

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 1040**  
TO BE ANSWERED ON THE 13<sup>TH</sup> DECEMBER, 2022

**INSURED AREA UNDER PMFBY**

1040 SHRI MANISH TEWARI:

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

(a) whether the insured area as a percentage of the sown area has declined between 2016-17 to 2021-22 under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and if so, the details thereof, year-wise and State-wise;

(b) the number of claims made (against the number of total insured farmers) and average time for settlement of the claims under the Yojana from January 2019 to November 2022, year-wise;

(c) whether the Government has considered providing insurance according to the size of landholdings under this yojana to farmers and costs of crop damage due to heatwaves, if so, the details thereof and if not, the reasons therefor; and

(d) whether the Government has conducted/ commissioned any study/report to assess crop damage during the last one year (November 2021 to November 2022) due to climate change/heatwaves/uneven rainfall, if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b) : Since inception of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in 2016-17, coverage under the scheme has been around 30% of Gross Cropped Area (GCA) in the States/UTs who are implementing the scheme. State-wise and year-wise details of area insured against the GCA since 2016-17 to 2021-22 under the scheme is given in **Annexure-I**. Technology interventions such as API based land record integration have weeded out the instances of over-insurance in terms of area even when enrollment under the scheme has grown.

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.

Details of farmer applications and farmer application got claims are given in **Annexure-II**.

The admissible claims under the PMFBY are generally paid by the concerned insurance companies within two months of completion of Crop Cutting Experiments (CCEs)/harvesting period and one month of notification for invoking the risks/perils of prevented sowing, mid-season adversity and post-harvest losses subject to receipt of total share of premium subsidy from concerned Government within time. However, settlement of few claims in some States got delayed due to reasons like delayed transmission of yield data by States; late release of State share in premium subsidy, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims to the bank account of eligible farmers and National Electronic Fund Transfer (NEFT) related issues, erroneous/incomplete entry of individual farmers data on National Crop Insurance Portal (NCIP), delay in remittance of farmers share of premium/non-remittance of farmers share of premium to concerned insurance company etc.

(c) : The scheme is mainly implemented on the Area Approach basis and is available for all farmers including sharecroppers and tenant farmer. Any farmer growing notified crops in notified areas irrespective of the size of holding can insure themselves by paying maximum flat premium of 1.5% of sum insured for Rabi and 2% for Kharif food and oilseed crops and 5% for commercial/horticultural crops. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks viz. flood, heatwaves, drought, dry spells, cyclone, pests/diseases, storm, typhoon, tempest, hurricane, tornado etc. but also against farm level yield losses due to localized risks of hailstorm, landslide, inundation, cloud burst and natural fire and post harvest losses due to cyclone, cyclonic/unseasonal rain and hailstorm.

(d) : Claims under PMFBY are worked out and paid on the basis of yield data based on Crop Cutting Experiments (CCEs) submitted by the concerned State Government to the concerned insurance company. Crop damage survey for settlement of claims at individual farm level for localised calamities and post harvest loss is conducted by a Joint Committee constituted by the State Government comprising officials of concerned State Government and insurance company. No specific study on climate change/heatwaves/uneven rainfall has been conducted under the PMFBY between November 2021 to November 2022.

## Annexure-I

<b>Details of State wise Farmer Applications, and Area Insured against Gross Cropped Area (GCA) under PMFBY</b>											
State Name	2016-17		2017-18		2018-19		2019-20		2020-21		GCCA (In Lakh ha.) (2016-2017)
	Farmer Applica- tions (In Lakhs)	Area Insured (In Lakh ha.)	Farmer Applica- tions (In Lakhs)	Area Insured (In Lakh ha.)	Farmer Applica- tions (In Lakhs)	Area Insured (In Lakh ha.)	Farmer Applica- tions (In Lakhs)	Area Insured (In Lakh ha.)	Farmer Applica- tions (In Lakhs)	Area Insured (In Lakh h.)	
A & N Islands	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.00	0.00	0.00	0.4
Andhra Pradesh	17.76	15.60	18.32	21.06	24.46	20.13	27.88	20.06	NI	NI	-
Assam	0.60	0.42	0.55	0.41	0.76	0.49	10.06	5.70	16.60	10.77	40.9
Bihar	27.14	24.84	23.03	21.25	NI	NI	NI	NI	NI	NI	-
Chhattisgarh	15.49	24.14	14.74	22.17	15.74	22.75	40.19	24.35	51.60	24.53	56.7
Goa	0.01	0.01	0.01	0.00	0.00	0.00	0.01	0.00	0.00	0.00	1.5
Gujarat	19.80	30.21	17.63	26.58	21.71	26.11	24.81	29.44	NI	NI	NI
Haryana	13.36	20.85	13.42	19.07	15.10	20.56	17.11	22.50	16.51	18.87	64.5
Himachal Pradesh	3.80	1.29	3.82	1.11	2.70	0.90	2.84	0.94	2.41	31.53	9.6
Jharkhand	8.79	3.72	11.96	2.90	12.95	6.33	10.92	6.45	NI	NI	-
Karnataka	29.46	24.78	19.35	17.44	19.80	22.34	18.07	19.50	16.07	16.12	117.8
Kerala	0.77	0.53	0.56	0.48	0.57	0.43	0.58	0.37	0.76	0.44	25.8
Madhya Pradesh	74.61	120.93	70.08	117.94	74.45	132.20	82.38	117.17	84.39	129.74	242.1
Maharashtra	118.84	72.98	102.76	55.20	148.70	88.97	145.66	79.24	124.15	68.17	239.5
Manipur	0.08	0.09	0.09	0.19	0.01	0.01	0.03	0.03	0.00	0.00	4.7
Meghalaya	0.00	0.00	0.03	0.01	0.01	0.01	0.01	0.00	0.00	0.00	3.1
Odisha	18.20	13.19	18.95	13.54	21.06	14.95	48.79	18.72	97.54	11.89	48.8
Puducherry	0.09	0.07	NI	NI	0.10	0.08	0.12	0.09	0.11	0.08	0.3
Rajasthan	93.56	104.85	91.09	100.48	72.06	77.84	86.17	98.29	107.60	113.61	260.4
Sikkim	0.01	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.5
Tamil Nadu	14.63	12.41	15.07	11.37	25.74	15.22	38.94	14.24	59.31	17.28	51.3
Telangana	7.77	6.66	10.27	9.90	7.99	9.92	10.34	11.35	NI	NI	-
Tripura	0.12	0.03	0.12	0.03	0.02	0.00	0.36	0.06	2.57	0.38	4.9
Uttar Pradesh	72.89	65.11	54.21	46.14	61.43	51.49	46.98	36.77	41.90	31.54	269.5
Uttarakhand	2.62	1.32	2.22	1.18	1.93	1.09	2.13	1.14	1.71	20.46	10.8
West Bengal	41.33	19.96	40.38	16.72	53.19	19.18	NI	NI	NI	NI	-

0 due to reasons of (i) low claims/low coverage (ii) claims not reported. NI : Not Implemented.

**Annexure-II**

Details of State wise Farmer Applications who got claims from 2019-20 to 2021-22 Year under PMFBY						
State Name	2019-20		2020-21		2021-22 (Provisional)	
	Farmer Applications (In Lakhs)	Farmers who got claims (In Lakhs)	Farmer Applications (In Lakhs)	Farmers who got claims (In Lakhs)	Farmer Applications (In Lakhs)	Farmers who got claims (In Lakhs)
A & N Islands	0.00	0.00	Not Implemented			
Andhra Pradesh	27.88	12.71	0.00	0.00	0.00	0.00
Assam	10.06	1.78	16.60	2.52	10.87	0.00
Chhattisgarh	40.19	15.06	51.60	18.03	58.38	26.51
Goa	0.01	0.00	0.00	0.00	0.00	0.00
Gujarat	24.81	0.93	Not Implemented			
Haryana	17.11	5.60	16.51	4.64	14.55	3.71
Himachal Pradesh	2.84	1.80	2.41	1.32	2.34	0.51
Jammu & Kashmir	Not Implemented				0.91	0.27
Jharkhand	10.92	0.00	Not Implemented			
Karnataka	18.07	7.03	16.07	6.98	19.34	10.38
Kerala	0.58	0.48	0.76	0.58	0.99	0.31
Madhya Pradesh	82.38	31.44	84.39	51.08	92.60	0.00
Maharashtra	145.66	88.29	124.15	14.00	98.97	65.32
Manipur	0.03	0.03	0.00	0.00	0.03	0.02
Meghalaya	0.01	0.00	0.00	0.00	0.00	0.00
Odisha	48.79	12.09	97.54	16.20	80.73	27.78
Puducherry	0.12	0.10	0.11	0.00	0.36	0.00
Rajasthan	86.17	26.02	107.60	25.17	344.79	77.56
Sikkim	0.00	0.00	0.00	0.00	0.02	0.01
Tamil Nadu	38.94	18.55	59.31	39.82	61.54	15.33
Telangana	10.34	3.22	Not Implemented			
Tripura	0.36	0.08	2.57	0.30	3.35	0.00
Uttar Pradesh	46.98	9.34	41.90	6.40	40.63	10.28
Uttarakhand	2.13	0.97	1.71	1.05	1.82	0.94
<b>GRAND TOTAL</b>	<b>614.37</b>	<b>235.52</b>	<b>623.22</b>	<b>188.09</b>	<b>832.23</b>	<b>238.92</b>

0 is due to (i) applications coverage below 1000 (ii) low claims (ii) claims not reported

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