

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2271**  
TO BE ANSWERED ON THE 15<sup>TH</sup> MARCH, 2022

**STATES OPTING OUT OF PMFBY**

2271. SHRI UTTAM KUMAR REDDY NALAMADA:

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

(a) the States which have opted out of the Pradhan Mantri Fasal Bima Yojana (PMFBY) and the reasons therefor;

(b) the States which have started their own schemes for crop insurance in place of PMFBY;

(c) the States in which the farmers are without any Government scheme of crop insurance in 2020-21 and 2021-22 because of lack of notification of either PMFBY or an alternative crop insurance scheme by the State Government;

(d) the number of farmers and the area covered by PMFBY for Kharif and Rabi seasons respectively during the last three years, year/State-wise along with the percentage of total farmers and total acres respectively; and

(e) the plans of the Government to insure more farmers and to address the drastic fall in the number of farmers covered by crop insurance while its original target was to increase coverage to 50% within three 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) was introduced in the country from Kharif 2016 season. The PMFBY is available for all States/UTs and is voluntary for them. States/UTs are free to subscribe under the scheme keeping in view their risk perception and financial considerations etc. The scheme is also voluntary for the farmers to enroll themselves as per their risk perception. Since inception of the scheme in Kharif 2016, 27 States/Union Territories implemented the PMFBY in one or

more seasons. States/UTs of Andhra Pradesh, Bihar, Telangana, Jharkhand, West Bengal and Gujarat have opted out of the scheme after implementing it for some seasons. Following States are implementing their own assistance/crop insurance schemes for their farmers:

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.*

Besides above, State Government of Kerala and Goa are also implementing their own schemes namely, Kerala State Crop Insurance Scheme and Shetkari Aadhar Nidhi respectively for few crops including plantation crops alongwith PMFBY/RWBCIS.

State-wise and season-wise details of farmer applications enrolled, area insured and percentage of Gross Cropped area covered since 2019-20 till 2021-22 are given in **Annexure**.

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. The revised Operational Guidelines for PMFBY which came into effect from 1<sup>st</sup> October 2018 have inter-alia provided that the insurance companies should compulsorily spend 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).

Further, a structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' was initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 and Rabi 2021-22 seasons under Azadi Ka Amrit Mahotsav. The core focus of the campaign is to increase the awareness about 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.

Along with this, Fasal Bima Pathshalas are also being organized at village/GP level for knowledge building of farmers on various aspects of scheme implementation.

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.

Government is also organizing a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – ‘Meri Policy Mere Haath’ from 26.02.2022. Hard copies of crop insurance policy receipts are being distributed to farmers enrolled under PMFBY through special camps at gram Panchayat/village level. All implementing State/UT Governments along with respective insurance companies have been organizing Gram Panchayat level mega policy distribution drive.

# Annexure

State-wise and Year-wise details of farmers applications insured 2019-20 to 2020-21 under PMFBY as on 09.03.2022								
State/UT Name	Kharif 2019		Rabi 2019-20		2019-20 Total		Total Operational Holdings (Lakh) (2015-16)	Gross Cropped Area (Lakh ha) (2016-17)
	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)		
A & N Islands	0.0004	0.0003	0.001	0.0003	0.001	0.001	0.1	0.4
Andhra Pradesh	27.9	19.9	Did not Implement		27.9	19.9	85.2	74.2
Assam	3.8	2.3	6.2	3.3	10.0	5.6	27.4	40.9
Chhattisgarh	37.0	22.1	3.2	2.3	40.2	24.3	40.1	56.7
Goa	0.01	0.001	0.001	0.0004	0.01	0.001	0.8	1.5
Gujarat	21.3	25.4	3.5	4.0	24.8	29.4	53.2	119.9
Haryana	8.2	11.2	8.9	11.3	17.1	22.5	16.3	64.5
Himachal Pradesh	1.0	0.4	1.8	0.6	2.8	0.9	10.0	9.6
Jharkhand	10.5	6.1	0.4	0.3	10.9	6.5	28.0	20.4
Karnataka	14.6	13.2	6.7	8.5	21.3	21.7	86.8	117.8
Kerala	0.3	0.2	0.3	0.2	0.6	0.4	75.8	25.8
Madhya Pradesh	49.4	63.3	38.7	53.3	88.1	116.5	100.0	242.1
Maharashtra	128.6	69.0	17.0	10.3	145.6	79.2	152.9	239.5
Manipur	0.03	0.03	Did not Implement		0.03	0.03	1.5	4.7
Meghalaya	0.01	0.003	No coverage		0.01	0.003	2.3	3.1
Odisha	46.8	17.9	2.0	0.7	48.8	18.5	48.7	48.8
Puducherry	Did not Implement		0.1	0.1	0.1	0.1	0.3	0.3
Rajasthan	45.2	55.2	40.1	41.8	85.3	96.9	76.6	260.4
Sikkim	-	-	0.0002	0.00004	0.0002	0.00004	0.7	1.5
Tamil Nadu	3.3	1.5	35.6	12.7	38.9	14.2	79.4	51.3
Telangana	8.1	7.8	2.2	3.5	10.3	11.3	59.5	59.7
Tripura	0.3	0.1	0.1	0.01	0.4	0.1	5.7	4.9
Uttar Pradesh	23.7	18.5	23.2	17.1	46.9	35.6	238.2	269.5
Uttarakhand	1.4	0.7	0.7	0.4	2.1	1.1	8.8	10.8
GRAND TOTAL	431.4	334.7	190.9	170.1	622.4	504.8		

State-wise and Year-wise details of farmers applications insured 2019-20 to 2020-21 under PMFBY as on 09.03.2022								
State/UT Name	Kharif 2020		Rabi 2020-21		2020-21 Total		Total Operational Holdings (Lakh) (2015-16)	Gross Cropped Area (Lakh ha) (2016-17)
	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)		
<b>A &amp; N Islands</b>	0.003	0.002	0.001	0.0002	0.003	0.003	0.1	0.4
<b>Assam</b>	5.8	3.8	8.2	5.4	14.0	9.2	27.4	40.9
<b>Chhattisgarh</b>	44.5	20.9	7.1	3.9	51.6	24.8	40.1	56.7
<b>Goa</b>	0.001	0.0001	-	-	0.001	0.0001	0.8	1.5
<b>Haryana</b>	8.9	10.0	7.6	8.8	16.5	18.9	16.3	64.5
<b>Himachal Pradesh</b>	0.9	0.3	1.5	0.5	2.4	0.8	10.0	9.6
<b>Karnataka</b>	14.4	13.8	1.7	2.3	16.1	16.1	86.8	117.8
<b>Kerala</b>	0.4	0.2	0.3	0.2	0.8	0.4	75.8	25.8
<b>Madhya Pradesh</b>	44.4	70.5	38.4	56.8	82.8	127.2	100.0	242.1
<b>Maharashtra</b>	109.8	59.1	14.2	9.0	124.0	68.1	152.9	239.5
<b>Manipur</b>	Did not Implement		-				1.5	4.7
<b>Meghalaya</b>	0.001	0.001	-		0.001	0.001	2.3	3.1
<b>Odisha</b>	94.5	11.4	3.0	0.5	97.5	11.9	48.7	48.8
<b>Puducherry</b>	0.003	0.002	0.1	0.1	0.1	0.1	0.3	0.3
<b>Rajasthan</b>	67.0	73.2	40.5	40.4	107.6	113.6	76.6	260.4
<b>Sikkim</b>	0.001	0.0002	0.0003	0.0001	0.001	0.0002	0.7	1.5
<b>Tamil Nadu</b>	6.1	2.0	50.8	15.0	56.9	17.0	79.4	51.3
<b>Tripura</b>	2.0	0.3	0.01	0.0004	2.0	0.3	5.7	4.9
<b>Uttar Pradesh</b>	22.2	16.9	19.7	14.7	41.9	31.5	238.2	269.5
<b>Uttarakhand</b>	1.1	0.5	0.7	9.4	1.7	9.8	8.8	10.8
<b>GRAND TOTAL</b>	<b>422.0</b>	<b>282.8</b>	<b>193.8</b>	<b>167.0</b>	<b>615.9</b>	<b>449.8</b>		

State-wise and Year-wise details of farmers applications insured 2019-20 to 2020-21 under PMFBY as on 09.03.2022								
State/UT Name	Kharif 2021		Rabi 2021-22		2021-22 Total		Total Operational Holdings (Lakh) (2015-16)	2016-17 Gross Cropped Area (Lakh ha) (2016-17)
	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)	Farmers Applications Insured (Lakh)	Area Insured (Lakh ha)		
A & N Islands	0.004	0.003	0.00001	0.00000	0.004	0.003	0.1	0.4
Assam	4.4	2.3	0.5	0.4	4.9	2.6	27.4	40.9
Chhattisgarh	48.8	19.5	9.4	3.5	58.3	22.9	40.1	56.7
Goa	0.0005	0.0001	0.0002	0.00003	0.001	0.0001	0.8	1.5
Haryana	7.4	8.2	7.0	7.9	14.4	16.1	16.3	64.5
Himachal Pradesh	0.9	0.3	1.0	7.3	2.0	7.6	10.0	9.6
Jammu & Kashmir	0.5	0.2	0.1	0.1	0.7	0.3	14.2	11.8
Karnataka	16.1	13.4	3.0	3.8	19.1	17.2	86.8	117.8
Kerala	0.4	0.2	0.4	0.2	0.8	0.4	75.8	25.8
Madhya Pradesh	47.1	63.8	34.4	40.3	81.5	104.2	100.0	242.1
Maharashtra	84.3	49.1	12.7	8.6	97.0	57.7	152.9	239.5
Manipur	0.03	0.02	-		0.03	0.02	1.5	4.7
Meghalaya	Did not Implement		-				2.3	3.1
Odisha	72.9	9.3	1.9	0.4	74.8	9.6	48.7	48.8
Puducherry	0.03	0.02	0.3	0.1	0.3	0.1	0.3	0.3
Rajasthan	183.3	66.0	-	30.4	322.9	96.4	76.6	260.4
Sikkim	0.02	0.003	-		0.02	0.003	0.7	1.5
Tamil Nadu	1.4	0.4	47.9	12.1	49.3	12.5	79.4	51.3
Tripura	1.8	0.4	0.002	0.0002	1.8	0.4	5.7	4.9
Uttar Pradesh	21.1	15.4	14.8	10.1	35.9	25.5	238.2	269.5
Uttarakhand	1.1	0.5	0.7	8.4	1.8	8.8	8.8	10.8
GRAND TOTAL	491.8	249.0	273.6	133.3	765.4	382.2		

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