

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES
RAJYA SABHA
UNSTARRED QUESTION No. 546
TO BE ANSWERED ON 4TH FEBRUARY, 2026

Insurance schemes for fishing communities

546. Shri K. R. Suresh Reddy:

Will the Minister of *Fisheries, Animal Husbandry and Dairying* be pleased to state:

- (a) whether there exists any insurance schemes to compensate fishing communities from the losses incurred due to heavy rainfall, heatwaves and other climate disasters;
- (b) if so, details of the funds disbursed under the same over the last three years, year-wise;
- (c) steps taken to support the development of climate resilient fishing practices and infrastructure; and
- (d) details of the funds allocated and disbursed over the last three years, year-wise, to support the development of such practices and infrastructure?

ANSWER

**MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH**

(a) to (d): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying is implementing a flagship scheme ‘Pradhan Mantri Matsya Sampada Yojana’ (PMMSY) to bring about Blue Revolution through sustainable and responsible development of fisheries sector and welfare of fishermen in India with an investment of Rs. 20,750 crore in all States/ Union Territories. The scheme *inter-alia* provides social security measure to fishers including inland fishermen and fish workers through group accidental insurance coverage to both marine and inland fishers and allied fish workers wherein the entire insurance premium amount is shared between the Centre & State in the ratio of 60:40 basis for General States, 90:10 for the Himalayan & North Eastern States and in the case of the Union Territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY includes (i) Rs.5,00,000/- against death or permanent total disability, (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of accident for a sum of Rs. 25,000/-. During the last three years (2022-23 to 2024-25) of the implementation of the PMMSY, Central Government has released a sum of Rs.54.03 crore for insurance coverage of 103.73 lakh fishers with an average of 34.57 lakh fishers annually.

Further, the Department of Fisheries, Government of India is implementing a new Central Sector Sub-scheme namely the Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) under the ongoing Pradhan Mantri Matsya Sampada Yojana (PMMSY) at an estimated outlay of ₹6000 crore comprising of ₹3,000 crore the public finance and the remaining ₹3,000 crore corresponding private investment. The PM-MKSSY provides for one time incentive for purchase of aquaculture insurance by farmers and the insurance products available under PM-MKSSY includes: (i) Basic Insurance which covers yield losses due to non-preventable perils(risks), such as summer kill, pollution, earthquakes, cyclones, floods, other natural calamities, riots, malicious acts of third parties including poisoning, loss of crop due to structural damage of farms and (ii) Comprehensive Insurance which covers perils under Basic Insurance and additional perils due to diseases etc. The one time incentive for aquaculture insurance is provided at the rate of 40% of the premium paid with a ceiling up to ₹25,000 per hectare, or ₹1lakh per farmer for 4 hectares Water Spread Area (WSA). For the aquaculture system including intensive systems like farms, cage culture, RAS, bio-floc, and raceways etc. aquaculture insurance is provided at the rate of 40% of the premium paid with a ceiling up to ₹1 lakh per farmer for 1800 m³ for intensive aquaculture systems. Further, the SC/ST and women beneficiaries get an additional 10% of incentive.

PMMSY *inter alia* envisages development of Integrated Modern Coastal Villages with an aim to maximize economic and social benefits to coastal fishers while minimizing environmental degradation through sustainable fishing practices. This initiative aims to empower fishers in coastal villages by securing their livelihoods and enhancing participation along the fisheries value chain. It supports fisheries infrastructure, modern amenities, disaster resilient houses, cyclone and tsunami shelters and post-harvest amenities based on the local needs and priorities of the villages. This activity under the PMMSY seeks to leverage the inherent strengths of coastal villages to sustainably amplify their economic benefits. The development of Integrated Modern Coastal Fishing Villages is a non-beneficiary-oriented activity of PMMSY, implemented in partnership with the coastal State Governments on a 60:40 cost-sharing basis between the Central and State Governments. The development of CRCFV has been taken up under the Central Sector Scheme Component of PMMSY with a unit cost of Rs 200 lakh per fishing village and the Government of India meets the entire cost (100%). The details of the projects approved and funds disbursed for the implementation of the aforesaid activity is as under:

Sl. No	Name of the State	Allocated Villages (Nos)	Villages for which DPRs Received (Nos)	Administrative Approval provided	Funds released 1 st Instalment
				(Rs. in lakh)	(Rs. in lakh)
(i)	(ii)	(iii)	(iv)	(vii)	(viii)
1	Andaman & Nicobar	5	3	600	150
2	Andhra Pradesh	15	15	3000	750
3	Daman & Diu	1	-	0	
4	Goa	2	2	400	100
5	Gujarat	8	8	1200	300
6	Karnataka	5	5	1000	250
7	Kerala	6	6	1200	300
8	Lakshadweep	2	2	400	100
9	Maharashtra	15	15	3000	750
10	Odisha	18	18	3600	900
11	Puducherry	2	2	400	100
12	Tamil Nadu	16	16	3200	800
13	West Bengal	5	5	1000	250
	Total	100	97	19000	4750
