

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

LOK SABHA
UNSTARRED QUESTION NO. 660
TO BE ANSWERED ON THE 06TH FEBRUARY, 2024

INSURED CROP AREA UNDER PMFBY

660. DR. G. RANJITH REDDY:

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

- (a) the details of total insured gross cropped area under Pradhan Mantri Fasal Bima Yojana (PMFBY) since its implementation, State-wise, district-wise, year-wise and loanee and non-loanee farmers, category-wise;
- (b) whether the PMFBY has gone up among non-loanee farmers in the country in 2022-23 as compared to 2021-22; and
- (c) if so, the details thereof and the manner in which the Government takes this cue and push PMFBY among all farmers?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री

(SHRI ARJUN MUNDA)

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY), introduced in the country from Kharif 2016 season is voluntary for States and farmers. 27 States/ Union Territories (UTs) have implemented the scheme in one or more seasons since inception. State-wise & year-wise details of GCA covered under PMFBY is given in **Annexure-I**. Details of loanee and non-loanee farmer applications in 2021-22 and 2022-23 are at **Annexure-II**

(b) & (c) : Yes Sir. Due to efforts made by the Government and stakeholders, non-loanee farmer applications under the PMFBY have been increased to 329 lakh in 2022-23 as compared to 213 lakh in 2021-22.

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.

Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP etc. have already been taken to improve timely settlement of the claims to farmers. Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been approved recently for implementation w.e.f. 2023-24 :

- YES-TECH (Yield Estimation System Based on Technology) for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield.

- WINDS (Weather Information Network and Data System) for Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) for collecting hyper-local weather data at GP & Block level. This will be fed into a National unified network of AWS & ARG with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS will provide data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.
- CROPIC (Collection of Real-time photos and Observations of Crops) for Geo-tagged photographs for validation of sown Crop with Insured Crop and use of pictorial analytics for Objective Crop Damage Assessment & Crop Yield Estimation.

Department has been regularly monitoring the functioning of insurance companies, including timely settlement of claims through weekly video conferences of all stakeholders, one to one meeting as well as National Review Conferences. In order to rigorously monitor claim disbursement process, a dedicated module namely 'Digicclaim Module' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with PFMS and accounting system of Insurance Companies to provide timely & transparent processing of all claims.

Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently.

Annexure-I

State-wise details of Area Insured from 2016-17 to 2022-23 under PMFBY

(As on 31.12.2023)

| State/UT Name | Area Insured (lakh ha) | | | | | | |
|--------------------|------------------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2016-17 | 2017-18 | 2018-19 | 2019-20 | 2020-21 | 2021-22 | 2022-23 |
| A & N Islands | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| Andhra Pradesh | 15.60 | 21.06 | 22.98 | 20.06 | 0.00 | 0.00 | 35.71 |
| Assam | 0.42 | 0.41 | 0.49 | 5.70 | 10.77 | 5.58 | 3.23 |
| Bihar | 24.84 | 21.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Chhattisgarh | 24.14 | 22.17 | 22.75 | 24.36 | 24.54 | 22.98 | 23.26 |
| Goa | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gujarat | 30.21 | 26.58 | 26.11 | 29.44 | 0.00 | 0.00 | 0.00 |
| Haryana | 20.85 | 19.09 | 20.56 | 22.50 | 18.87 | 16.19 | 15.92 |
| Himachal Pradesh | 1.29 | 1.11 | 0.90 | 65.09 | 16.05 | 31.95 | 42.40 |
| Jammu & Kashmir | 0.00 | 1.49 | 1.11 | 0.00 | 0.00 | 0.42 | 0.44 |
| Jharkhand | 3.72 | 2.90 | 6.33 | 6.45 | 0.00 | 0.00 | 0.00 |
| Karnataka | 24.78 | 18.05 | 22.20 | 21.53 | 16.12 | 17.41 | 22.66 |
| Kerala | 0.53 | 0.48 | 0.43 | 0.37 | 0.44 | 0.51 | 0.69 |
| Madhya Pradesh | 120.93 | 118.17 | 132.19 | 117.14 | 129.76 | 116.23 | 90.14 |
| Maharashtra | 72.98 | 55.20 | 88.97 | 79.24 | 68.12 | 59.07 | 65.23 |
| Manipur | 0.09 | 0.19 | 0.01 | 0.03 | 0.00 | 0.02 | 0.03 |
| Meghalaya | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| Odisha | 13.19 | 13.54 | 14.95 | 18.72 | 11.89 | 10.17 | 9.24 |
| Puducherry | 0.07 | 0.00 | 0.08 | 0.09 | 0.08 | 0.14 | 0.11 |
| Rajasthan | 104.85 | 100.48 | 77.99 | 98.28 | 113.53 | 107.08 | 105.85 |
| Sikkim | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 |
| Tamil Nadu | 12.41 | 11.37 | 15.22 | 14.24 | 17.21 | 15.65 | 15.43 |
| Telangana | 8.31 | 10.53 | 9.92 | 11.35 | 0.00 | 0.00 | 0.00 |
| Tripura | 0.03 | 0.03 | 0.00 | 0.06 | 0.38 | 0.52 | 0.62 |
| Uttar Pradesh | 65.11 | 46.14 | 51.49 | 36.77 | 31.60 | 29.49 | 29.72 |
| Uttarakhand | 1.32 | 1.18 | 1.09 | 1.14 | 9.86 | 9.60 | 38.86 |
| West Bengal | 19.96 | 16.72 | 19.18 | 0.00 | 0.00 | 0.00 | 0.00 |
| GRAND TOTAL | 565.64 | 508.14 | 534.97 | 572.54 | 469.23 | 443.02 | 499.54 |

0.00 : Low coverage as figures are in lakhs or Not Implemented.

Annexure-II

Farmer Applications enrolled under PMFBY during 2021-22 and 2022-23
(As on 31.12.2023)

| State/UT Name | Farmers Applications Insured (In Lakh) | | | | | |
|----------------------------|--|---------------|---------------|---------------|---------------|----------------|
| | 2021-22 | | | 2022-23 | | |
| | Loanee | Non Loanee | Total | Loanee | Non Loanee | Total |
| A & N Islands | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 | 0.00 |
| Andhra Pradesh | 0.00 | 0.00 | 0.00 | 88.38 | 90.46 | 178.84 |
| Assam | 0.30 | 9.66 | 9.96 | 0.11 | 4.90 | 5.00 |
| Chhattisgarh | 53.74 | 4.65 | 58.39 | 71.59 | 5.70 | 77.29 |
| Goa | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Haryana | 13.20 | 1.33 | 14.53 | 12.70 | 1.76 | 14.46 |
| Himachal Pradesh | 2.32 | 0.02 | 2.34 | 2.65 | 0.02 | 2.67 |
| Jammu & Kashmir | 0.91 | 0.00 | 0.91 | 0.91 | 0.01 | 0.92 |
| Karnataka | 6.20 | 13.14 | 19.34 | 6.25 | 20.20 | 26.45 |
| Kerala | 0.40 | 0.58 | 0.99 | 0.41 | 1.06 | 1.47 |
| Madhya Pradesh | 92.29 | 0.38 | 92.67 | 172.32 | 5.00 | 177.32 |
| Maharashtra | 12.88 | 86.14 | 99.03 | 9.79 | 97.68 | 107.47 |
| Manipur | 0.01 | 0.02 | 0.03 | 0.01 | 0.03 | 0.04 |
| Meghalaya | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Odisha | 61.14 | 20.60 | 81.74 | 59.04 | 21.02 | 80.06 |
| Puducherry | 0.00 | 0.36 | 0.36 | 0.00 | 0.31 | 0.31 |
| Rajasthan | 328.65 | 15.99 | 344.64 | 375.00 | 17.10 | 392.10 |
| Sikkim | 0.00 | 0.02 | 0.02 | 0.00 | 0.05 | 0.05 |
| Tamil Nadu | 5.11 | 54.00 | 59.11 | 6.35 | 55.24 | 61.60 |
| Tripura | 0.20 | 3.16 | 3.36 | 0.18 | 3.03 | 3.21 |
| Uttar Pradesh | 38.48 | 2.20 | 40.68 | 38.52 | 4.05 | 42.57 |
| Uttarakhand | 1.07 | 0.75 | 1.83 | 1.56 | 1.26 | 2.82 |
| GRAND TOTAL | 616.89 | 213.00 | 829.90 | 845.78 | 328.88 | 1174.65 |

0.00 : Low coverage as figures are in lakhs or Not Implemented.
