

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3108**  
TO BE ANSWERED ON THE 22<sup>ND</sup> MARCH, 2022

**IMPLEMENTATION OF CROP INSURANCE SCHEME**

3108. SHRI GNANATHIRAVIAM S.:

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

- (a) whether the Government has reviewed the implementation of the Crop Insurance Scheme;
- (b) if, so the details thereof;
- (c) the present coverage of the scheme in terms of area, farmers and crops in various States, State-wise; and
- (d) the extent of expansion of the scheme proposed for the current year and the next three years and funds provided for the purpose, State-wise?

**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. The scheme is being regularly reviewed in consultation with stakeholders especially to address the challenges faced in its operational implementation. Accordingly, after detailed discussions with various stakeholders, the operational guidelines of the scheme were revised and revamped with effect from Rabi 2018 season and Kharif 2020 season respectively. The major improvements made include making the scheme voluntary for all farmers, compulsory use of atleast 0.5% of the gross premium collected by insurance companies for Information, Education and Communication (IEC) activities; penalty provision for delay in settlement of claims by insurance companies & late release of share by States; intensive use of technology, change in financial sharing pattern from 50 : 50 between Central and State Government in NER to 90 : 10; long term i.e. 3 year contract to insurance companies; freedom to States to choose risk cover as per requirements; use of technology etc.

(c): All the food, oilseeds and commercial/horticultural crops can be notified by the concerned State Government under the scheme subject to availability of past yield data of requisite number of years and capacity of the State Government to conduct requisite number of Crop Cutting Experiments (CCEs) at unit area level to know the yield for calculation of claims. State-wise details of area insured and number of farmer applications enrolled under PMFBY during 2021-22 are **annexed**.

(d) : The Scheme is demand driven and voluntary for States as well as farmers. Being a Central Sector Scheme, State-wise allocation/release is not made under the PMFBY. Claims payment as per provisions of the scheme is the responsibility of the concerned insurance companies.

**Annexure**

<b>FY 2021-22 - State Wise Coverage under PMFBY as on 09.03.2022</b>		
<b>State/UT Name</b>	<b>Farmers Applications Insured (Lakh)</b>	<b>Area Insured (Lakh ha)</b>
<b>A &amp; N Islands</b>	0.004	0.003
<b>Assam</b>	4.9	2.6
<b>Chhattisgarh</b>	58.3	22.9
<b>Goa</b>	0.001	0.0001
<b>Haryana</b>	14.4	16.1
<b>Himachal Pradesh</b>	2.0	7.6
<b>Jammu &amp; Kashmir</b>	0.7	0.3
<b>Karnataka</b>	19.1	17.2
<b>Kerala</b>	0.8	0.4
<b>Madhya Pradesh</b>	81.5	104.2
<b>Maharashtra</b>	97.0	57.7
<b>Manipur</b>	0.03	0.02
<b>Odisha</b>	74.8	9.6
<b>Puducherry</b>	0.3	0.1
<b>Rajasthan</b>	322.9	96.4
<b>Sikkim</b>	0.02	0.003
<b>Tamil Nadu</b>	49.3	12.5
<b>Tripura</b>	1.8	0.4
<b>Uttar Pradesh</b>	35.9	25.5
<b>Uttarakhand</b>	1.8	8.8
<b>GRAND TOTAL</b>	<b>765.4</b>	<b>382.2</b>

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