

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2959**  
TO BE ANSWERED ON THE 18<sup>TH</sup> MARCH, 2025

**COVERAGE OF CROP INSURANCE SCHEMES**

2959. SHRI CHAMALA KIRAN KUMAR REDDY:  
SHRI EATALA RAJENDER:

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

- (a) whether the Government is working on a comprehensive approach which seeks to ensure food security and farmer livelihoods in the face of a changing climate, as the same is impacting everyone, if so, the details thereof;
- (b) whether the present and ongoing crop insurance schemes covers only 40% of farmers in the country and the Government need to get every single farmer covered under the crop insurance scheme;
- (c) if so, the details thereof and changes made/implemented till now, in this regard; and
- (d) the details of funds sanctioned/spent, district/State-wise particularly in Andhra Pradesh, Telangana, Punjab and Haryana?

**ANSWER**

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

(a) : The Government is taking several steps to promote climate resilient agriculture practices in the country. The National Mission for Sustainable Agriculture (NMSA) being implemented by Ministry of Agriculture and Farmers Welfare is one of the Missions within the National Action Plan on Climate Change (NAPCC). The Mission aims to implement strategies to make Indian agriculture more resilient to the changing climate. Several schemes have also been initiated under National Mission on Sustainable Agriculture (NMSA) to deal with the adverse climate situations in the agriculture sector. Per Drop More Crop (PDMC) scheme increases water use efficiency at the farm level through micro irrigation technologies i.e. drip and sprinkler irrigation systems. Rainfed Area Development

(RAD) scheme is implemented as a component of NMSA and focuses on Integrated Farming System (IFS) for enhancing productivity and minimizing risks associated with climatic variability. The Soil Health & Fertility scheme assists states in promoting Integrated Nutrient Management through judicious use of chemical fertilizers including secondary and micronutrients in conjunction with organic manures & bio-fertilizers for improving soil health and its productivity. Mission for Integrated Development of Horticulture, Agroforestry & National Bamboo Mission also promote climate resilience in agriculture.

The Indian Council of Agricultural Research (ICAR) under Ministry of Agriculture and Farmers Welfare, Government of India has launched a flagship network project namely National Innovations in Climate Resilient Agriculture (NICRA). The project aims to study the impact of climate change on agriculture including crops, livestock, horticulture and fisheries and to develop and promote climate resilient technologies in agriculture which address vulnerable areas of the country and the outputs of the project help the districts and regions prone to extreme weather conditions like droughts, floods, frost, heat waves, etc. to cope with such extremes. To address the impact of climate change, the National Agricultural Research System under the aegis of ICAR has released a total of 2900 varieties during last 10 years (2014- 2024). Out of which, 2661 varieties are tolerant to one or more biotic and/or abiotic stresses. Climate resilient technologies such as system of rice intensification, aerobic rice, direct seeding of rice, zero till wheat sowing, cultivation of climate resilient varieties tolerant to extreme weather conditions such as drought and heat; in-situ incorporation of rice residues; etc. have been developed and demonstrated.

(b) & (c) : The scheme is voluntary for States and farmers. However, due to the various technical and financial interventions like infusion of technology in terms of YESTECH, WINDS; option of alternative models in addition to original PMFBY model to States/UTs, development of National Crop Insurance Portal (NCIP) and Digiclaim module to workout and settle claims directly to farmers account; linking of State land records with NCIP, delinking of release of Central Government share in premium subsidy from release of State Government etc. made by the Government premium rates have been significantly reduced recently and hence the premium liability of Central State Governments has been reduced significantly. This has encouraged some States like Maharashtra, Odisha, Meghalaya, Puducherry and Jharkhand to pay farmers' share in premium fully or partially. This is a step towards universalization of the scheme and consequently increase in coverage under the scheme.

The number of farmer applications under PMFBY and RWBCIS has grown by 35% and 28% year-on-year during 2022-23 and 2023-24, respectively, and has reached an all-time high during 2023-24 since the inception of the scheme.

(d) : Being Central Sector Scheme, State-wise allocation is not made under the scheme. Central Government's share in premium subsidy is provided to the Central Nodal Agency (CNA) who in turn transfer the share to respective insurance companies as per coverage data available on National Crop Insurance Portal. Details of Central Government share in premium subsidy given since inception of the scheme in Kharif 2016 to 2023-24 in respect of Andhra Pradesh, Telangana, Punjab and Haryana is given below :

<b>Year</b>	<b>Andhra Pradesh</b>	<b>Telangana</b>	<b>Punjab</b>	<b>Haryana</b>
2016-17	301.87	89.18	Not Implemented	64.87
2017-18	511.66	241.57		96.71
2018-19	588.07	194.77		262.48
2019-20*	503.35	320.94		421.49
2020-21	Not Implemented	Not Implemented		482.13
2021-22				447.69
2022-23	1118.51			480.16
2023-24	416.63			246.06

\* Implemented the scheme in Kharif 2019 season only.

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