

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

LOK SABHA
UNSTARRED QUESTION NO. 346
TO BE ANSWERED ON THE 4TH FEBRUARY, 2025

CROP INSURANCE SCHEME

346. SHRI RAJESH NARANBHAI CHUDASAMA:

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

- (a) the details of farmers who have availed the crop insurance scheme under Pradhan Mantri Fasal Bima Yojana (PMFBY), State-wise;
- (b) whether the Government is aware of the declining share of insured farmers benefiting from crop insurance scheme;
- (c) if so, the measures taken by the Government to ensure that more funds are disbursed to farmers;
- (d) whether the Government is planning to increase the insurance premiums for commercial and horticultural crops; and
- (e) if so, the details thereof and if not, the reasons therefor?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): State-wise details of number of farmer applications enrolled under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) from 2019-20 to 2023-24 are given in **Annexure**.

(b) & (c): The PMFBY and RWBCIS, introduced in the country from Kharif 2016 season is voluntary for States and farmers. Comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of crops at very minimum premium for the farmers is provided under the scheme.

Keeping in view the experience gained in implementation of the scheme and views of the stakeholders and effects of climate change, Government has taken various measures like (a) increase in tenure to 3 years for selection of insurance company through bidding process; (b) introduction of three alternative risk models viz. Profit and Loss Sharing, Cup and Cap (60-130), Cup and Cap (80-110) under which in case of claims below certain

threshold, portion of the premium paid by the State as subsidy will go back to the State treasury; (c) infusion of technology such as introduction of National Crop Insurance Portal (NCIP); Yield Estimation System based on Technology (YES-TECH); Weather Information Network and Data System (WINDS); Collection of Real time Observations and Photographs of Crops (CROPIC), integration of State Land Records with NCIP, Digicclaim module on NCIP to work out and settle claims directly to farmers' account using Public Finance Management System (PFMS); (d) increased IEC activities etc. to improve the implementation and coverage under the scheme. Due to efforts made by the Government, coverage under the scheme has been increasing year-on-year and farmers are subscribing to the scheme voluntarily rather than because of subscription of bank loans.

Infact, the number of farmer applications has grown 35.12% and 27.50% 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) & (e) : As per provisions of the scheme, actuarial/bidded premium rates are charged by insurance companies but the farmers have to pay maximum 2% of sum insured for Kharif, 1.5% of sum insured for Rabi food and oilseed crops and 5% of sum insured for commercial/horticultural crops and the balance of actuarial/bidded premium is shared by the Central and State Government. At present, no proposal to revise the premium structure under the scheme is under consideration of the Government.

Annexure

Farmer Applications enrolled under PMFBY & RWBCIS as on 31st December 2024					
State / UT Name	2019-20	2020-21	2021-22	2022-23	2023-24
A & N Islands	99	339	535	173	187
Andhra Pradesh	27,88,373	-	-	1,25,63,699	1,29,01,749
Assam	10,06,212	16,60,076	9,96,027	4,89,983	7,95,553
Chhattisgarh	40,17,118	51,58,351	58,38,755	77,30,260	81,24,956
Goa	886	84	64	403	234
Gujarat	24,80,726	-	-	-	-
Haryana	17,10,601	16,50,558	14,52,842	14,46,631	1,01,74,480
Himachal Pradesh	2,84,009	2,40,727	2,33,725	2,67,643	2,78,051
Jammu & Kashmir	-	-	90,834	91,582	2,45,630
Jharkhand	10,92,116	-	-	-	-
Karnataka	19,45,207	15,87,801	19,17,808	26,84,781	30,15,023
Kerala	58,135	76,317	98,510	1,46,546	1,74,141
Madhya Pradesh	83,97,265	84,52,044	92,64,216	1,77,32,045	1,77,95,819
Maharashtra	1,45,66,294	1,24,06,368	99,02,582	1,07,33,909	2,41,85,161
Manipur	3,256	-	2,807	4,066	5,073
Meghalaya	607	130	-	337	38,569
Odisha	48,79,301	97,52,474	81,73,856	80,20,763	1,40,97,157
Puducherry	12,014	10,980	35,818	38,384	42,224
Rajasthan	86,16,616	1,07,59,591	3,44,70,735	3,90,96,690	3,89,87,544
Sikkim	21	85	2,422	5,025	3,104
Tamil Nadu	38,93,787	58,87,474	59,11,015	61,43,139	54,55,753
Telangana	10,34,223	-	-	-	-
Tripura	36,382	2,57,236	3,35,514	3,56,201	3,73,362
Uttar Pradesh	46,97,567	41,90,508	40,68,679	42,83,804	60,25,293
Uttarakhand	2,12,675	1,70,812	1,82,762	2,82,068	2,26,809
All India	6,17,33,490	6,22,61,955	8,29,79,506	11,21,18,132	14,29,45,872
