

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2609**  
TO BE ANSWERED ON THE 19<sup>TH</sup> DECEMBER, 2023

**APPLICATIONS UNDER PMFBY**

2609. SHRI JAYANT SINHA:  
SHRI DULAL CHANDRA GOSWAMI:

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

(a) whether the Government proposes to amend Pradhan Mantri Fasal Bima Yojana (PMFBY) according to the recent climate and technical changes and if so, the details thereof;

(b) whether the Government is formulating any effective policy to provide adequate insurance security to the farmers and to emphasize on the insurance on village and agricultural products as farming is directly impacted by the natural disasters like the one in 2022 and if so, the time by which the said policy is likely to be formulated;

(c) the number of applications received and approved under the PMFBY, year and State-wise;

(d) the total premium paid under the aforementioned scheme, year and State-wise and the total applications under the said scheme and their cumulative insurance compensation amount, and the amount which was successfully claimed under the aforementioned scheme, year and State-wise;

(e) the timeline that is followed for the disbursement of claimed insurance amount, and the steps taken to enhance efficiency; and

(f) whether there is any proposal from Jharkhand to join the scheme and if so, the details thereof?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI ARJUN MUNDA)

(a) & (b) : The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/representations/ recommendations of the stakeholders/studies are taken from time to time after

consultation with various stakeholders. Accordingly, guidelines in Pradhan Mantri Fasal Bima Yojana (PMFBY) have been revised in Rabi 2018, Kharif 2020 and Kharif 2023 seasons. At present, there is no proposal under consideration of the Government for revision of guidelines of PMFBY. Government is committed to provide financial security to farmers against the crop loss due to adverse climatic conditions. In order to secure the farmers against the crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc. two major crop insurance schemes namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are being implemented by the Government. 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.

(c) & (d) : State-wise details of number of farmer applications enrolled, GOI share in premium and claims paid from 2018-19 to 2022-23 under the scheme are **Annexed**.

(e) : As per guidelines, the admissible claims under the PMFBY are required to be 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. For timely settlement of claims of farmers, a Digicclaim module has been developed on National Crop Insurance Portal (NCIP) integrating the Public Finance Management System (PFMS) platform.

Further, Government has taken various measures like (a) increase in tenure to 3 years for selection of insurance company through bidding process; (b) introduction of three risk sharing models (Profit and Loss Sharing, Cup and Cap (60-130), Cup and Cap (80-110) under which if no claim is made then a portion of the premium paid by the State will go into the state treasury itself; (c) infusion of improved technology – National Crop Insurance Portal (NCIP), Yield Estimation System based on Technology (YES-TECH), Weather Information Network and Data System (WINDS), Collection of Real time Observations and Photographs of Crops (CROPIC), integration of State Land Records with NCIP, Digicclaim module on NCIP to work out and settle the claims directly to farmers account using Public Finance Management System (PFMS); (d) increased IEC activities etc. to resolve the problems of farmers and to improve the implementation of the scheme.

(f) : Department of Agriculture and Farmer Welfare is persuading the non-implementing States/UTs including Jharkhand to implement the PMFBY for the benefit of their farmers. Jharkhand Government has shown positive response to rejoin the scheme during discussions. However, no formal proposal has been received from State Government of Jharkhand in this regard.

## Annexure

## State-wise details of number of farmer applications enrolled, premium collected and claims paid from 2019-19 to 2022-23 under PMFBY (as on 30.11.2023)

State/Uts	2018-19			2019-20			2020-21			2021-22			2022-23		
	Farmer Applications Insured (in lakhs)	GOI Premium Share (in Crores)	Claims Paid (in Crores)	Farmer Applications Insured (in lakhs)	GOI Premium Share (in Crores)	Claims Paid (in Crores)	Farmer Applications Insured (in lakhs)	GOI Premium Share (in Crores)	Claims Paid (in Crores)	Farmer Applications Insured (in lakhs)	GOI Premium Share (in Crores)	Claims Paid (in Crores)	Farmer Applications Insured (in lakhs)	GOI Premium Share (in Crores)	Claims Paid (in Crores)
A & N Islands	0.01	0.10	0.09	0.00	0.01	0.00	0.00	0.06	0.00	0.01	0.09	0.00	0.01	0.01	0.00
Andhra Pradesh	24.46	588.07	1,890.37	27.88	503.35	1,253.33	Not Implemented						175.40	1,111.74	556.29
Assam	0.76	3.56	2.79	10.06	24.62	107.30	16.60	105.60	192.19	9.96	84.76	229.05	4.90	64.50	4.26
Chhattisgarh	15.74	364.02	1,087.29	40.20	532.89	1,303.71	51.63	623.90	885.93	58.39	620.76	1,429.77	77.24	702.12	507.65
Goa	0.00	0.00	0.10	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujarat	21.71	1,369.42	2,777.88	24.81	1,573.49	240.31	Not Implemented								
Haryana	15.10	262.48	948.31	17.11	421.49	938.00	16.51	482.13	1,285.39	14.53	447.70	1,698.22	14.46	480.76	1,891.38
Himachal Pradesh	2.70	24.73	55.01	2.84	26.23	67.55	2.41	36.54	81.78	2.34	35.12	39.89	2.67	37.96	14.32
Jammu & Kashmir	1.54	30.00	23.64	Not Implemented						0.91	16.73	56.05	0.92	17.00	3.49
Jharkhand	12.95	164.80	773.30	10.92	140.92	27.46	Not Implemented								
Karnataka	19.67	787.34	2,986.78	19.84	1,002.73	1,513.08	16.07	819.26	1,027.45	19.34	877.95	1,490.19	26.45	1,075.53	1,463.79
Kerala	0.57	14.88	26.77	0.58	33.19	88.92	0.76	38.19	125.33	0.99	47.16	95.18	1.47	63.62	2.01
Madhya Pradesh	74.43	2,346.56	3,785.82	82.38	1,638.44	6,195.88	84.41	3,151.30	7,791.32	92.67	2,965.73	2,907.22	177.26	1,577.54	862.88
Maharashtra	148.70	2,663.53	6,144.12	145.66	2,734.82	6,758.23	124.06	2,719.55	1,486.46	99.03	2,455.89	4,389.29	107.44	2,312.37	3,402.41
Manipur	0.01	0.05	0.00	0.03	0.46	1.14	0.00	0.00	0.00	0.03	1.12	1.48	0.04	1.29	1.43
Meghalaya	0.01	0.02	0.22	0.01	0.00	0.18	0.00	0.00	0.07	0.00		0.00	0.00	0.04	0.00
Odisha	21.06	474.73	1,170.50	48.79	947.25	1,157.96	97.52	639.84	572.44	81.70	574.28	1,041.22	80.06	567.59	497.10
Puducherry	0.10	0.97	0.45	0.12	1.56	7.13	0.11	1.74	13.39	0.36	2.60	0.00	0.31	2.01	0.00
Rajasthan	72.12	1,502.54	3,454.27	86.17	2,196.98	5,025.13	107.59	2,624.76	4,351.15	345.31	2,560.46	5,130.27	390.74	2,586.73	3,534.57
Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	0.01	0.53	0.05	0.03	0.00
Tamil Nadu	25.74	742.09	2,663.90	38.94	891.14	1,214.00	58.88	1,077.49	2,678.26	59.14	1,107.11	831.36	61.60	1,061.98	663.57
Telangana	7.99	194.77	570.52	10.34	320.64	507.75	Not Implemented								
Tripura	0.02	0.02	0.02	0.36	0.16	0.81	2.57	1.90	2.60	3.36	3.80	2.63	3.21	4.34	0.00
Uttar Pradesh	61.42	548.25	469.17	46.98	492.56	1,084.56	41.90	640.91	499.49	40.67	612.45	956.11	42.53	626.70	860.55
Uttarakhand	1.93	27.03	72.38	2.13	42.75	103.24	1.71	65.60	134.86	1.83	80.49	109.91	2.82	117.37	106.04
West Bengal	53.19	206.06	535.73	Not Implemented											
<b>Total</b>	<b>581.93</b>	<b>12,316.02</b>	<b>29,439.40</b>	<b>616.15</b>	<b>13,525.68</b>	<b>27,595.68</b>	<b>622.74</b>	<b>13,028.75</b>	<b>21,128.14</b>	<b>830.56</b>	<b>12,494.20</b>	<b>20,408.39</b>	<b>1,169.56</b>	<b>12,411.23</b>	<b>14,371.75</b>

Rounded to lakhs/crores, hence shown as 0

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