

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

**LOK SABHA**  
UNSTARRED QUESTION NO. 369  
TO BE ANSWERED ON THE 4<sup>TH</sup> FEBRUARY, 2020

**PROGRESS OF PMFBY**

369. SHRI GAURAV GOGOI:  
SHRI RAVNEET SINGH BITTU:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण  
मंत्री

be pleased to state:

- (a) the progress achieved under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) whether it is true that the Government has noted a drop in the number of farmers and insurance companies enrolled under the scheme during the last three years;
- (c) if so, the details thereof and the reasons therefor;
- (d) whether the Government has any plans underway aimed at the revival of the scheme and if so, the details thereof;
- (e) whether any steps are being taken by the Government to revive the utility of the Fasal Bima Yojana and also to introduce other innovative steps to facilitate having an effective and proper insurance of the crops; and
- (f) if so, the details thereof and if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c): 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 (PMFBY) 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 in 2015-16. The 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 and progress of the scheme on voluntary basis.

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Though the coverage during 2<sup>nd</sup> year of implementation i.e. 2017-18 of PMFBY slightly decreased due to announcement of loan waiver schemes by some State and making Aadhar compulsory for de-duplication of coverage, but due to the improved features of the scheme and efforts made by the Government and other stakeholders, coverage is showing increasing trends.

18 companies including all the 5 public sector companies have been empanelled for implementation of the scheme in country by the Department of Agriculture, Cooperation and Farmers Welfare. But all the companies are not participating in bidding process in each State/each season. During last year i.e. 2019-20 four companies namely, ICICI-Lombard General Insurance Company Ltd., Tata-AIG General Insurance Company Ltd., Cholamandal-MS General Insurance Company Ltd. and Shriram General Insurance Company Ltd. have not participated in fresh bids due to non-availability of reinsurance arrangement and non-approval by their respective Board of Directors etc.

(d) to (f) : Based on the experience gained and views/ comments of the stakeholders, the Government has recently revised the Operational Guidelines of the scheme with effect from Rabi 2018-19 season. Inviting of suggestions from various stakeholders and revisions/ improvements in the crop insurance schemes is a continuous process and decisions on suggestions/representations are taken from time to time after consultation with various stakeholders. Accordingly, suggestions for revamping of PMFBY have been invited from various stakeholders.

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