

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

LOK SABHA
UNSTARRED QUESTION NO. 291
TO BE ANSWERED ON THE 4TH FEBRUARY, 2020

BENEFIT OF PMFBY

291. SHRI SUNIL KUMAR SINGH:
SHRI DEVJI M. PATEL:

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

- (a) whether ordinary farmers in the country are not getting the actual benefit of the Pradhan Mantri Fasal Bima Yojana due to which farmers now want to avoid the unnecessary instalment of the insurance;
- (b) if so, the steps taken by the Government to provide benefit of the said scheme to maximum farmers;
- (c) the total premium deposited by the Union Government and the State Governments to insurance companies during 2017-18, the details thereof crop and company-wise and State-wise including Jharkhand; and
- (d) the total number of farmers to whom compensation has been provided during 2017-18 along with the total amount of the compensation, the details thereof, State, crop and company-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): Based on the experience of past crop insurance schemes and with a view to include more risks under crop insurance, making it more affordable to the farmers etc., Pradhan Mantri Fasal Bima Yojana has been introduced for implementation from Kharif 2016 season. Due to the improved features of the scheme coverage under the scheme has been increased to 30% of Gross Cropped Area in the country from 23% in erstwhile crop insurance schemes. Coverage of non-loanee farmers, for whom the coverage is voluntary, has increased from 5% under erstwhile schemes in 2015-16 to 42% during Kharif 2019, which shows the acceptability of the scheme on voluntary basis.

The major reason for farmers not availing the benefits of the scheme is lack of awareness about insurance/insurance products in India in general and among farmers in particular. Further, all crops and areas in a State are not notified by the concerned State Governments, which also affects the coverage under the scheme.

Government has taken several initiatives including active involvement of all stakeholders especially States and implementing insurance companies for conduct of publicity campaign/awareness programmes including organization of camps in the rural areas to build farmer awareness about crop insurance schemes. Insurance companies have been asked to

mandatorily utilize 0.5% of gross premium collected by them for publicity and awareness generation. Other activities for awareness generation involve the publicity of features and benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets in local languages, participation in agriculture fairs / mela / goshti, dissemination of SMS through Kisan Portal/national crop insurance portal and conduct of workshops/ trainings State officials, financial institutions and farmers. For non-loanee farmers since crop insurance is optional, the Common Service Centres (CSCs) and online enrolment have been activated to provide the services besides traditional modes like banks/PACS and insurance intermediaries.

(c) & (d): Details are given in **Annexure**.

State-wise, Insurance Company-wise and crop Season-wise Provisional Business Statistics for the year 2017-18 under PMFBY as on 17.01.2020

Annexure

State/UT Name	Season	Company	Farmer Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Approved Claims	Farmers Benefited
			Rs in Crore					
A & N Islands	2017-18 Rabi	National	0.007	0.011	0.011	0.030	-	-
A & N Islands	2017-18 Rabi Total		0.007	0.011	0.011	0.030	-	-
Andhra Pradesh	2017 Kharif	AIC	46.352	75.074	75.074	196.500	65.651	0.422
Andhra Pradesh	2017 Kharif	HDFC Ergo	104.306	308.724	308.724	721.754	296.575	5.481
Andhra Pradesh	2017 Kharif	ICICI Lombard	76.939	80.790	80.790	238.519	159.218	0.309
Andhra Pradesh	2017 Kharif Total		227.598	464.588	464.588	1,156.773	521.444	6.211
Andhra Pradesh	2017-18 Rabi	AIC	3.971	6.043	6.043	16.058	5.464	0.040
Andhra Pradesh	2017-18 Rabi	National	13.126	13.102	13.102	39.329	98.055	0.327
Andhra Pradesh	2017-18 Rabi	IFFCO Tokio	13.988	37.498	37.498	88.983	105.791	0.392
Andhra Pradesh	2017-18 Rabi Total		31.085	56.642	56.642	144.370	209.310	0.759
Assam	2017 Kharif	AIC	1.136	0.111	0.111	1.357	0.031	0.004
Assam	2017 Kharif	HDFC Ergo	1.200	0.248	0.248	1.696	0.097	0.001
Assam	2017 Kharif	ICICI Lombard	1.572	1.944	1.944	5.459	0.152	0.008
Assam	2017 Kharif	Royal Sundaram	0.468	0.631	0.631	1.730	0.262	0.002
Assam	2017 Kharif Total		4.375	2.933	2.933	10.242	0.542	0.015
Assam	2017-18 Rabi	AIC	0.275	0.192	0.192	0.659	0.295	0.002
Assam	2017-18 Rabi	Oriental	0.287	0.117	0.117	0.521	0.240	-
Assam	2017-18 Rabi	Royal Sundaram	0.196	0.131	0.131	0.458	0.033	0.001
Assam	2017-18 Rabi Total		0.758	0.440	0.440	1.638	0.568	0.003
Bihar	2017 Kharif	AIC	67.857	161.151	161.151	390.160	260.358	1.229
Bihar	2017 Kharif	Bharti	18.959	55.202	55.202	129.362	52.485	0.279

		AXA						
Bihar	2017 Kharif	Chola MS	18.619	66.308	66.308	151.236	61.694	0.366
Bihar	2017 Kharif Total		105.435	282.661	282.661	670.758	374.537	1.874
Bihar	2017-18 Rabi	AIC	5.644	7.416	7.416	20.476	3.415	0.046
Bihar	2017-18 Rabi	Bharti AXA	36.004	65.003	65.003	166.009	18.252	0.192
Bihar	2017-18 Rabi	United India	30.753	69.665	69.665	170.082	5.321	0.064
Bihar	2017-18 Rabi Total		72.400	142.083	142.083	356.567	26.988	0.302
Chhattisgarh	2017 Kharif	Bajaj Allianz	2.591	8.274	8.274	19.140	7.544	0.049
Chhattisgarh	2017 Kharif	IFFCO Tokio	94.327	54.275	54.275	202.877	1,090.125	4.651
Chhattisgarh	2017 Kharif	Reliance General	24.774	21.343	21.343	67.459	211.135	1.023
Chhattisgarh	2017 Kharif Total		121.692	83.892	83.892	289.476	1,308.804	5.722
Chhattisgarh	2017-18 Rabi	AIC	4.663	10.721	10.721	26.105	37.968	0.328
Chhattisgarh	2017-18 Rabi	Bajaj Allianz	6.528	19.878	19.878	46.285	41.238	0.541
Chhattisgarh	2017-18 Rabi Total		11.191	30.599	30.599	72.390	79.206	0.869
Goa	2017 Kharif	HDFC Ergo	0.003	0.000	0.000	0.004	0.002	0.000
Goa	2017 Kharif	SBI General	0.045	0.001	0.001	0.047	0.003	0.000
Goa	2017 Kharif Total		0.048	0.001	0.001	0.051	0.005	0.000
Gujarat	2017 Kharif	AIC	70.485	257.385	257.385	585.255	502.819	1.480
Gujarat	2017 Kharif	New India	160.791	809.860	809.860	1,780.510	353.031	1.754
Gujarat	2017 Kharif	IFFCO Tokio	48.107	112.619	112.619	273.345	13.020	0.208
Gujarat	2017 Kharif	SBI General	88.880	213.299	213.299	515.478	190.309	0.879
Gujarat	2017 Kharif Total		368.263	1,393.162	1,393.162	3,154.587	1,059.179	4.321
Gujarat	2017-18 Rabi	IFFCO Tokio	30.122	38.370	38.370	106.861	14.567	0.168
Gujarat	2017-18 Rabi Total		30.122	38.370	38.370	106.861	14.567	0.168
Haryana	2017 Kharif	Bajaj Allianz	81.917	49.307	82.159	213.383	323.811	1.338
Haryana	2017 Kharif	ICICI Lombard	42.386	12.132	30.649	85.167	483.456	1.124
Haryana	2017 Kharif Total		124.303	61.439	112.808	298.550	807.267	2.463

Haryana	2017-18 Rabi	Bajaj Allianz	52.181	30.128	30.128	112.436	40.118	0.365
Haryana	2017-18 Rabi	ICICI Lombard	32.184	5.001	5.001	42.187	51.987	0.447
Haryana	2017-18 Rabi Total		84.365	35.129	35.129	154.622	92.104	0.812
Himachal Pradesh	2017 Kharif	AIC	2.037	0.045	0.045	2.128	1.364	0.109
Himachal Pradesh	2017 Kharif	SBI General	0.816	0.274	0.274	1.364	1.755	0.127
Himachal Pradesh	2017 Kharif Total		2.853	0.319	0.319	3.492	3.119	0.236
Himachal Pradesh	2017-18 Rabi	AIC	7.192	5.703	5.703	18.598	24.301	0.615
Himachal Pradesh	2017-18 Rabi	HDFC Ergo	2.713	4.254	4.254	11.222	23.275	0.207
Himachal Pradesh	2017-18 Rabi	IFFCO Tokio	17.308	12.526	12.526	42.360	12.981	0.382
Himachal Pradesh	2017-18 Rabi	Reliance General	0.439	0.697	0.697	1.834	1.032	0.031
Himachal Pradesh	2017-18 Rabi Total		27.652	23.181	23.181	74.014	61.589	1.235
Jammu & Kashmir	2017 Kharif	Oriental	0.771	1.949	1.949	4.668	2.564	0.034
Jammu & Kashmir	2017 Kharif	ICICI Lombard	1.579	1.281	1.281	4.142	2.880	0.073
Jammu & Kashmir	2017 Kharif	Reliance General	3.111	5.190	5.190	13.491	0.737	0.046
Jammu & Kashmir	2017 Kharif Total		5.461	8.420	8.420	22.301	6.181	0.153
Jammu & Kashmir	2017-18 Rabi	Oriental	0.689	2.210	2.210	5.110	1.300	0.039
Jammu & Kashmir	2017-18 Rabi	ICICI Lombard	0.482	0.600	0.600	1.682	0.413	0.012
Jammu & Kashmir	2017-18 Rabi	Reliance General	2.365	4.757	4.757	11.879	1.916	0.056
Jammu & Kashmir	2017-18 Rabi Total		3.536	7.568	7.568	18.671	3.629	0.107
Jharkhand	2017 Kharif	Oriental	12.247	37.312	37.312	86.871	26.242	0.564
Jharkhand	2017 Kharif	IFFCO Tokio	13.945	47.762	47.762	109.469	19.319	0.779
Jharkhand	2017 Kharif Total		26.192	85.074	85.074	196.339	45.560	1.343
Jharkhand	2017-18 Rabi	Oriental	1.010	2.096	2.096	5.203	0.479	0.031
Jharkhand	2017-18 Rabi	IFFCO Tokio	1.060	4.662	4.662	10.383	0.896	0.019
Jharkhand	2017-18 Rabi Total		2.071	6.758	6.758	15.586	1.375	0.050
Karnataka	2017 Kharif	AIC	40.959	112.960	112.960	266.879	273.974	1.839
Karnataka	2017 Kharif	Bharti AXA	10.230	35.823	35.823	81.876	36.083	0.488
Karnataka	2017 Kharif	SBI	34.746	66.821	66.821	168.388	208.601	1.368

		General						
Karnataka	2017 Kharif	Universal Sampo	127.478	489.368	489.368	1,106.215	173.294	1.712
Karnataka	2017 Kharif	United India	16.556	71.010	71.010	158.577	127.910	0.960
Karnataka	2017 Kharif Total		229.969	775.983	775.983	1,781.935	819.862	6.367
Karnataka	2017-18 Rabi	AIC	2.833	14.159	14.159	31.151	28.932	0.024
Karnataka	2017-18 Rabi	Oriental	1.278	7.325	7.325	15.928	7.947	0.062
Karnataka	2017-18 Rabi	HDFC Ergo	0.200	0.217	0.217	0.634	0.168	0.001
Karnataka	2017-18 Rabi	IFFCO Tokio	0.276	0.865	0.865	2.006	1.899	0.010
Karnataka	2017-18 Rabi	Reliance General	0.478	0.868	0.868	2.214	0.349	0.006
Karnataka	2017-18 Rabi	Tata AIG	0.021	0.090	0.090	0.201	0.011	0.000
Karnataka	2017-18 Rabi Total		5.087	23.523	23.523	52.133	39.306	0.104
Kerala	2017 Kharif	AIC	3.749	4.379	4.379	12.507	7.946	0.190
Kerala	2017 Kharif Total		3.749	4.379	4.379	12.507	7.946	0.190
Kerala	2017-18 Rabi	AIC	2.584	5.391	5.391	13.366	2.990	0.188
Kerala	2017-18 Rabi Total		2.584	5.391	5.391	13.366	2.990	0.188
Madhya Pradesh	2017 Kharif	AIC	200.276	683.519	683.519	1,567.314	3,188.667	11.942
Madhya Pradesh	2017 Kharif	Chola MS	0.373	0.828	0.828	2.028	0.828	0.006
Madhya Pradesh	2017 Kharif	HDFC Ergo	86.682	162.766	162.766	412.214	569.029	3.692
Madhya Pradesh	2017 Kharif	ICICI Lombard	161.189	601.108	601.108	1,363.405	1,798.901	5.264
Madhya Pradesh	2017 Kharif	IFFCO Tokio	0.783	0.517	0.517	1.816	4.035	0.016
Madhya Pradesh	2017 Kharif Total		449.304	1,448.737	1,448.737	3,346.778	5,561.458	20.920
Madhya Pradesh	2017-18 Rabi	AIC	185.126	265.695	265.695	716.516	96.061	0.773
Madhya Pradesh	2017-18 Rabi	Chola MS	5.199	1.100	1.100	7.399	6.507	0.127
Madhya Pradesh	2017-18 Rabi	HDFC Ergo	84.513	61.884	61.884	208.280	107.789	1.432
Madhya Pradesh	2017-18 Rabi	ICICI Lombard	79.294	225.523	216.189	521.005	18.183	-
Madhya Pradesh	2017-18 Rabi	IFFCO Tokio	16.904	12.380	12.380	41.664	37.204	0.745
Madhya Pradesh	2017-18 Rabi Total		371.035	566.582	557.248	1,494.865	265.744	3.077
Maharasht	2017	AIC	137.177	529.642	529.642	1,196.46	1,264.78	19.52

ra	Kharif					1	6	3
Maharasht ra	2017 Kharif	National	62.897	351.673	351.673	766.244	436.582	10.01 1
Maharasht ra	2017 Kharif	Oriental	59.707	121.576	121.576	302.859	404.968	8.352
Maharasht ra	2017 Kharif	HDFC Ergo	5.059	18.002	18.002	41.062	50.935	0.103
Maharasht ra	2017 Kharif	IFFCO Tokio	1.615	7.632	7.632	16.878	14.435	0.026
Maharasht ra	2017 Kharif	Reliance General	75.143	263.214	263.214	601.570	412.298	4.937
Maharasht ra	2017 Kharif	United India	67.086	295.066	295.066	657.219	292.292	7.196
Maharasht ra	2017 Kharif Total		408.684	1,586.8 04	1,586.8 04	3,582.29 3	2,876.29 6	50.14 8
Maharasht ra	2017-18 Rabi	National	30.893	94.570	94.570	220.033	84.833	2.786
Maharasht ra	2017-18 Rabi	Oriental	1.545	2.486	2.486	6.517	1.676	0.038
Maharasht ra	2017-18 Rabi	Bajaj Allianz	12.301	30.201	30.201	72.703	32.702	0.135
Maharasht ra	2017-18 Rabi	HDFC Ergo	43.407	144.360	144.360	332.127	215.892	0.425
Maharasht ra	2017-18 Rabi	IFFCO Tokio	11.786	15.607	15.607	43.001	74.769	0.172
Maharasht ra	2017-18 Rabi Total		99.931	287.225	287.225	674.380	409.872	3.555
Manipur	2017-18 Rabi	National	0.747	0.597	0.597	1.941	0.670	0.036
Manipur	2017-18 Rabi Total		0.747	0.597	0.597	1.941	0.670	0.036
Meghalaya	2017 Kharif	ICICI Lombard	1.009	0.206	0.206	1.421	0.017	0.000
Meghalaya	2017 Kharif Total		1.009	0.206	0.206	1.421	0.017	0.000
Odisha	2017 Kharif	AIC	28.521	67.209	67.209	162.939	156.330	1.211
Odisha	2017 Kharif	National	31.078	87.198	87.198	205.474	814.483	1.957
Odisha	2017 Kharif	Chola MS	29.718	69.447	69.447	168.611	296.743	1.575
Odisha	2017 Kharif	Tata AIG	49.681	107.348	107.348	264.377	468.674	2.662
Odisha	2017 Kharif Total		138.998	331.202	331.202	801.401	1,736.23 0	7.406
Odisha	2017-18 Rabi	AIC	1.863	0.991	0.991	3.844	1.616	0.012
Odisha	2017-18 Rabi	National	1.066	4.823	4.823	10.711	0.704	0.007
Odisha	2017-18 Rabi	HDFC Ergo	0.469	0.599	0.599	1.666	2.911	0.028
Odisha	2017-18 Rabi	United India	2.669	0.017	0.017	2.703	37.583	0.096

Odisha	2017-18 Rabi Total		6.066	6.429	6.429	18.923	42.815	0.143
Rajasthan	2017 Kharif	AIC	132.554	362.160	362.160	856.873	832.060	12.113
Rajasthan	2017 Kharif	New India	18.238	38.409	38.409	95.057	135.811	2.150
Rajasthan	2017 Kharif	Bajaj Allianz	68.864	293.799	293.799	656.461	534.223	8.360
Rajasthan	2017 Kharif	United India	25.904	109.229	109.229	244.362	235.950	3.076
Rajasthan	2017 Kharif Total		245.560	803.597	803.597	1,852.753	1,738.043	25.699
Rajasthan	2017-18 Rabi	AIC	30.895	31.157	31.157	93.209	93.310	0.646
Rajasthan	2017-18 Rabi	Bajaj Allianz	182.073	160.643	160.643	503.358	207.461	2.621
Rajasthan	2017-18 Rabi	SBI General	10.515	49.177	49.177	108.868	83.222	0.479
Rajasthan	2017-18 Rabi	United India	32.715	55.851	55.851	144.417	71.375	0.390
Rajasthan	2017-18 Rabi Total		256.197	296.827	296.827	849.852	455.368	4.135
Sikkim	2017 Kharif	SBI General	0.052	0.000	0.000	0.052	-	-
Sikkim	2017 Kharif Total		0.052	0.000	0.000	0.052	-	-
Sikkim	2017-18 Rabi	IFFCO Tokio	0.011	0.001	0.001	0.013	0.038	0.001
Sikkim	2017-18 Rabi Total		0.011	0.001	0.001	0.013	0.038	0.001
Tamil Nadu	2017 Kharif	AIC	7.712	10.283	10.283	28.278	38.513	0.262
Tamil Nadu	2017 Kharif	New India	5.709	3.378	3.378	12.466	17.862	0.194
Tamil Nadu	2017 Kharif	ICICI Lombard	9.044	4.397	4.397	17.838	18.960	0.126
Tamil Nadu	2017 Kharif Total		22.466	18.058	18.058	58.582	75.334	0.582
Tamil Nadu	2017-18 Rabi	AIC	26.400	243.623	243.623	513.646	587.882	2.297
Tamil Nadu	2017-18 Rabi	New India	47.133	273.979	273.979	595.091	813.921	4.383
Tamil Nadu	2017-18 Rabi	ICICI Lombard	28.166	73.329	73.329	174.824	501.732	2.320
Tamil Nadu	2017-18 Rabi Total		101.699	590.931	590.931	1,283.561	1,903.535	9.000
Telangana	2017 Kharif	AIC	31.890	23.923	23.923	79.735	78.189	0.681
Telangana	2017 Kharif	National	47.108	108.709	108.709	264.526	267.388	1.115
Telangana	2017 Kharif	Chola MS	65.125	66.591	66.591	198.307	180.073	1.785
Telangana	2017	United	21.176	27.151	27.151	75.478	79.870	0.553

	Kharif	India						
Telangana	2017 Kharif Total		165.299	226.374	226.374	618.046	605.521	4.134
Telangana	2017-18 Rabi	Bajaj Allianz	6.442	9.528	9.528	25.498	5.459	0.062
Telangana	2017-18 Rabi	ICICI Lombard	11.424	5.261	5.261	21.945	13.057	0.110
Telangana	2017-18 Rabi	United India	6.133	3.576	3.576	13.286	6.925	0.059
Telangana	2017-18 Rabi Total		23.999	18.365	18.365	60.730	25.441	0.232
Tripura	2017 Kharif	Royal Sundaram	0.121	0.019	0.019	0.158	0.270	0.008
Tripura	2017 Kharif Total		0.121	0.019	0.019	0.158	0.270	0.008
Tripura	2017-18 Rabi	Royal Sundaram	0.473	0.055	0.055	0.583	0.730	0.019
Tripura	2017-18 Rabi Total		0.473	0.055	0.055	0.583	0.730	0.019
Uttar Pradesh	2017 Kharif	New India	24.265	57.280	57.280	138.825	60.129	1.574
Uttar Pradesh	2017 Kharif	Bajaj Allianz	20.455	32.033	32.033	84.520	27.020	0.253
Uttar Pradesh	2017 Kharif	Reliance General	49.730	47.536	47.536	144.802	26.804	0.301
Uttar Pradesh	2017 Kharif	SBI General	30.903	30.186	30.186	91.275	16.804	0.302
Uttar Pradesh	2017 Kharif	Tata AIG	33.077	19.557	19.557	72.190	61.641	0.741
Uttar Pradesh	2017 Kharif	Universal Sompo	27.844	72.707	72.707	173.257	57.355	0.969
Uttar Pradesh	2017 Kharif Total		186.273	259.299	259.299	704.871	249.752	4.140
Uttar Pradesh	2017-18 Rabi	New India	26.365	52.473	52.473	131.312	31.883	0.567
Uttar Pradesh	2017-18 Rabi	Bajaj Allianz	25.472	57.485	57.485	140.442	31.468	0.485
Uttar Pradesh	2017-18 Rabi	Reliance General	40.338	29.180	29.180	98.698	7.312	0.101
Uttar Pradesh	2017-18 Rabi	SBI General	38.666	31.356	31.356	101.378	9.212	0.174
Uttar Pradesh	2017-18 Rabi	Tata AIG	31.093	34.160	34.160	99.413	35.338	0.321
Uttar Pradesh	2017-18 Rabi	Universal Sompo	35.320	37.146	37.146	109.613	15.512	0.269
Uttar Pradesh	2017-18 Rabi Total		197.254	241.801	241.801	680.856	130.726	1.915
Uttarakhand	2017 Kharif	AIC	9.820	11.521	11.521	32.861	25.266	0.441
Uttarakhand	2017 Kharif	Oriental	1.112	0.070	0.070	1.251	1.390	0.059

Uttarakha nd	2017 Kharif Total		10.932	11.590	11.590	34.113	26.656	0.500
Uttarakha nd	2017-18 Rabi	AIC	7.887	12.922	12.922	33.731	12.779	0.185
Uttarakha nd	2017-18 Rabi Total		7.887	12.922	12.922	33.731	12.779	0.185
West Bengal	2017 Kharif	AIC	49.488	42.875	42.875	135.237	145.880	3.009
West Bengal	2017 Kharif	National	21.822	6.142	6.142	34.105	44.260	1.080
West Bengal	2017 Kharif	Reliance General	-	15.585	41.140	56.725	24.789	0.474
West Bengal	2017 Kharif Total		71.310	64.602	90.156	226.068	214.929	4.562
West Bengal	2017-18 Rabi	AIC	37.451	40.462	40.462	118.376	16.270	0.293
West Bengal	2017-18 Rabi	Reliance General	102.042	96.941	99.018	298.001	23.122	0.756
West Bengal	2017-18 Rabi Total		139.493	137.404	139.480	416.377	39.392	1.049
