

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

LOK SABHA
UNSTARRED QUESTION NO.1190
TO BE ANSWERED ON THE 9TH FEBRUARY, 2021

COVERAGE OF PMFBY

1190. SHRI LAVU SRI KRISHNA DEVARAYALU:
SHRI UTTAM KUMAR REDDY NALAMADA:
SHRI FEROZE VARUN GANDHI:

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

- (a) the details of the success accomplished in the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in the last five years;
- (b) the details of the total number of farmers covered under the PMFBY from 2016 till date, State-wise and year-wise;
- (c) the total number and quantum of premium collected by insurance companies and claims paid out by insurance companies from the year 2016-17 till date, State-wise including Telangana;
- (d) the average insurance payout given to a beneficiary under the scheme, per State for FY 2020-21;
- (e) the number and quantum of dues pending to farmers across the country from the year 2016-17 till date, State-wise including Telangana and the reasons for the delay in crediting the amounts to farmers;
- (f) the details of the total funds sanctioned and utilised under PMFBY, per State for FY 2020-21;
- (g) whether the Government has any data on the number of farmers in Andhra Pradesh who are not covered under the scheme, if so, the details thereof and the Government's plan to include these farmers under the scheme; and
- (h) the details of types of crops for which insurance has been claimed under this scheme and the insurance amount disbursed so far in this regard in the last two years?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (e): The Pradhan Mantri Fasal Bima Yojana (PMFBY) has been introduced from Kharif 2016 season replacing the erstwhile scheme. The scheme has further been improved

Contd....2/-

and revamped w.e.f. Rabi 2018 and Kharif 2020 respectively. New features included in the scheme are – to provide adequate risk coverage for pre-season to post harvest, the sum insured has been equated to Scale of Finance/notional value of average yield at minimum uniform fixed premium rate payable by farmers i.e. maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for commercial/horticultural crops, with balance of actuarial/bidder premium being shared by the Central and State Government on 90 : 10 basis in North Eastern States and for remaining States on 50 : 50 basis; lowering of unit area of insurance to village/village panchayat level for major crops, penalty provisions for late settlement of claims by insurance companies and late release of funds by State Governments and to individual farm level assessment of loss for localised risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclonic/unseasonal rains and hailstorm thereby promoting more realistic assessment of losses.

Further, linkage of Aadhar/land records, capturing of granular data on National Crop Insurance Portal (NCIP), mobile apps and infusion of improved technology has brought more transparency, efficiency and efficacy to ensure timely settlement of admissible claims to eligible farmers.

Due to these improved features participation in the scheme has been increased from about 23% of Gross Cropped Area (GCA) in the country under erstwhile schemes to 30%.

As per provisions of PMFBY admissible claims are generally paid by the insurance companies within two months of completion of Crop Cutting Experiments/harvesting period subject to availability of yield data and release of total State share of premium subsidy from concerned State Government within time. However, settlement of claims in some States gets delayed due to reasons like delayed transmission of yield data; late release of their share in premium subsidy by some States, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims and National Electronic Fund Transfer (NEFT) related issues, etc.

Average payout made during 2020-21 is not available as the claims for the year in respect of notified crops and areas by States are not fully reported.

State-wise and year-wise details of total number of farmer applications covered, total premium collected, claims paid, claims pending and reasons for pendency are given in **Annexure-I**.

(f): Being a Central Sector Scheme, State-wise allocation/release is not made under the scheme. The requisite funds are released to the Central fund routing agency i.e. Agriculture Insurance Company of India Ltd. (AIC) which in turn releases the Central Government's share in premium subsidy on receipt of respective State Government's share, to the concerned insurance companies. Details of State-wise share of premium subsidy provided by the Government during 2020-21 under PMFBY is given in **Annexure-II**.

(g) : The scheme has been made voluntary for all farmers w.e.f. Kharif 2020 season. As per Agri-Census 2015-16, there are 76.21 lakh farmers in Andhra Pradesh and 27.89 lakh farmer

applications were received for coverage under PFMBY/ RWBCIS in Kharif 2019 season covering 42.2% of net cropped area of the State. Government of Andhra Pradesh has not notified the scheme from Rabi 2019-20. Government is persuading the State Government to notify the scheme and more crops and areas under the scheme to bring more farmers under coverage of crop insurance.

(h): All food crops (cereals, millets and pulses), Oilseeds, commercial/horticultural crops can be notified under the PMFBY by the concerned State Government subject to availability of requisite past yield data and capacity of the State to conduct requisite number of Crop Cutting Experiments (CCEs) to assess the claim. For crops where past yield data is not available or State Government is not able to conduct requisite number of CCEs can be notified under Restructured Weather Based Crop Insurance Scheme (RWBCIS). Details of claims disbursed for notified crops during last two years (as on 25.01.2021) are given below:

Year	Claims disbursed under Crops notified under PMFBY/ RWBCIS (Rs. in crore)
2018-19	27934
2019-20	23645

Annexure-I

FY 2016-17 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 25.01.2021					
State/UT Name	Total Farmers Applications Insured (Lakh)	Gross Premium	Paid Claims	Farmer Applications Benefitted (Lakh)	Claims Outstanding as per Reported Claims (Rs. in crore)
		(Rs. in crore)			
A & N Islands	0.0	0.0	0.1	0.0	-
Andhra Pradesh	17.8	803.6	943.8	9.0	-
Assam	0.6	8.6	5.4	0.2	-
Bihar	27.1	1,416.1	347.8	2.2	-
Chhattisgarh	15.5	284.6	160.0	1.4	-
Goa	0.0	0.1	0.0	0.0	-
Gujarat	19.8	2,274.6	1,267.2	6.8	-
Haryana	13.4	363.4	296.9	2.2	-
Himachal Pradesh	3.8	71.6	45.2	1.1	-
Jammu & Kashmir	-	-	-	-	-
Jharkhand	8.8	271.4	31.1	0.6	-
Karnataka	29.4	1,344.7	2,066.3	18.7	0.8
Kerala	0.8	33.1	43.7	0.6	-
Madhya Pradesh	74.6	3,747.1	2,029.4	13.7	14.5
Maharashtra	118.8	4,596.4	2,318.8	29.4	-
Manipur	0.1	3.6	2.0	0.1	-
Meghalaya	0.0	0.0	0.0	0.0	-
Odisha	18.2	539.1	432.7	1.7	-
Puducherry	0.1	2.9	7.6	0.0	-
Rajasthan	93.5	2,563.6	1,917.4	29.0	-
Sikkim	0.0	0.0	0.1	0.0	-
Tamil Nadu	14.6	1,057.0	3,638.7	12.9	-
Telangana	9.7	274.9	179.6	2.3	-
Tripura	0.1	0.4	0.7	0.0	-
Uttar Pradesh	72.9	1,170.7	576.5	11.8	-
Uttarakhand	2.6	41.6	27.5	0.6	0.003
West Bengal	41.3	704.2	421.7	11.9	-
GRAND TOTAL	583.7	21,573	16,760	156.3	15

** Claim settlement is pending primarily due to issues of pending State subsidy and payment failure*

FY 2017-18 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 25.01.2021					
State/UT Name	Total Farmers Applications Insured (Lakh)	Gross Premium	Paid Claims	Farmer Applications Benefitted (Lakh)	Claims Outstanding as per Reported Claims (Rs. in crore)
		(Rs. in crore)			
A & N Islands	0.0	0.0	-	-	-
Andhra Pradesh	18.3	1,272.0	739.3	7.1	-
Assam	0.6	11.9	1.2	0.0	0.0
Bihar	23.0	1,028.8	401.5	2.2	-
Chhattisgarh	14.7	355.2	1,387.9	6.6	0.1
Goa	0.0	0.1	0.0	0.0	-
Gujarat	18.0	3,014.3	1,075.8	3.9	0.9
Haryana	13.4	452.1	896.0	3.2	-
Himachal Pradesh	3.8	77.5	64.7	1.5	-
Jammu & Kashmir	1.6	40.5	9.8	0.2	-
Jharkhand	12.0	211.9	47.2	1.4	-
Karnataka	20.9	1,830.5	856.3	6.2	-
Kerala	0.6	25.8	11.0	0.4	-
Madhya Pradesh	70.3	4,663.1	5,894.7	24.8	-
Maharashtra	102.7	4,248.2	3,291.0	53.7	1.7
Manipur	0.1	1.9	0.7	0.0	-
Meghalaya	0.0	0.7	0.0	0.0	-
Odisha	18.9	819.8	1,817.5	7.5	-
Puducherry	-	-	-	-	-
Rajasthan	91.1	2,703.0	2,225.5	25.3	-
Sikkim	0.0	0.1	0.0	0.0	-
Tamil Nadu	15.1	1,168.6	2,061.6	9.9	0.7
Telangana	11.0	676.1	648.5	4.4	-
Tripura	0.1	0.7	1.0	0.0	-
Uttar Pradesh	54.2	1,322.1	380.8	5.8	-
Uttarakhand	2.2	67.8	39.5	0.7	-
West Bengal	40.4	642.3	261.1	5.5	0.5
GRAND TOTAL	533.0	24,635	22,113	170.4	4

*** Claim settlement is pending primarily due to issues of pending State subsidy and payment failure**

FY 2018-19 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 25.01.2021					
State/UT Name	Total Farmers Applications Insured (Lakh)	Gross Premium	Paid Claims	Farmer Applications Benefitted (Lakh)	Claims Outstanding as per Reported Claims (Rs. in crore)
		(Rs. in crore)			
A & N Islands	0.0	0.2	-	-	0.1
Andhra Pradesh	24.5	1,128.9	1,887.4	16.2	-
Assam	0.7	13.2	2.8	0.1	-
Bihar	-	-	-	-	-
Chhattisgarh	15.7	888.9	1,087.3	6.6	-
Goa	0.0	0.0	0.1	0.0	-
Gujarat	21.7	3,141.4	2,777.5	13.8	0.6
Haryana	14.4	856.5	939.7	4.2	6.9
Himachal Pradesh	2.7	79.4	55.0	1.3	-
Jammu & Kashmir	1.5	76.7	26.2	0.2	0.0
Jharkhand	12.9	413.0	21.1	0.6	478.5
Karnataka	19.9	1,857.6	2,912.2	13.7	23.4
Kerala	0.6	35.9	25.8	0.4	-
Madhya Pradesh	74.2	5,542.0	3,776.0	22.6	0.5
Maharashtra	148.3	6,120.1	6,059.7	80.0	9.4
Manipur	0.0	0.2	0.0	0.0	-
Meghalaya	0.0	0.1	0.1	0.0	-
Odisha	21.0	1,112.3	1,170.0	6.6	-
Puducherry	0.1	2.7	0.5	0.0	-
Rajasthan	71.9	3,637.3	3,349.5	20.6	9.4
Sikkim	0.0	0.0	0.0	0.0	-
Tamil Nadu	24.2	1,641.6	2,624.7	18.5	-
Telangana	7.9	540.1	148.9	0.6	402.9
Tripura	0.0	0.1	0.0	0.0	-
Uttar Pradesh	61.3	1,418.9	465.2	6.2	4.0
Uttarakhand	1.9	75.1	72.4	0.8	-
West Bengal	51.3	765.1	532.1	7.1	3.2
GRAND TOTAL	576.8	29,348	27,934	219.9	939

** Claim settlement is pending primarily due to issues of pending State subsidy, payment failure, and pending clarifications over yield data*

FY 2019-20 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 25.01.2021					
State/UT Name	Total Farmers Applications Insured (Lakh)	Gross Premium	Paid Claims	Farmer Applications Benefitted (Lakh)	Claims Outstanding as per Reported Claims (Rs. in crore)
		(Rs. in crore)			
A & N Islands	0.0	0.0	-	-	-
Andhra Pradesh	27.9	1,474.9	1,225.0	14.3	29.5
Assam	10.4	149.7	-	-	17.4
Bihar	-	-	-	-	-
Chhattisgarh	40.3	1,246.3	1,285.5	14.8	12.8
Goa	0.0	0.0	0.0	0.0	-
Gujarat	24.8	3,615.0	111.7	0.9	204.8
Haryana	17.0	1,220.2	918.8	5.3	7.3
Himachal Pradesh	2.8	81.9	14.5	0.9	50.1
Jammu & Kashmir	-	-	-	-	-
Jharkhand	10.9	356.0	-	-	24.0
Karnataka	21.6	2,276.2	617.7	5.1	288.9
Kerala	0.6	72.5	52.8	0.2	32.8
Madhya Pradesh	77.3	3,666.0	5,597.0	25.9	231.2
Maharashtra	145.6	6,331.2	6,585.9	87.3	85.4
Manipur	0.0	1.3	1.1	0.0	-
Meghalaya	0.0	0.1	0.2	0.0	-
Odisha	47.8	2,077.7	1,129.1	11.9	48.6
Puducherry	0.1	4.2	-	-	8.5
Rajasthan	86.0	5,083.1	3,936.0	23.3	80.9
Sikkim	0.0	0.0	-	-	-
Tamil Nadu	38.6	1,916.7	1,002.6	11.3	66.1
Telangana	10.1	870.5	-	-	526.3
Tripura	0.3	1.0	0.7	0.1	0.1
Uttar Pradesh	46.8	1,296.3	1,062.9	9.5	24.4
Uttarakhand	2.1	114.0	103.2	0.9	-
West Bengal	-	-	-	-	-
GRAND TOTAL	611.3	31,855	23,645	211.6	1,739
* Kharif 2019 claims not fully reported; Rabi 2019-20 claim calculation under process					
* Claim settlement is pending primarily due to issues of pending State subsidy, payment failure, and pending clarifications over yield data					

FY 2020-21 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 25.01.2021					
State/UT Name	Total Farmers Applications Insured (Lakh)	Gross Premium	Paid Claims	Farmer Applications Benefitted (Lakh)	Claims Outstanding as per Reported Claims (Rs. in crore)
		(Rs. in crore)			
A & N Islands	0.0	0.1	-	-	NA
Andhra Pradesh	-	-	-	-	NA
Assam	10.5	198.7	-	-	NA
Bihar	-	-	-	-	NA
Chhattisgarh	51.5	1,451.8	0.3	0.0	NA
Goa	0.0	0.0	-	-	NA
Gujarat	-	-	-	-	NA
Haryana	15.7	1,266.2	11.6	0.1	NA
Himachal Pradesh	2.3	97.6	0.1	0.0	NA
Jammu & Kashmir	-	-	-	-	NA
Jharkhand	-	-	-	-	NA
Karnataka	16.6	2,057.6	13.8	0.2	NA
Kerala	0.7	80.9	-	-	NA
Madhya Pradesh	76.3	6,423.5	-	-	NA
Maharashtra	123.1	6,397.5	276.0	3.4	NA
Manipur	-	-	-	-	NA
Meghalaya	0.0	0.0	-	-	NA
Odisha	90.7	1,382.8	7.8	1.4	NA
Puducherry	0.1	3.7	-	-	NA
Rajasthan	106.1	6,284.2	-	-	NA
Sikkim	0.0	0.0	-	-	NA
Tamil Nadu	56.7	3,163.0	-	-	NA
Telangana	-	-	-	-	NA
Tripura	2.5	7.1	-	-	NA
Uttar Pradesh	41.7	1,607.5	2.4	0.0	NA
Uttarakhand	1.7	164.8	-	-	NA
West Bengal	-	-	-	-	NA
GRAND TOTAL	596.3	30,587	312	5.1	NA

** Kharif 2020 enrolment under finalisation; Rabi 2020-21 enrolment under process; Yield-based claim Calculation has not commenced*

FY 2020-21 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 25.01.2021 (Rs. in Crore)				
State/UT Name	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium
A & N Islands	0.0	0.1	0.1	0.1
Andhra Pradesh	-	-	-	-
Assam	1.4	78.9	118.3	198.7
Bihar	-	-	-	-
Chhattisgarh	187.4	622.6	641.8	1,451.8
Goa	0.0	0.0	0.0	0.0
Gujarat	-	-	-	-
Haryana	331.6	465.6	469.1	1,266.2
Himachal Pradesh	21.0	35.0	41.6	97.6
Jammu & Kashmir	-	-	-	-
Jharkhand	-	-	-	-
Karnataka	216.3	812.0	1,029.2	2,057.6
Kerala	6.4	37.2	37.3	80.9
Madhya Pradesh	818.5	2,802.5	2,802.5	6,423.5
Maharashtra	742.3	2,687.1	2,968.0	6,397.5
Manipur	-	-	-	-
Meghalaya	0.0	0.0	0.0	0.0
Odisha	145.8	618.5	618.5	1,382.8
Puducherry	0.0	1.5	2.2	3.7
Rajasthan	891.6	2,600.8	2,791.7	6,284.2
Sikkim	0.0	-	-	0.0
Tamil Nadu	171.4	1,108.5	1,883.2	3,163.0
Telangana	-	-	-	-
Tripura	0.4	1.8	4.9	7.1
Uttar Pradesh	329.9	638.3	639.3	1,607.5
Uttarakhand	33.3	65.7	65.7	164.8
West Bengal	-	-	-	-
GRAND TOTAL	3,897	12,576	14,113	30,587
* Kharif 2020 enrolment under finalisation; Rabi 2020-21 enrolment under process;				
