

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 1013**  
TO BE ANSWERED ON THE 08<sup>TH</sup> FEBRUARY, 2022

**PRADHAN MANTRI FASAL BIMA YOJANA**

1013. SHRIMATI SUPRIYA SULE:  
DR. DNV SENTHILKUMAR. S.:  
SHRI KULDEEP RAI SHARMA:  
SHRI SUNIL DATTATRAY TATKARE:  
DR. AMOL RAMSING KOLHE:

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

- (a) whether the Government has set up a working group with the aim of rolling out an overhauled Pradhan Mantri Fasal Bima Yojana (PMFBY) and some States exited it also;
- (b) if so, the aims and objectives of setting up the working group and the details of its composition and the States which have exited the Scheme;
- (c) whether some of the States have demanded to cap their share of the premium subsidy at 30% and if so, the response of the Union Government thereto;
- (d) whether the Government has been able to achieve the aims and objectives under the scheme of 'Fasal Bima Yojana and if so, the details thereof and if not, the reasons therefor; and
- (e) the data of the beneficiaries and the total premium paid under this scheme during the last three years and the current year, State/UT-wise especially in Andaman and Nicobar Islands?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री

(SHRI NARENDRA SINGH TOMAR)

(a) & (b) : Pradhan Mantri Fasal Bima Yojana (PMFBY) being implemented from Kharif 2016 in the country is voluntary for the States/UTs. The scheme is regularly reviewed in consultation with stakeholders especially the challenges faced in its operational implementation. The scheme is being implemented on actuarial pricing regime and premium pricing is primarily determined through

transparent bidding process amongst empanelled general insurance companies. During implementation of the scheme, hardening of premium market, reduced participation in tender process, inadequate underwriting capacity of insurance companies has been observed. Keeping this in view the above, a working group to examine the alternate risk management mechanism to rationalize the premium pricing, enhancing underwriting capacity and challenges faced in implementation of the schemes as well as to suggest remedial measures has been constituted by the Department of Agriculture and Farmers Welfare.

(c) : Keeping in view the greater role of States/UTs in implementation of the scheme, the financial sharing pattern towards premium subsidy between Central and States/UTs has been kept at 50 : 50 under the scheme. The sharing pattern between Central and States has been revised for North Eastern States to 90 : 10. at the time of revamping of the scheme from Kharif 2020 season.

(d) & (e) : Yes Sir. The Pradhan Mantri Fasal Bima Yojana (PMFBY) is successfully fulfilling the objectives of the schemes including providing financial support to stabilize income of farmers especially in natural calamity hit seasons/years/areas. Since inception of the scheme in 2016-17 till 2020-21, against premium of Rs. 21,531 crore paid by farmers, claims of Rs. 1,04,196 crore have been paid to 9.01 crore farmer applications. Year-wise and State/UT-wise details (including Andaman & Nicobar Islands) of number of farmer applications enrolled/beneficiaries, farmers share in premium and total premium collected during last three years i.e. from 2018-19 to 2020-21 and current year i.e. 2021-22 is **annexed**.

## Annexure

## State Wise details of coverage from 2018-19 to 2021-22 under PMFBY as on 31.01.2022

State/UT Name	2018-19			2019-20			2020-21			2021-22 (Provisional)		
	Farmers Applications Insured (Lakh)	Farmers Share in Premium	Gross Premium (in Rs. crore)	Farmers Applications Insured (Lakh)	Farmers Share in Premium	Gross Premium (in Rs. crore)	Farmers Applications Insured (Lakh)	Farmers Share in Premium	Gross Premium (in Rs. crore)	Farmers Applications Insured (Lakh)	Farmers Share in Premium	Gross Premium (in Rs. crore)
A & N Islands	0.01	0.01	0.2	0.001	0.002	0.03	0.003	0.01	0.2	0.004	0.01	0.2
Andhra Pradesh	24.4	261.8	1,094.0	27.9	0.2	1,474.7	-	-	-	-	-	-
Assam	0.7	1.9	13.2	10.0	57.1	142.4	14.0	0.1	357.1	4.6	0.1	68.7
Bihar	-	-	-	-	-	-	-	-	-	-	-	-
Chhattisgarh	15.7	160.9	888.9	40.2	180.9	1,245.8	51.6	188.9	1,465.0	52.3	174.4	1,348.1
Goa	0.003	0.03	0.03	0.01	0.02	0.04	0.001	0.004	0.01	0.001	0.005	0.01
Gujarat	21.7	402.6	3,141.4	24.8	468.0	3,615.0	-	-	-	-	-	-
Haryana	14.8	238.0	841.1	17.1	268.7	1,221.5	16.5	338.6	1,309.2	13.9	307.0	1,183.6
Himachal Pradesh	2.7	29.7	79.4	2.8	30.7	83.1	2.4	22.4	102.3	1.8	9.7	48.9
Jammu & Kashmir	1.5	16.9	76.9	-	-	-	-	-	-	0.7	5.0	28.9
Jharkhand	12.9	4.5	397.4	10.9	2.8	356.0	-	-	-	-	-	-
Karnataka	19.9	225.4	1,802.9	21.3	253.5	2,273.6	16.1	217.6	2,073.8	18.7	247.4	2,263.9
Kerala	0.6	6.2	35.9	0.6	6.1	72.5	0.8	6.7	83.2	0.5	3.9	49.8
Madhya Pradesh	74.2	921.0	5,499.1	88.1	653.1	3,908.5	82.8	888.8	7,064.4	63.3	620.1	5,099.3
Maharashtra	148.4	791.7	6,117.5	145.6	868.4	6,353.8	124.0	763.1	6,494.0	97.1	638.1	5,736.6
Manipur	0.01	0.1	0.2	0.03	0.3	1.3	-	-	-	0.03	0.3	1.6
Meghalaya	0.01	0.1	0.1	0.01	0.1	0.1	0.001	0.04	0.04	-	-	-
Odisha	21.0	172.7	1,112.3	48.8	240.0	2,116.8	97.5	158.4	1,438.1	74.7	127.2	1,213.4
Puducherry	0.1	-	2.7	0.1	-	4.2	0.1	0.001	3.7	0.3	0.001	5.7
Rajasthan	71.8	616.9	3,621.1	85.3	734.7	5,060.1	107.6	904.2	6,357.9	268.9	590.1	4,572.4
Sikkim	0.002	0.03	0.03	0.0002	0.002	0.002	0.001	0.01	0.01	0.02	0.1	0.1
Tamil Nadu	24.8	151.6	1,567.4	38.9	177.3	1,957.4	56.9	168.3	3,028.7	49.3	135.9	2,382.7
Telangana	8.0	156.0	545.4	10.3	239.5	880.8	-	-	-	-	-	-
Tripura	0.02	0.05	0.1	0.4	0.8	1.1	2.0	0.2	6.3	1.8	0.2	5.8
Uttar Pradesh	61.3	399.9	1,418.9	46.9	321.8	1,260.7	41.9	330.3	1,612.8	27.7	199.6	993.2
Uttarakhand	1.9	21.0	75.1	2.1	28.2	113.7	1.7	33.3	164.4	1.3	19.0	86.7
West Bengal	51.3	111.1	718.4	-	-	-	-	-	-	-	-	-
<b>GRAND TOTAL</b>	<b>577.8</b>	<b>4,690</b>	<b>29,050</b>	<b>622.4</b>	<b>4,532</b>	<b>32,143</b>	<b>615.9</b>	<b>4,021</b>	<b>31,561</b>	<b>676.9</b>	<b>3,078</b>	<b>25,090</b>

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