

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

LOK SABHA
UNSTARRED QUESTION NO. 1256
TO BE ANSWERED ON THE 11TH FEBRUARY, 2025

PRADHAN MANTRI FASAL BIMA YOJANA

1256. SHRI IMRAN MASOOD:

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

(a) the details of total premium paid, total insurance compensation amount claimed and total insurance amount accepted and successfully distributed among claimants under Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last five years, year-wise, State-wise and district-wise particularly in Saharanpur district of Uttar Pradesh; and

(b) whether the Government proposes to make any amendment in the PMFBY and if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), actuarial/bidded premium rates are charged by implementing agencies. As per Operational Guidelines, extremely low premium rate across the country for the season is charged from the farmers, which is maximum 2% of sum insured for Kharif crops, maximum 1.5% of sum insured for Rabi crops and maximum 5% of sum insured for commercial/horticultural crops. Remaining part of actuarial premium is shared by the Central and State Government on 50:50 basis except for North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10. Operational guidelines of the scheme further provide for 3 Alternate Risk Transfer models other than standard PMFBY, namely cup and cap model (80:110), cup and cap model (60:130) and profit and loss sharing model. States have been given the flexibility to choose any one of these models.

As per provisions of the PMFBY/RWBCIS, premium from farmers alongwith Central and State Government share in premium subsidy is paid to the concerned insurance company for acceptance of risk and payment of claims as per provisions of scheme. Insurers save premium in good seasons/years and pay high claims, if any in bad years from the savings made in the good years

State-wise details of total premium paid by farmers and total claims paid to farmers under the provisions of Pradhan Mantri Fasal Bima Yojana (PMFBY) are at **Annexure-I**.

Year-wise and District-wise (including Sharanpur district) details of total premium paid by farmers and total claims paid to farmers in Uttar Pradesh under PMFBY are given in **Annexure-II & III** respectively.

(b): The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparent.

Cumulative State-wise details of total Premium paid by Farmers and total claims paid to farmers during last five years (from 2019-20 to 2023-24)

State/UT	Farmers Share in premium	Paid Claims
	(Rs. In Lakh)	
A & N Islands	2.79	-
Andhra Pradesh	7,833.28	1,82,018.47
Assam	1,080.17	62,238.37
Chhattisgarh	98,673.50	4,67,640.84
Goa	4.19	0.77
Gujarat	46,794.22	49,047.58
Haryana	1,42,228.61	6,65,909.42
Himachal Pradesh	13,242.64	27,585.87
Jammu & Kashmir	3,018.24	9,395.91
Jharkhand	279.18	2,775.32
Karnataka	1,41,117.33	7,78,238.53
Kerala	4,234.38	48,614.27
Madhya Pradesh	3,67,955.28	18,49,056.87
Maharashtra	3,39,147.70	26,45,615.33
Manipur	164.20	622.36
Meghalaya	16.63	888.71
Odisha	67,843.08	3,55,307.01
Puducherry	0.53	3,200.19
Rajasthan	4,32,881.11	20,83,011.67
Sikkim	29.84	55.54
Tamil Nadu	83,087.04	6,33,424.02
Telangana	23,972.90	50,796.44
Tripura	242.56	632.33
Uttar Pradesh	1,50,753.80	3,92,199.34
Uttarakhand	21,765.80	61,468.22
Total (All India)	19,46,369.03	1,03,69,743.38

Annexure-II

Year-wise details of total Premium paid by Farmers and total claims paid to farmers during last five years (from 2019-20 to 2023-24) in Uttar Pradesh

Year	Farmers Share in premium	Paid Claims
	(Rs. In Lakh)	
2019-20	32,187.12	1,08,465.85
2020-21	33,044.66	50,706.00
2021-22	28,470.22	98,800.25
2022-23	28,618.55	94,565.20
2023-24	28,433.26	39,662.04
Total	1,50,753.80	3,92,199.34

Cumulative details of total Premium paid by Farmers and total Claims Paid to farmers during last Five Years (from 2019-20 to 2023-24) in Uttar Pradesh Under PMFBY

UP District	Farmers Share	Paid Claims
	(Rs. In Lakh)	
Agra	2,116.88	841.92
Aligarh	1,561.02	2,151.27
Allahabad	2,115.19	1,432.81
Ambedkar Nagar	1,395.23	1,396.36
Amethi	2,086.08	2,078.21
Amroha	192.46	93.37
Auraiya	1,160.57	1,241.57
Ayodhya	432.87	628.77
Azamgarh	775.49	703.00
Baghpat	33.74	6.94
Bahraich	3,934.05	8,205.68
Ballia	1,608.38	1,965.87
Balrampur	543.94	1,666.95
Banda	2,893.98	3,764.27
Barabanki	6,002.67	12,685.20
Bareilly	879.01	1,147.64
Basti	2,799.78	3,193.29
Bhadohi	338.06	674.50
Bijnor	123.17	91.08
Budaun	1,314.72	690.49
Bulandshahr	2,080.11	1,630.79
Chandauli	864.77	460.43
Chitrakoot	1,286.32	1,829.73
Deoria	1,943.47	1,731.53
Etah	466.37	495.36
Etawah	1,298.03	549.02
Faizabad	955.01	1,045.57
Farrukhabad	1,188.86	1,695.44
Fatehpur	3,686.62	1,776.57
Firozabad	1,405.36	1,137.92
Gautam Buddha Nagar	266.08	339.50
Ghaziabad	59.46	51.78
Ghazipur	1,429.25	1,592.55
Gonda	637.99	959.81
Gorakhpur	2,876.14	7,751.29
Hamirpur	3,201.75	13,286.84
Hapur	123.54	146.81
Hardoi	2,644.87	2,710.55
Hathras	984.08	231.95
Jalaun	4,781.99	10,370.35
Jaunpur	624.69	113.77
Jhansi	12,170.12	60,667.80
Kannauj	2,065.49	1,094.85
Kanpur Dehat	3,296.20	2,607.61
Kanpur Nagar	2,924.52	2,056.48

Kasganj	385.78	577.11
Kaushambi	913.71	400.51
Kheri	315.09	408.21
Kushinagar	2,422.13	2,296.86
Lalitpur	13,040.99	70,567.55
Lucknow	956.61	1,122.10
Maharajganj	2,609.80	2,993.55
Mahoba	3,665.10	39,855.95
Mainpuri	701.50	705.49
Mathura	9,507.97	73,223.81
Mau	437.04	803.01
Meerut	43.29	22.90
Mirzapur	3,396.95	7,793.00
Moradabad	432.30	229.97
Muzaffarnagar	45.92	53.53
Pilibhit	1,352.19	1,018.44
Pratapgarh	1,936.70	1,320.43
Prayagraj	1,432.85	1,210.76
Rae Bareli	4,311.07	1,098.32
Rampur	1,448.10	830.17
Saharanpur	128.63	102.77
Sambhal	476.19	249.11
Sant Kabir Nagar	1,580.94	918.78
Shahjahanpur	630.72	239.25
Shamli	48.71	20.65
Shravasti	732.35	1,915.96
Shrawasti	797.08	2,207.66
Siddharthnagar	2,834.32	6,016.11
Sitapur	2,040.97	3,022.46
Sonbhadra	2,344.44	4,959.73
Sultanpur	1,419.40	534.04
Unnao	2,281.45	3,411.39
Varanasi	515.17	1,076.22
UP Total	1,50,753.80	3,92,199.34
