

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.438**  
TO BE ANSWERED ON THE 4<sup>TH</sup> FEBRUARY, 2020

**SUCCESS RATE OF PMFBY**

438. DR. SHASHI THAROOR:

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

- (a) the detailed information on State/UT-wise success rate of the Pradhan Mantri Fasal Bima Yojana (PMFBY) that was launched in February, 2016 and promised to protect the country's farmers from crop losses with an insurance scheme at "the lowest-ever premium rate";
- (b) whether the Minister has undertaken a review of the incorrect, meagre or entirely non-existent payments, being made to poor farmers for their claims by the agriculture insurance companies;
- (c) if so, the detailed information thereof; and
- (d) if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री ( SHRI NARENDRA SINGH TOMAR)

(a): 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 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. State-wise details of farmer applicants, area insured and claims, since inception of the scheme are given in **Annexure**.

(b) to (d): As per scheme provisions, farmers are indemnified to the extent/percentage of crop losses against the defined Threshold Yield multiplied by sum insured as decided by the State Government. Claim amount for wide spread calamities are calculated based on the yield data arrived from requisite number of Crop Cutting Experiments (CCEs) conducted by the concerned State Government. Claims per hectare are worked out as per following formula:

$$\frac{\text{Threshold Yield (TY)} - \text{Actual Yield (AY)}}{\text{Threshold Yield (TY)}} \times \text{Sum Insured}$$

Where Threshold Yield for a crop in a notified insurance unit is the average yield of best 5 years out of past seven years multiplied by applicable indemnity level for that crop.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses are calculated on individual insured farm basis. Further, there is also a provision to pay claims towards prevented sowing/failed germination and adhoc claims in case of mid season adversity.

Therefore, insurance companies have a little role in calculation of claims/quantification of claim amount under the scheme. However, Government undertakes close monitoring of the scheme and resolve the yield data related issues for calculation of claims between State Government and insurance companies through Technical Advisory Committee (TAC) at Central level.

To provide better risk coverage to farmers and consequent claims, if any, sum insured under the scheme has been equated to Scale of Finance of the crop as determined by the District Level Technical Committee (DLTC). On an average about 10% increase is made by the DLTC yearly in the Scale of Finance.

**Annexure**

**Details of number of farmer applications insured, area insured and approved claims since inception of the Pradhan Mantri Fasal Bima Yojana (PMFBY)**

State/UT Name	Total Number of Farmers Applications Insured (in Lakhs)			Total Area Insured (in Lakh ha)			Approved Claims (Rs. in Crore)		
	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19*
<b>A &amp; N Islands</b>	0.003	0.004	0.007	0.003	0.002	0.006	0.146	-	-
<b>Andhra Pradesh</b>	17.756	18.255	24.467	15.596	21.522	22.340	944.429	730.754	1,088.801
<b>Assam</b>	0.603	0.558	0.738	0.410	0.419	0.481	5.355	1.110	0.093
<b>Bihar</b>	27.142	23.031	-	24.844	21.258	-	347.892	401.525	-
<b>Chhattisgarh</b>	15.491	14.743	15.704	24.143	22.164	22.746	160.070	1,388.010	1,065.316
<b>Goa</b>	0.008	0.005	0.003	0.005	0.004	0.003	0.027	0.005	0.092
<b>Gujarat</b>	19.802	17.618	21.710	30.205	26.578	26.112	1,267.196	1,073.747	2,600.870
<b>Haryana</b>	13.360	13.547	14.435	20.846	19.337	20.547	296.168	899.371	926.161
<b>Himachal Pradesh</b>	3.799	3.817	2.673	1.294	1.107	0.894	45.184	64.708	10.190
<b>Jammu &amp; Kashmir</b>	-	1.587	1.541	-	1.525	1.101	-	9.810	11.360
<b>Jharkhand</b>	8.793	11.955	12.904	3.718	2.902	6.308	31.171	46.935	73.666
<b>Karnataka</b>	29.491	20.857	19.192	26.120	18.085	22.191	2,053.283	859.168	2,755.044
<b>Kerala</b>	0.774	0.558	0.573	0.531	0.478	0.434	44.554	10.936	12.345
<b>Madhya Pradesh</b>	74.608	69.546	73.383	126.087	121.220	129.528	2,039.396	5,827.202	190.712
<b>Maharashtra</b>	120.096	102.084	147.310	72.975	58.958	88.193	2,316.819	3,286.168	5,719.894
<b>Manipur</b>	0.084	0.091	0.015	0.091	0.187	0.008	1.959	0.670	0.001
<b>Meghalaya</b>	0.001	0.029	0.007	0.000	0.034	0.007	0.026	0.017	0.092
<b>Odisha</b>	18.202	18.930	20.768	13.187	13.538	14.619	432.157	1,779.045	1,043.608
<b>Puducherry</b>	0.085	-	0.107	0.074	-	0.099	7.572	-	0.452
<b>Rajasthan</b>	91.896	88.053	69.316	103.771	98.475	74.312	1,946.855	2,193.411	2,834.478
<b>Sikkim</b>	0.006	0.015	0.002	0.001	0.003	0.001	0.104	0.038	0.002
<b>Tamil Nadu</b>	15.022	14.635	20.458	12.295	11.662	11.098	3,630.248	1,978.869	1,722.183
<b>Telangana</b>	9.731	10.899	7.811	8.222	10.464	7.773	178.756	630.962	143.079
<b>Tripura</b>	0.118	0.117	0.006	0.028	0.030	0.001	0.705	0.999	-
<b>Uttar Pradesh</b>	72.893	54.210	61.270	65.115	47.081	51.343	575.042	380.478	449.185
<b>Uttarakhand</b>	2.616	2.224	1.921	1.324	1.164	1.090	27.471	39.435	72.373
<b>West Bengal</b>	41.333	40.596	51.793	19.955	16.795	18.016	421.710	254.321	194.901
<b>GRAND TOTAL</b>	<b>583.714</b>	<b>527.965</b>	<b>568.116</b>	<b>570.841</b>	<b>514.992</b>	<b>519.252</b>	<b>16,774.296</b>	<b>21,857.693</b>	<b>20,914.898</b>

\* Claims in respect of some crops/areas for the season Rabi 2018-19 are not approved.

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