the National Disaster Response Fund (NDRF), as per laid down procedure, in case of disaster of 'severe nature', which includes an assessment based on the visit of an Inter-Ministerial Central Team (IMCT). The financial assistance provided under SDRF and NDRF is by way of relief and not for compensation.

State-wise details of claims paid under PMFBY from 2020-21 to 2024-25 (as on 31.12.2025) is given at **Annexure-I**. State-wise details of releases of Central Government funds under State Disaster Response Fund (SDRF) and National Disaster Response Fund (NDRF) during the years 2020-21 to 2024-25 are given at **Annexure-II**.

State-wise Claims Data for PMFBY from 2020-21 to 2024-25 (as on 31.12.2025)

State/UT Name	Paid Claims	Application Benefitted
	(Rs. In Crore)	(In No.)
A & N Islands	0.05	130
Andhra Pradesh	751.94	15,27,456
Assam	617.84	8,61,920
Chhattisgarh	3,712.42	82,30,257
Goa	0.01	70
Haryana	5,966.52	67,69,406
Himachal Pradesh	376.79	5,76,210
Jammu & Kashmir	120.28	2,14,471
Jharkhand	-	-
Karnataka	11,182.78	80,71,650
Kerala	574.54	4,01,491
Madhya Pradesh	13,877.83	2,12,19,514
Maharashtra	26,812.78	3,72,62,317
Manipur	6.74	12,592
Meghalaya	24.08	33,244
Odisha	2,583.67	84,90,960
Puducherry	13.20	43,841
Rajasthan	18,994.26	3,94,74,795
Sikkim	0.03	41
Tamil Nadu	5,917.27	1,20,79,505
Tripura	9.67	1,17,331
Uttar Pradesh	3,315.66	58,49,378
Uttarakhand	1,119.45	7,53,385
Total	95,977.84	15,19,89,964

**State-wise details of releases of Central Government funds under SDRF & NDRF from
2020-21 to 2024-25**

Sl No.	State	Centre's Share of SDRF Released					Release from NDRF (For all calamities)				
		2020-21	2021-22	2022-23	2023-24	2024-25	2020-21	2021-22	2022-23	2023-24	2024-25
1.	Andhra Pradesh	895.20	895.20	940.00	987.20	1036.00	657.01	351.43	--	--	56.90
2.	Arunachal Pradesh	200.00	200.00	210.40	220.80	115.60	59.34	--	--	--	--
3.	Assam	617.60	617.60	648.80	680.80	716.00	44.37	--	250.00	--	29.02
4.	Bihar	1132.80	1132.80	1189.60	1248.80	1311.20	1255.27	1038.96	--	--	--
5.	Chhattisgarh	345.60	345.60	181.60	181.60#	380.80#	--	--	--	--	33.24
6.	Goa	9.60	9.60	9.60	9.60	10.40	--	--	--	--	31.50
7.	Gujarat	1059.20	1059.20	556.00	1140.00#	600.00#	--	1000.00	--	--	--
8.	Haryana	392.80	392.80	412.80	433.60	455.20	--	--	--	--	--
9.	Himachal Pradesh	327.20	327.20	342.40	360.80	378.40	2.90	--	214.26	787.25	84.56
10.	Jharkhand	454.40	454.40	--	476.80#	1027.20#	--	200.00	--	--	--
11.	Karnataka	632.80	632.80	664.00	697.60	732.00	689.27	1623.30	939.83	--	3528.45
12.	Kerala	251.20	251.20	264.00	277.60	291.20	--	--	--	--	--
13.	Madhya Pradesh	1456.00	1456.00	1528.80	1605.60	1686.40	1891.79	600.50	--	--	--
14.	Maharashtra	2577.60	2577.60	2706.40	2841.60	2984.00	420.12	1056.39	--	--	--
15.	Manipur	33.60	33.60	35.20	18.80	50.00	26.53	--	--	--	12.15
16.	Meghalaya	52.80	52.80	27.20	27.20#	59.60	16.52	--	--	--	11.98
17.	Mizoram	37.60	37.60	39.20	41.60	43.20	--	--	--	--	18.36
18.	Nagaland	32.80	32.80	34.40	36.80	38.40	1.34	--	107.31	--	181.81
19.	Odisha	1283.20	1283.20	1348.00	1415.20	1485.60	500.00	500.00	--	--	45.09
20.	Punjab	474.43	396.00	416.00	436.80	458.40	--	--	--	--	29.60
21.	Rajasthan	1184.80	1184.80	1244.80	1307.20	1372.00	68.65	--	13.46	--	--
22.	Sikkim	40.00	40.00	42.40	44.80	47.20	73.86	55.23	--	81.89	229.82
23.	Tamil Nadu	816.00	816.00	856.80	900.00	944.80	286.91	566.36	--	--	360.09
24.	Telangana	359.20	359.20	188.80	584.80#	416.80	--	--	--	--	42.78
25.	Tripura	54.40	54.40	56.80	60.80	71.60	12.93	--	--	--	186.40
26.	Uttar Pradesh	1546.40	1546.40	812.00	1664.80#	1748.40#	--	--	--	--	172.95
27.	Uttarakhand	749.60	749.60	787.20	826.40	434.00	--	--	--	--	21.30
28.	West Bengal	808.80	808.80	849.60	892.00	936.00	2250.28	350.13	--	--	84.77
Total		17825.63	17747.20	16392.80	19419.60	19830.40	8257.09	7342.30	1524.86	869.14	5160.77

#Including arrears of SDRF for the previous year.
