

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

LOK SABHA
STARRED QUESTION NO. 194
TO BE ANSWERED ON THE 14TH MARCH, 2023

IMPLEMENTATION OF PMFBY

*194. SHRIMATI DELKAR KALABEN MOHANBHAI:
SHRI GAJANAN KIRTIKAR:

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

- (a) the names of the States in which Pradhan Mantri Fasal Bima Yojana (PMFBY) has been implemented;
- (b) whether the farmers of such States are not opting or denying to avail the benefits of the said yojana;
- (c) if so, the reasons therefor, State-wise particularly relating to Dadra and Nagar Haveli, Daman and Diu;
- (d) whether the Government has identified the reasons due to which the farmers are not opting for the said yojana and if so, the details thereof, State-wise; and
- (e) the number of farmers insured under PMFBY and the area of farms insured during the last two years, State-wise?

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. 194 REGARDING IMPLEMENTATION OF PMFBY FOR REPLY ON 14.03.2023.

(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. Farmers are free to insure their crops as per their risk perception, provided the crops and area is notified by the concerned State Government/UT Administration. Since inception of the scheme in 2016-17, 27 States/Union Territories (UTs) implemented the scheme in one or more seasons. At present, States of Andhra Pradesh, Assam, Andaman & Nicobar Islands, Chhattisgarh, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Odisha, Puducherry, Rajasthan, Sikkim, Tripura, Tamil Nadu, Uttar Pradesh and Uttarakhand are implementing the scheme.

Though the scheme is voluntary for the farmers, more than 30% of the Gross Cropped Area (GCA) and non-loanee farmers of implementing States are covered under the scheme, which shows the acceptance of the scheme among farmers. The scheme is voluntary for the States/UTs, so far Union Territory of Dadra, Nagar Haveli and Daman and Diu have not subscribed to the scheme.

The 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 revised Operational Guidelines for PMFBY which came into effect from 1st October 2018 have inter-alia provided that the insurance companies should 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, a structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. The core focus of the campaign is to increase the awareness about benefits of the scheme, sensitize the stakeholders and to increase overall enrolment of farmers, thereby helping them to reap the benefits of crop insurance with special focus on identified aspirational/tribal districts.

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.

Apart from this, other activities for awareness generation involve the publicity of key features and benefits of the scheme through advertisements in leading National and local newspapers, airing of audio-visual spots on regional / local channels, distribution of IEC material in local languages, dissemination of SMS through Kisan / National Crop Insurance Portal (NCIP) portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath'. Hard copies of crop insurance policy receipts are distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level. All implementing State/UT Governments along with respective insurance companies have been organizing Gram Panchayat level mega policy distribution drive.

State-wise details of number of farmer applications insured and area covered under the scheme during 2020-21 and 2021-22 are given in **Annexure**.

STATE-WISE DETAILS OF NUMBER OF FARMER APPLICATIONS ENROLLED AND AREA COVERED UNDER PMFBY DURING 2020-21 AND 2021-22				
States	2020-2021		2021-2022	
	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)	Farmer Applications (In Lakhs)	Area Insured (In Lakh Hectare)
A & N Islands	0.003	0.003	0.005	0.003
Assam	16.60	10.77	10.67	6.09
Chhattisgarh	51.63	24.54	58.38	22.97
Goa	0.0008	0.0001	0.0006	0.0001
Haryana	16.51	18.87	14.50	16.17
Himachal Pradesh	2.41	31.53	2.34	32.67
Jammu & Kashmir	Not Implemented		0.91	0.42
Karnataka	16.07	16.12	19.34	17.41
Kerala	0.76	0.44	0.99	0.51
Madhya Pradesh	84.39	129.74	92.68	116.51
Maharashtra	124.10	68.15	99.01	59.07
Manipur	Not Implemented		0.03	0.02
Meghalaya	0.001	0.001	0.001	0.001
Odisha	97.53	11.89	81.56	10.16
Puducherry	0.11	0.08	0.36	0.14
Rajasthan	107.60	113.61	344.63	106.79
Sikkim	0.00	0.00	0.02	0.00
Tamil Nadu	59.30	17.28	60.47	16.32
Tripura	2.57	0.38	3.36	0.52
Uttar Pradesh	41.90	31.54	40.68	29.42
Uttarakhand	1.71	20.46	1.83	23.81
Grand Total	623.19	495.43	831.76	459.00
