

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 1574
TO BE ANSWERED ON THE 7TH DECEMBER, 2021

FARMERS INSURED UNDER PMFBY

1574. SHRI GAURAV GOGOI:

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

(a) whether the Government can provide the number and percentage of marginal and small farmers insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY) as of November 2021, State-wise;

(b) the number of insurance claims made by marginal, small, medium, semi-medium and large farmers, State-wise and year-wise from 2016-17;

(c) the number of insurance claims made by marginal, small, medium, semi-medium and large farmers approved and received payments for their approved insurance claims, State-wise and year-wise from 2016-17;

(d) the number of outstanding insurance claims since 2016-17, State-wise, and the total amount yet to be paid;

(e) whether the Government is aware of the low rates of participation in the scheme by marginal and small farmers; and

(f) the steps taken by the Government to ensure crop insurance for small and marginal farmers?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री
(SHRI NARENDRA SINGH TOMAR)

(a) to (d) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from 2016-17, but collection of granular data of coverage including coverage of small and marginal farmers under the scheme on National Crop Insurance Portal (NCIP) was started from 2018-19. The admissible claims to eligible farmers are paid by concerned insurance companies directly in farmer's bank account, State-wise details of small and marginal farmers' applications enrolled under the scheme during 2018-19 to 2020-21 is at **Annexure-I**. The enrolment of small and marginal farmer applications under the scheme is 83% of the total coverage during 2020-21.

State-wise cumulative details of farmer applications enrolled, claims reported, claims paid and claims pending since inception of the scheme to 2020-21 under PMFBY are given in **Annexure-II**.

(e) & (f) : Government has taken several steps to create substantial awareness about the scheme amongst farmers including small and marginal farmers so that they can enroll themselves voluntarily under the scheme. The Government has made provision to ensure availability of adequate funds for awareness of PMFBY from Rabi 2018-19. The revised Operational Guidelines for PMFBY which came into effect from 1st October 2018 have provided that the insurance companies should compulsorily spent atleast 0.5% of the total gross premium collected by them for Information, Education and Communication (IEC) activities.

The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and CSC network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs). All the grass root level organisations responsible to implement PMFBY are actively involved in building capacity of farmers to take informed decisions. Since, the Revamped PMFBY is being implemented from Kharif 2020, and has been made voluntary for all the farmers, the behavioural change communication activities are being conducted through various media tools viz Print, electronic, Digital and Social Media etc. Mobile IEC vehicles also being used to motivate farmers during enrolment campaign at grass root level.

Apart from this, other activities for awareness generations involve the publicity of key features and benefits of the scheme through advertisements in leading National and local newspapers, airing of audio-visual spots on regional / local channels, distribution of IEC material in local languages, dissemination of SMS through Kisan / NCIP portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Further, a structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 under Azadi Ka Amrit Mahotsav, an initiative to celebrate 75 years of India's independence, in all the PMFBY notified districts with special emphasis on aspirational/tribal districts. The core focus of the campaign is to increase the awareness and benefits of the scheme, sensitize the stakeholders and to increase overall enrolment of farmers, thereby helping them to reap the benefits of crop insurance with special focus on identified aspirational/tribal districts. The next crop insurance week is planned during Rabi 2021-22 with a view to create awareness amongst all stakeholders while targeting floating population of farmers at weekly bazar, rural haats, APMC Mandis, Rural fairs / Festivals including Block and Gram Panchayats etc. from 1st December to 7th December, 2021.

Annexure-I

FY 2018-19 - PMFBY & RWBCIS Combined - State Wise details of small, marginal and other farmers enrolled as on 03.12.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	Marginal	Small	Other	Total
A & N Islands	0.01	0.00	0.00	0.01
Andhra Pradesh	3.75	17.56	3.13	24.45
Assam	0.21	0.42	0.11	0.74
Chhattisgarh	3.18	9.32	3.19	15.69
Goa	0.0001	0.003	0.00001	0.003
Gujarat	State Government's own portal – data not available			21.71
Haryana	2.42	9.19	3.19	14.80
Himachal Pradesh	1.04	1.35	0.28	2.67
Jammu & Kashmir	0.47	0.81	0.26	1.54
Jharkhand	1.81	10.74	0.38	12.94
Karnataka	5.44	14.31	9.01	28.76
Kerala	0.14	0.33	0.10	0.57
Madhya Pradesh	12.72	38.31	23.38	74.41
Maharashtra	20.90	109.43	17.94	148.27
Manipur	0.01	0.00	0.00	0.01
Meghalaya	0.01	0.00	0.00	0.01
Odisha	2.34	17.71	0.98	21.03
Puducherry	0.001	0.002	0.0001	0.003
Rajasthan	13.72	33.75	24.33	71.79
Sikkim	0.001	0.002	0.0001	0.002
Tamil Nadu	3.12	20.07	2.20	25.39
Telangana	1.12	5.89	0.97	7.99
Tripura	0.004	0.01	0.003	0.02
Uttar Pradesh	17.12	37.98	6.31	61.41
Uttarakhand	0.42	1.37	0.14	1.93
West Bengal	14.48	31.49	5.43	51.40
GRAND TOTAL	104.4	360.0	101.3	587.5

FY 2019-20 - PMFBY & RWBCIS Combined - State Wise details of small, marginal and other farmers enrolled as on 03.12.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	Marginal	Small	Other	Total
A & N Islands	0.001	0	0	0.001
Andhra Pradesh	5.28	19.65	2.95	27.88
Assam	3.56	6.15	0.35	10.06
Chhattisgarh	8.95	21.10	10.13	40.18
Goa	0.002	0.001	0.01	0.01
Gujarat	State Government's own portal – data not available			24.81
Haryana	3.27	10.22	3.61	17.11
Himachal Pradesh	1.12	1.50	0.17	2.79
Jharkhand	1.23	9.31	0.38	10.92
Karnataka	3.63	8.62	4.40	16.66
Kerala	0.14	0.41	0.03	0.58
Madhya Pradesh	11.28	41.58	29.40	82.26
Maharashtra	14.36	119.11	12.19	145.66
Manipur	0.01	0.02	0.00	0.03
Meghalaya	0.003	0.003	0.00001	0.01
Odisha	7.92	37.30	3.56	48.79
Puducherry	0.0002	0.06	0.0002	0.06
Rajasthan	15.79	40.64	28.84	85.27
Sikkim	0.00	0.0002	0.00	0.002
Tamil Nadu	4.71	31.65	2.58	38.94
Telangana	2.27	7.05	1.02	10.34
Tripura	0.04	0.30	0.03	0.36
Uttar Pradesh	16.50	26.05	3.86	46.42
Uttarakhand	0.47	1.55	0.10	2.13
GRAND TOTAL	100.6	382.3	103.6	611.3

FY 2020-21 - PMFBY & RWBCIS Combined - State Wise details of small, marginal and other farmers enrolled as on 03.12.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	Marginal	Small	Other	Total
A & N Islands	0.00001	0.003	-	0.003
Assam	4.81	11.39	0.35	16.55
Chhattisgarh	10.92	27.27	13.41	51.60
Goa	0.0004	0.0003	0.0002	0.001
Haryana	3.35	9.51	3.63	16.49
Himachal Pradesh	0.90	1.35	0.15	2.39
Karnataka	3.84	9.38	4.75	17.97
Kerala	0.20	0.54	0.02	0.76
Madhya Pradesh	11.26	42.76	28.57	82.58
Maharashtra	12.70	102.25	9.06	124.01
Manipur	No coverage			
Meghalaya	0.001	0.00004	-	0.001
Odisha	15.45	77.26	4.81	97.52
Puducherry	0.0004	0.09	0.002	0.10
Rajasthan	20.80	52.40	34.37	107.58
Sikkim	0.0003	0.0005	0.00004	0.001
Tamil Nadu	5.90	51.45	2.43	59.77
Tripura	0.24	2.20	0.13	2.57
Uttar Pradesh	14.63	23.52	3.74	41.89
Uttarakhand	0.32	1.35	0.04	1.71
GRAND TOTAL	105.3	412.7	105.5	623.5

Kharif 2021 provisional - PMFBY & RWBCIS Combined - State Wise details of small, marginal and other farmers enrolled as on 03.12.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	Marginal	Small	Other	Total
A & N Islands	0.00	0.002	0.00	0.002
Assam	0.10	0.75	0.01	0.86
Chhattisgarh	10.53	25.89	11.99	48.42
Goa	0.0001	0.0002	0.0003	0.0005
Haryana	1.25	3.22	1.01	5.48
Himachal Pradesh	0.34	0.53	0.05	0.92
Jammu & Kashmir	0.17	0.31	0.02	0.50
Karnataka	State Government's own portal – data not available			15.85
Kerala	0.12	0.23	0.01	0.36
Madhya Pradesh	5.84	22.11	13.08	41.03
Maharashtra	8.35	69.58	5.66	83.59
Manipur	0.01	0.02	0.001	0.03
Odisha	11.31	55.57	3.30	70.18
Puducherry	0.0004	0.001	0.00	0.001
Rajasthan	33.98	83.69	49.16	166.83
Sikkim	0.005	0.01	0.0001	0.01
Tamil Nadu	0.13	1.22	0.04	1.39
Tripura	0.37	1.56	0.07	2.00
Uttar Pradesh	6.72	12.26	1.81	20.80
Uttarakhand	0.18	0.89	0.01	1.08
GRAND TOTAL	79.4	277.8	86.2	459.3

Annexure-II

FY 2016-17 to FY 2020-21 - PMFBY & RWBCIS Combined - State Wise details of Farmers Applications enrolled, Reported Claims, paid claims and claims and Claims Outstanding as on 03.12.2021					
State/UT Name	Farmers Applications Insured (Lakh)	Reported Claims	Approved Claims	Paid Claims	Claims Outstanding as per Reported Claims
A & N Islands	0.02	0.24	0.24	0.15	0.08
Andhra Pradesh	88.40	4,837.07	4,833.06	4,824.13	12.95
Assam	28.51	30.66	26.66	9.39	21.27
Bihar	50.17	749.37	749.37	749.37	-
Chhattisgarh	137.70	4,835.67	4,835.67	4,789.51	46.16
Goa	0.03	0.14	0.14	0.14	-
Gujarat	83.95	5,491.45	5,417.50	5,232.62	258.83
Haryana	75.18	4,201.34	4,201.28	4,188.98	12.35
Himachal Pradesh	15.47	268.73	253.13	250.75	17.99
Jammu & Kashmir	3.13	37.20	37.20	37.20	0.00
Jharkhand	44.61	788.69	531.60	129.28	659.41
Karnataka	113.71	8,011.11	7,764.65	7,733.65	277.46
Kerala	3.25	270.37	237.37	237.35	33.02
Madhya Pradesh	384.13	17,693.45	17,648.88	17,648.71	44.75
Maharashtra	639.53	19,831.40	19,683.29	19,448.38	383.02
Manipur	0.22	3.77	3.77	3.77	0.00
Meghalaya	0.05	0.44	0.44	0.44	-
Odisha	204.48	5,143.77	5,141.28	5,120.64	23.13
Puducherry	0.25	31.42	15.16	14.23	17.19
Rajasthan	449.29	16,157.65	16,003.66	15,995.18	162.46
Sikkim	0.02	0.17	0.17	0.17	-
Tamil Nadu	153.81	10,517.00	10,211.58	10,096.51	420.48
Telangana	39.03	1,928.23	1,064.98	977.02	951.21
Tripura	3.19	4.70	4.70	4.69	0.01
Uttar Pradesh	276.82	3,026.29	3,012.16	2,997.92	28.37
Uttarakhand	10.60	347.10	347.10	342.24	4.86
West Bengal	133.11	1,218.80	1,216.96	1,212.64	6.15
GRAND TOTAL	2,938.67	1,05,426.20	1,03,241.98	1,02,045.05	3,381.15
