

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 327**  
TO BE ANSWERED ON THE 5<sup>TH</sup> DECEMBER, 2023

**NON OPTING OF PMFBY**

327. SHRIMATI DELKAR KALABEN MOHANBHAI:

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 it is a fact that the farmers of the States where this scheme is implemented are not opting/refusing to take it's benefits and if so, the details thereof and the reasons therefor;
- (c) whether the Government has tried to ascertain the reasons for not opting this Yojana by the farmers and if so, the details thereof, State-wise; and
- (d) the total number of farmers insured and the area of fields insured under PMFBY 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 (d) : 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 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 1<sup>st</sup> 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.

As a result of these initiatives, number of farmer applications has grown by 33.4% and 41% year-on-year during 2022-23 and 2021-22, respectively. There is also significant growth of 28.9% in number of farmer applications and 24% in area insured under the scheme in Kharif season (upto November 2023) as compared to Kharif 2022.

State-wise details of number of farmer applications insured and area covered under the scheme during 2021-22 and 2022-23 are given in **Annexure**.

**State-wise details of No. of farmer applications and area insured under PMFBY during  
2021-22 and 2022-23**

State/UT	No. of Farmer Applications Enrolled (in lakhs)		Area Insured (in lakh hectare)	
	2021-22	2022-23	2021-22	2022-23
A & N Islands#	0.01	0.00	0.00	0.00
Andhra Pradesh	NI	175.40	NI	35.37
Assam	9.96	4.90	5.58	3.15
Chhattisgarh	58.39	77.24	22.98	23.24
Goa#	0.00	0.00	0.00	0.00
Haryana	14.53	14.46	16.19	15.91
Himachal Pradesh	2.34	2.67	31.95	42.40
Jammu & Kashmir	0.91	0.92	0.42	0.44
Karnataka	19.34	26.45	17.41	22.66
Kerala	0.99	1.47	0.51	0.69
Madhya Pradesh	92.67	177.26	116.23	90.10
Maharashtra	99.03	107.44	59.07	65.21
Manipur	0.03	0.04	0.02	0.03
Meghalaya#	0.00	0.00	0.00	0.00
Odisha	81.70	80.06	10.17	9.24
Puducherry	0.36	0.31	0.14	0.11
Rajasthan	345.31	390.74	107.12	105.76
Sikkim	0.02	0.05	0.00	0.01
Tamil Nadu	59.14	61.60	15.66	15.43
Tripura	3.36	3.21	0.52	0.62
Uttar Pradesh	40.67	42.53	29.49	29.68
Uttarakhand	1.83	2.82	9.60	38.86
<b>Total</b>	<b>830.56</b>	<b>1,169.56</b>	<b>443.08</b>	<b>498.91</b>

# Rounded to lakhs, hence shown as 0. NI : Not Implemented

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