

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 3644**  
TO BE ANSWERED ON THE 10<sup>TH</sup> AUGUST, 2021

**OPTING OUT OF PMFBY**

3644. SHRI UTTAM KUMAR REDDY NALAMADA:

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

(a) the details of the number of States that have opted out of implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) along with the reasons stated for doing so and whether these States have their own crop insurance schemes;

(b) the number of farmers without any access to crop insurance schemes in the country in 2020-21 and 2021-22; and

(c) the steps taken by the Government to improve access to crop insurance?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced from Kharif 2016 season in the country is voluntary for States/UTs. States/UTs can opt in favour of or opt not in favour of the scheme keeping in view their risk perception and financial considerations. States of Andhra Pradesh, Bihar, Gujarat, Jharkhand, Telangana and West Bengal have discontinued the scheme in their respective States after implementing it for some seasons/years. However, as per information available, following States are implementing their own assistance/crop insurance schemes :

State	Name of Scheme
Andhra Pradesh	Dr. YSR Free Crop Insurance Scheme
Bihar	Bihar Rajya Fasal Sahayata Yojana
Gujarat	Mukhyamantri Sahay Yojana
Jharkhand*	Jharkhand Fasal Rahat Yojana
West Bengal	Bangla Shashya Bima

*\* Approved by the State Government. Not operationalised.*

These schemes are providing limited benefits to the farmers as compared to the PMFBY.

All farmers including sharecropper and tenant farmers can access the scheme and enroll themselves for the crops/areas notified by the concerned State/UT Government. However, all the crops/areas are not notified by the concerned State Government under the scheme, the farmers growing non-notified crops may not have access to the scheme. Further, the scheme is also voluntary for all farmers and they are free to opt or not to opt in favour of the scheme.

The farmers can get enrolled/access through various sources PMFBY. In addition to the conventional channels of enrollment of farmers through Rural financial institutions/banks and insurance companies/their intermediaries, Common Service Centers (CSCs) are also available at village level for facilitating free enrollment. Farmers can also do direct online enrollment on National Crop Insurance Portal (NCIP) or through Crop Insurance App.

To motivate and to increase the coverage/enrollment of farmers under the scheme, Government has taken several steps to create substantial awareness amongst the farmers on the benefits/key features of PMFBY. As envisaged in the operational guidelines of the PMFBY, the Insurance companies have been asked to utilize 0.5% fund of the gross premium collected by them on Information, Education and Communication (IEC) activities to build overall insurance literacy of farmers.

As a result of these measures since inception of the scheme in 2016-17, over 2921 lakh farmer applications have been enrolled as on 28.07.2021. Against the premium of Rs. 21574 crore paid by farmers, the claims amounting to Rs. 98108 crore have been paid to 843.4 lakh farmer applications.

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