

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 312
TO BE ANSWERED ON THE 30TH NOVEMBER, 2021

PMFBY 2.0

312. SHRI SANGAM LAL GUPTA:
SHRI MAHENDRA SINGH SOLANKY:
SHRIMATI SANDHYA RAY:
SHRI P.P. CHAUDHARY:
DR. KRISHNA PAL SINGH YADAV:

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

(a) the details of aims, objectives and features of Pradhan Mantri Fasal Bima Yojana (PMFBY) 2.0;

(b) whether the Government is taking steps to raise awareness about the scheme among beneficiaries;

(c) if so, the details thereof;

(d) the steps taken by the Government for grievance redressal mechanism under the scheme; and

(e) the data of the beneficiaries under this scheme during the last three years and the current year, Statewise and district-wise including data for Madhya Pradesh, Rajasthan and Uttar Pradesh?

ANSWER

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

(a) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. Based on the experience and feedback from the stakeholders, scheme has further been revised and revamped with effect from Rabi 2018 and Kharif 2020-21 season. PMFBY aims at supporting sustainable income in crop production, especially in adverse climatic conditions by way of:

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agricultural practices.
- Ensuring credit worthiness of the farmers, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting the farmers from production risks.

Earlier the scheme was mandatory for farmers availing crop loans/Kisan Credit Card loans and optional for others. However, the Scheme has now been made optional for all farmers w.e.f. Kharif 2020 season. Brief features of revamped PMFBY are at **Annexure-I**.

(b) & (c) : Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries 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' was 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 to be celebrated 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.

(d) : Stratified Grievance Redressal System starting from block level to district level and State level has been included in the Operational Guidelines of PMFBY. Accordingly, most of the PMFBY implementing States have notified the constitution of Block level/District level and State level Grievance Redressal Committees under the Scheme to dispose off the grievance as per given time frame.

(e) : State-wise details of beneficiaries number of farmer applications benefitted under the scheme are given in **Annexure-II**. District-wise details of farmers applications benefitted in the states of Madhya Pradesh, Rajasthan and Uttar Pradesh are given in **Annexure-III**.

Salient Features of PMFBY

- i) Provides comprehensive insurance coverage against crop loss on account of non-preventable natural risks, thus helping in stabilizing the income of the farmers and encourage them for adoption of innovative practices.
- ii) Increased risk coverage of Crop cycle – pre-sowing to post-harvest losses.
- iii) Area approach for settlement of claims for widespread damage. Notified Insurance unit has been reduced to Village/Village Panchayat for major crops.
- iv) Actuarial/bidded premium but uniform maximum premium of only 2%, 1.5% and 5% to be paid by farmers for all Kharif crops, Rabi Crops and Commercial/ horticultural crops respectively. Premium over and above these limits is shared by the Central and State Governments on 50 : 50 basis except in North Eastern Region where it is 90 : 10.
- v) The difference between premium and the rate of Insurance charges payable by farmers is provided as subsidy and shared equally by the Centre and State.
- vi) Uniform seasonality discipline & Sum Insured for both loanee & non-loanee farmers
- vii) Removal of the provision of capping on premium which led to reduction in sum insured to facilitate farmers to get claim against full sum insured without any reduction.
- viii) Individual farm level assessment and settlement of claims for localized calamities of hailstorm, landslide, Inundation, Cloud Burst and Natural Fire and post harvest losses due to cyclone, cyclonic/unseasonal rains and hailstorm for the crops kept in the field for drying upto a period of 14 days, throughout the country.
- ix) Provision of claims upto 25% of sum insured for prevented sowing.
- x) “On-Account payment” upto 25% of sum insured for mid season adversity, if the crop damage is reported more than 50% in the insurance unit. Remaining claims based on Crop Cutting Experiments (CCEs) data.
- xi) Use of Remote Sensing Technology, Smartphones & Drones for quick estimation of crop losses to ensure early settlement of claims.
- xii) Crop Insurance Portal has been developed for ensuring better administration, co-ordination, transparency, dissemination of information and delivery of services including crediting the claim amount electronically to the individual farmer’s Bank Account.
- xiii) Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same.
- xiv) Making the scheme voluntary for all farmers instead of compulsory for loanee farmers.

Annexure-II

State-Wise Enrolment under PMFBY as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	2018-19	2019-20	2020-21	Kharif 2021 (Provisional)
A & N Islands	0.01	0.001	0.003	0.002
Andhra Pradesh	24.45	27.88	-	-
Assam	0.74	10.03	15.80	5.57
Bihar	-	-	-	-
Chhattisgarh	15.70	40.18	51.60	49.10
Goa	0.003	0.01	0.001	0.0005
Gujarat	21.71	24.81	-	-
Haryana	14.79	17.10	16.51	7.34
Himachal Pradesh	2.69	2.84	2.40	0.91
Jammu & Kashmir	1.54	-	-	0.51
Jharkhand	12.94	10.92	-	-
Karnataka	19.86	21.32	16.07	15.85
Kerala	0.57	0.58	0.76	0.36
Madhya Pradesh	74.41	82.26	82.58	41.03
Maharashtra	148.39	145.64	123.99	81.71
Manipur	0.01	0.03	-	0.03
Meghalaya	0.01	0.01	0.001	-
Odisha	20.99	48.79	97.51	62.84
Puducherry	0.10	0.12	0.10	0.01
Rajasthan	71.79	85.27	107.58	166.83
Sikkim	0.002	0.0002	0.001	0.02
Tamil Nadu	24.80	38.93	57.28	1.39
Telangana	7.99	10.34	-	-
Tripura	0.02	0.36	2.56	2.00
Uttar Pradesh	61.41	46.42	41.89	20.80
Uttarakhand	1.93	2.13	1.71	1.07
West Bengal	51.27	-	-	-
GRAND TOTAL	578.12	615.96	618.34	457.37

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District-Wise Enrolment in Madhya Pradesh under PMFBY as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	2018-19	2019-20	2020-21	Kharif 2021 (Provisional)
Agar Malwa	1.44	1.66	1.71	0.54
Alirajpur	0.77	0.56	0.53	0.46
Anuppur	0.10	0.07	0.09	0.08
Ashoknagar	0.84	1.20	1.28	0.67
Balaghat	0.89	0.74	0.78	0.53
Barwani	1.14	1.27	0.66	0.42
Betul	2.01	2.31	2.41	1.01
Bhind	0.35	0.36	0.34	0.12
Bhopal	0.94	0.94	1.51	0.74
Burhanpur	0.24	0.29	0.07	0.06
Chhatarpur	0.75	0.63	0.81	0.53
Chhindwara	1.38	1.59	1.64	0.82
Damoh	1.00	0.78	1.05	0.60
Datia	0.60	0.75	0.72	0.30
Dewas	5.26	5.49	5.44	2.32
Dhar	3.35	3.20	2.85	0.96
Dindori	0.14	0.15	0.11	0.05
Guna	1.07	1.16	1.41	0.60
Gwalior	0.27	0.37	0.34	0.16
Harda	1.23	1.30	1.64	0.50
Hoshangabad	1.99	1.89	2.08	0.66
Indore	1.82	2.11	2.66	1.14
Jabalpur	0.65	0.63	0.53	0.20
Jhabua	1.00	0.67	0.78	0.56
Katni	0.37	0.39	0.34	0.14
Khandwa (East Nimar)	1.59	1.89	2.01	0.84
Khargone (West Nimar)	3.15	3.81	1.24	0.46
Mandla	0.24	0.21	0.18	0.10
Mandsaur	2.21	2.31	3.09	4.00
Morena	0.44	0.40	0.28	0.11
Narsimhapur	1.37	1.37	1.04	0.47
Neemuch	1.26	1.23	1.48	1.45
Niwari	-	0.16	0.20	0.13
Panna	0.37	0.28	0.31	0.14
Raisen	2.47	2.66	2.87	0.78
Rajgarh	4.16	7.15	4.97	1.08
Ratlam	2.21	2.55	2.80	1.58
Rewa	0.64	0.62	0.21	0.24
Sagar	2.85	3.13	3.18	1.67
Satna	0.91	0.68	0.84	0.45
Sehore	3.89	4.03	5.08	2.92
Seoni	1.22	1.35	1.50	0.61
Shahdol	0.21	0.23	0.26	0.13
Shajapur	3.17	3.56	3.65	1.65
Sheopur	0.38	0.40	0.37	0.14
Shivpuri	0.89	1.50	1.31	0.63
Sidhi	0.10	0.08	0.08	0.02
Singrauli	0.10	0.05	0.02	0.01
Tikamgarh	0.47	0.49	0.61	0.25
Ujjain	5.79	7.16	7.50	4.30
Umari	0.19	0.18	0.21	0.11
Vidisha	4.54	4.28	5.50	2.56
GRAND TOTAL	74.41	82.26	82.58	41.03

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District-Wise Enrolment in Rajasthan under PMFBY as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	2018-19	2019-20	2020-21	Kharif 2021*
Ajmer	2.06	2.54	3.17	5.45
Alwar	3.58	4.25	4.59	4.91
Banswara	0.69	1.15	1.60	4.48
Baran	0.93	1.06	1.48	1.94
Barmer	4.96	5.69	7.24	9.05
Bharatpur	1.56	1.95	2.30	4.92
Bhilwara	2.94	3.06	4.52	7.15
Bikaner	2.21	2.94	3.89	8.00
Bundi	1.20	1.84	2.41	4.98
Chittaurgarh	2.88	3.19	4.94	6.13
Churu	3.82	4.91	6.40	10.94
Dausa	1.10	1.28	1.49	2.28
Dhaulpur	0.22	0.24	0.20	0.60
Dungarpur	0.43	0.50	0.87	3.85
Hanumangarh	3.58	4.09	5.24	8.50
Jaipur	5.67	5.85	6.40	9.37
Jaisalmer	1.20	1.65	1.84	1.66
Jalor	3.50	4.34	5.46	7.10
Jhalawar	2.27	2.97	3.76	7.38
Jhunjhunu	3.30	3.64	4.27	5.51
Jodhpur	4.91	5.03	5.89	5.33
Karauli	0.42	0.58	0.78	0.98
Kota	1.34	1.92	2.68	3.03
Nagaur	2.43	3.80	5.21	5.13
Pali	2.64	1.65	2.46	2.68
Pratapgarh	0.80	0.96	1.64	2.28
Rajsamand	0.31	0.50	0.69	1.07
Sawai Madhopur	1.03	1.76	2.23	3.33
Sikar	3.43	4.35	4.69	5.68
Sirohi	0.62	0.56	0.61	0.43
Sri Ganganagar	2.72	3.49	4.01	15.74
Tonk	2.40	2.71	3.37	4.49
Udaipur	0.65	0.80	1.24	2.46
GRAND TOTAL	71.79	85.27	107.58	166.83

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District-Wise Enrolment in Uttar Pradesh under PMFBY as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)			
	2018-19	2019-20	2020-21	Kharif 2021 (Provisional)
Agra	0.96	0.59	0.31	0.07
Aligarh	0.76	0.56	0.34	0.16
Allahabad	1.10	0.93	0.88	0.45
Ambedkar Nagar	0.85	0.60	0.43	0.19
Amethi	1.06	0.70	0.67	0.32
Amroha	0.20	0.12	0.04	0.03
Auraiya	0.51	0.41	0.38	0.19
Azamgarh	0.49	0.38	0.24	0.13
Baghpat	0.03	0.02	0.01	0.002
Bahraich	1.60	0.92	1.01	0.67
Ballia	0.57	0.37	0.64	0.32
Balrampur	0.26	0.20	0.14	0.07
Banda	1.08	1.12	0.85	0.41
Bara Banki	1.35	2.26	1.89	0.86
Bareilly	0.48	0.38	0.20	0.12
Basti	0.95	0.58	1.04	0.54
Bhadohi	0.21	0.17	0.11	0.05
Bijnor	0.03	0.03	0.07	0.03
Budaun	0.49	0.44	0.29	0.17
Bulandshahr	1.36	1.10	0.90	0.15
Chandauli	0.39	0.37	0.23	0.07
Chitrakoot	0.31	0.34	0.39	0.19
Deoria	0.71	0.73	0.77	0.39
Etah	0.31	0.22	0.12	0.04
Etawah	0.59	0.37	0.36	0.17
Faizabad	0.90	0.73	0.58	0.25
Farrukhabad	0.51	0.39	0.18	0.09
Fatehpur	1.46	1.19	1.14	0.50
Firozabad	0.72	0.43	0.27	0.08
Gautam Buddha Nagar	0.14	0.17	0.09	0.02
Ghaziabad	0.04	0.04	0.03	0.01
Ghazipur	0.89	0.76	0.56	0.20
Gonda	0.70	0.27	0.24	0.14
Gorakhpur	1.02	0.77	0.92	0.55
Hamirpur	0.96	0.69	0.76	0.39
Hapur	0.08	0.08	0.03	0.01
Hardoi	1.19	0.75	0.76	0.34
Hathras	0.47	0.31	0.11	0.03
Jalaun	1.84	1.13	1.03	0.53
Jaunpur	0.37	0.33	0.23	0.11
Jhansi	4.55	3.08	3.81	2.16
Kannauj	0.94	0.68	0.45	0.32
Kanpur Dehat	1.44	0.87	0.81	0.37
Kanpur Nagar	1.17	0.91	0.79	0.31
Kasganj	0.24	0.18	0.11	0.04
Kaushambi	0.53	0.45	0.34	0.14

Kheri	0.32	0.11	0.08	0.02
Kushinagar	1.19	0.94	1.09	0.64
Lalitpur	3.32	3.23	2.93	1.60
Lucknow	0.55	0.48	0.37	0.14
Mahoba	1.86	0.80	1.12	0.86
Mahrajganj	1.26	0.70	0.85	0.52
Mainpuri	0.61	0.31	0.16	0.06
Mathura	1.52	1.77	1.73	0.84
Mau	0.27	0.20	0.16	0.07
Meerut	0.05	0.03	0.02	0.01
Mirzapur	0.93	0.57	0.58	0.33
Moradabad	0.32	0.27	0.10	0.07
Muzaffarnagar	0.03	0.02	0.01	0.01
Pilibhit	0.68	0.74	0.27	0.11
Pratapgarh	0.82	0.68	0.68	0.35
Rae Bareli	2.19	1.67	1.70	0.81
Rampur	1.15	0.84	0.28	0.09
Saharanpur	0.10	0.08	0.03	0.01
Sambhal	0.42	0.26	0.10	0.06
Sant Kabir Nagar	0.60	0.41	0.57	0.28
Shahjahanpur	0.41	0.33	0.15	0.05
Shamli	0.07	0.04	0.01	0.00
Shrawasti	0.57	0.39	0.39	0.20
Siddharthnagar	0.97	0.45	0.76	0.39
Sitapur	1.03	0.70	0.56	0.25
Sonbhadra	0.56	0.42	0.34	0.16
Sultanpur	1.32	0.76	0.49	0.20
Unnao	1.24	0.91	0.67	0.26
Varanasi	0.23	0.20	0.17	0.05
GRAND TOTAL	61.41	46.42	41.89	20.80
