

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

**LOK SABHA**  
**STARRED QUESTION NO. 195**  
TO BE ANSWERED ON THE 20<sup>TH</sup> DECEMBER, 2022

**SMALL/MARGINAL FARMERS INSURED IN PMFBY**

+\*195. SHRI VINAYAK RAUT:  
SHRIMATI DELKAR KALABEN MOHANBHAI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the number of marginal/small farmers insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country as of August, 2022, State-wise particularly in Dadra & Nagar Haveli and Daman & Diu;
- (b) the number of insurance claims given by the marginal/small/medium/semi-medium and big farmers in the country particularly in Maharashtra during each of the last three years, State-wise and the action taken by the Government thereon;
- (c) the number of insurance claims approved and the amount paid to the marginal/small/medium/ semi-medium and big farmers for the said claims during the said period, State-wise;
- (d) the number of outstanding insurance claims from the last three years till date and the amount to be paid as on date, State-wise; and
- (e) whether the Government is aware of the less participation of the marginal and small farmers in the said Yojana and the steps taken by the Government to ensure crop insurance for the small and marginal farmers particularly in Dadra & Nagar Haveli and Daman & Diu?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (e): A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO PART (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 195 REGARDING SMALL/MARGINAL FARMERS INSURED IN PMFBY FOR REPLY ON 20.12.2022.**

(a) to (e): The Pradhan Mantri Fasal Bima Yojana (PMFBY) is voluntary for States as well as for farmers. States/UTs are free to subscribe under the scheme keeping in view their risk perception and financial considerations etc. Presently, scheme is not operational in Union Territory of Dadra, Nagar Haveli and Daman and Diu. Though the scheme was introduced in the country from 2016-17, but collection of granular data of coverage including small and marginal farmers under the scheme on National Crop Insurance Portal (NCIP) was started from 2018-19. The admissible claims to eligible farmers are paid by concerned insurance company directly in the farmer's bank account.

The scheme is mainly implemented on Area Approach basis. The claim intimation by the farmers in wide spread calamities/season-end claims is not required. 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, which are required to be calculated on individual insured farm basis, intimation within 72 hours of loss by farmers is required. These claims are assessed by a joint committee comprising representatives of State Government and concerned insurance company.

Data for medium/semi-medium/big farmers is not maintained on NCIP. State-wise details of small, marginal and other farmer applications enrolled under the scheme as per data available on NCIP are given in **Annexure-I**. State-wise details of claims reported, claims paid and claims outstanding during 2018-19 to 2020-21 under the scheme are given in **Annexure-II**.

As per provisions of the scheme, actuarial/bidded premium rate is charged by the insurance companies. But the farmer has to pay only a maximum premium of 1.5% and 2% for Rabi and Kharif food and oilseed crops respectively and 5% for commercial/horticultural crops. Remaining part of the actuarial/bidded premium is shared on 50 : 50 basis by the Central and concerned State Government except in North Eastern States where it is shared in the ratio of 90 : 10.

Coverage of non-loanee farmers under PMFBY has increased from 5.7% in 2015-16 under erstwhile crop insurance scheme to 36.1% during 2020-21. However, as per data available on National Crop Insurance Portal, 16.54% Small and 67.64% Marginal farmer applications have been enrolled during Kharif 2020 season under PMFBY. Similarly, this percentage is 17.38% and 64.54% during Rabi 2020-21 season. Overall coverage of small and marginal farmers under the scheme is about 85% which approximately corresponds to their ratio in the farmer population.

The PMFBY is mainly implemented on 'Area Approach' basis. Admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies based on the season-end yield data, furnished to the concerned insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme.

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. These claims are assessed by a joint committee comprising of representatives of State Government and concerned insurance company.

Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries so that they can enroll themselves voluntarily under the scheme. The Government has made provisions to ensure availability of adequate funds for awareness of PMFBY. The Government has made mandatory for insurance companies to compulsorily spend atleast 0.5% of the total gross premium collected by them for Information, Education and Communication (IEC) activities.

The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and Common Service Centres (CSCs) network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs). Further, structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated since Kharif 2021 season onwards. Along with this, Fasal Bima Pathshalas are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation. Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath' to increase the coverage including acreage under the scheme.

**Annexure-I**

**Details of Small, Marginal and Other Farmer applications from 2018-2020 under PMFBY as on  
30.11.2022**

<b>2018 -19</b>				
<b>State/UT Name</b>	<b>Marginal farmer Applications</b>	<b>Small farmer Applications</b>	<b>Others farmer Applications</b>	<b>Grand Total</b>
ANDHRA PRADESH	378147	1767970	315466	2461583
ASSAM	21271	42442	11090	74803
CHHATTISGARH	319209	938451	319933	1577593
GOA	6	338	1	345
HARYANA	242993	933832	323164	1499989
HIMACHAL PRADESH	105140	137098	28419	270657
JAMMU AND KASHMIR	47334	82239	25736	155309
JHARKHAND	183965	1101749	39715	1325429
KERALA	14162	34044	9854	58060
MADHYA PRADESH	1284422	3876823	2367947	7529192
KARNATAKA	State Government maintaining their own portal - data not available on NCIP			
GUJARAT				
MAHARASHTRA	2244097	10998683	1929216	15171996
ODISHA	234331	1776466	98044	2108841
PUDUCHERRY	134	170	6	310
RAJASTHAN	1399559	3455963	2513346	7368868
SIKKIM	135	93	13	241
TAMIL NADU	314006	2016789	222689	2553484
TELANGANA	112988	595056	98806	806850
TRIPURA	417	1400	265	2082
UTTAR PRADESH	1718967	3820386	634105	6173458
UTTARAKHAND	42338	140867	14567	197772
WEST BENGAL	1460133	3256394	546522	5263049

2019-20				
State/UT Name	Marginal Farmer Applications	Small Farmer Applications	Other Farmer Applications	Grand Total
ANDHRA PRADESH	724026	2538875	487900	3750801
ASSAM	372302	635309	35946	1043557
CHHATTISGARH	899203	2120838	1017417	4037458
GOA	157	88	676	921
HARYANA	330872	1047858	371108	1749838
HIMACHAL PRADESH	117412	156842	18534	292788
JHARKHAND	125711	944636	39011	1109358
KERALA	14385	42644	3058	60087
MADHYA PRADESH	1150670	4240719	2993825	8385214
MAHARASHTRA	1441661	11930524	1229752	14601937
KARNATAKA	State Government maintaining their own portal - data not available on NCIP			
GUJARAT				
MANIPUR	1430	1846	11	3287
MEGHALAYA	414	426	1	841
ODISHA	793087	3735670	356560	4885317
PUDUCHERRY	151	23561	43	23755
RAJASTHAN	1607490	4140650	2935745	8683885
SIKKIM	0	21	0	21
TAMIL NADU	472211	3171441	260184	3903836
TELANGANA	230162	711410	102712	1044284
TRIPURA	4083	30705	2763	37551
UTTAR PRADESH	1699418	2643926	390045	4733389
UTTARAKHAND	47574	156010	10521	214105

2020				
State/UT Name	Marginal Farmer Applications	Small Farmer Applications	Other Farmer Applications	Grand Total
ANDHRA PRADESH	NI			0
ANDAMAN & NICOBAR ISLANDS	1	338	0	339
ASSAM	587473	1370131	39106	1996710
CHHATTISGARH	1096057	2736347	1347295	5179699
GOA	42	27	15	84
HARYANA	338514	958198	364075	1660787
HIMACHAL PRADESH	93648	139379	15491	248518
KERALA	20272	54132	2488	76892
MADHYA PRADESH	1156905	4389510	2924241	8470656
MAHARASHTRA	1270275	10231092	907667	12409034
KARNATAKA	State Government maintaining their own portal - data not available on NCIP			
GUJARAT				
MANIPUR		15		15
MEGHALAYA	126	4		130
ODISHA	1545382	7730292	481562	9757236
PUDUCHERRY	224	10611	226	11061
RAJASTHAN	2085160	5263121	3445462	10793743
SIKKIM	33	48	4	85
TAMIL NADU	595686	5126102	248826	5970614
TRIPURA	23861	224299	13587	261747
UTTAR PRADESH	1469580	2366161	374829	4210570
UTTARAKHAND	31800	135738	3885	171423
TELANGANA	NI			0

## **Annexure-II**

**Details of State Wise Reported Claims, Paid claims and Pending Claims from 2018-2020 year under PMFBY**

State/UT Name	2018-19			2019-20			2020		
	Reported Claims	Paid Claims	Pending Claims	Reported Claims	Paid Claims	Pending Claims	Reported Claims	Paid Claims	Pending Claims
	(Rs. in crore)								
A & N Islands	0.09	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Andhra Pradesh	1895.59	1890.37	5.21	1258.34	1253.33	5.01	NI	NI	NI
Assam	2.68	2.68	0.00	93.32	92.27	1.05	161.15	154.24	6.91
Chhattisgarh	1086.97	1086.97	0.00	1318.17	1302.08	16.10	890.38	883.99	6.39
Goa	0.10	0.10	0.00	0.01	0.01	0.00	0.00	0.00	0.00
Gujarat	2778.06	2777.88	0.18	369.45	111.68	257.76	NI	NI	NI
Haryana	948.29	948.07	0.22	936.89	935.56	1.33	1279.07	1156.76	122.31
Himachal Pradesh	55.01	55.01	0.00	67.54	67.50	0.03	51.46	46.24	5.22
Jammu & Kashmir	27.38	23.64	3.74	NI	NI	NI	NI	NI	NI
Jharkhand	684.96	19.82	665.14	27.76	0.00	27.76	NI	NI	NI
Karnataka	2970.55	2953.62	16.92	1298.70	1209.80	88.89	1022.03	1018.54	3.50
Kerala	26.77	26.77	0.00	88.92	88.92	0.00	115.79	115.79	0.00
Madhya Pradesh	3782.52	3781.55	0.97	6247.38	6188.22	59.16	7780.48	7780.48	0.00
Maharashtra	6149.15	6140.97	8.18	6758.27	6747.95	10.32	1406.19	1145.97	260.23
Manipur	0.00	0.00	0.00	1.14	1.14	0.00	0.00	0.00	0.00
Meghalaya	0.22	0.22	0.00	0.00	0.00	0.00	0.07	0.06	0.01
Odisha	1170.50	1170.50	0.00	1170.01	1157.93	12.08	572.52	571.41	1.10
Puducherry	0.45	0.45	0.00	7.35	7.13	0.22	15.81	0.00	15.81
Rajasthan	3460.38	3457.48	2.91	5005.86	4993.05	12.81	4321.39	4311.87	9.51
Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	0.00
Tamil Nadu	2663.90	2663.90	0.01	1233.64	1214.00	19.64	2602.97	2595.63	7.35
Telangana	601.47	570.52	30.95	509.26	509.26	0.00	NI	NI	NI
Tripura	0.02	0.02	0.00	0.81	0.80	0.01	2.17	2.17	0.00
Uttar Pradesh	469.17	469.17	0.00	1106.76	1084.56	22.20	509.36	506.99	2.37
Uttarakhand	72.38	72.38	0.00	103.24	103.24	0.00	135.45	134.85	0.60
West Bengal	539.56	535.73	3.83	NI	NI	NI	NI	NI	NI

0 due to reasons of (i) low claims (ii) claims not reported.

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