

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

LOK SABHA
UNSTARRED QUESTION NO. 5026
TO BE ANSWERED ON THE 1ST APRIL, 2025

INSURED AMOUNT AND LAND UNDER PMFBY

5026. SHRI GANESH SINGH:
SHRI DHARAMBIR SINGH:
SHRI JANARDAN MISHRA:
SHRI NABA CHARAN MAJHI:
SHRI BIBHU PRASAD TARAI:
SHRI MADHAVANENI RAGHUNANDAN RAO:

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

- (a) the total value of insured amount under the PMFBY Scheme as of February, 2025, State-wise;
- (b) the area of agricultural land insured under the said scheme as of February, 2025;
- (c) the amount disbursed as claims under the said scheme and number of such farmer beneficiaries, State-wise;
- (d) the details of steps to increase awareness about the scheme; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (c): The Pradhan Mantri Fasal Bima Yojana (PMFBY) introduced in the country from Kharif 2016 season is voluntary for States as well as farmers. The details of insured area, sum insured and claim paid to the beneficiaries under the Scheme is given in Annexure.

(d) & (e): The Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries so that they can enroll themselves voluntarily under the scheme to increase the coverage in terms of different crops and areas. The Government has made provisions to ensure availability of adequate funds for awareness of PMFBY. With effect from 1st October 2018, Operational Guidelines inter-alia provide that the insurance companies should compulsorily spend at least 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 Common Service Centres (CSCs) 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' has been initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 season onwards. 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 generation 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 / National Crop Insurance Portal (NCIP) portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Government had also organized a nationwide Doorstep Crop Insurance Policy/receipt Distribution mega drive – 'Meri Policy Mere Haath'. Hard copies of crop insurance policy receipts are 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.

The systematic monitoring of IEC activities has been diligently overseen by the Central IEC Advisory Committee. This committee, in close collaboration with local Insurance Companies, assumes a pivotal role in ensuring the effective implementation and impact assessment of the IEC initiatives related to crop insurance.

Annexure

The details of insured area, sum insured and claims paid to the beneficiaries under the Scheme since inception.

(as on 31.01.2025)

State/UT	Area Insured (In Lakh Ha)	Sum Insured	Paid Claims	Farmer Applicants Paid Claims (In No.)
		(Rs. In Crore)		
A & N Islands	0.02	9.20	0.23	538
Andhra Pradesh	156.48	1,16,326.94	5,395.15	51,21,712
Assam	30.73	22,243.94	637.61	9,25,556
Bihar	46.09	21,749.35	749.37	4,34,462
Chhattisgarh	188.30	70,749.66	7,315.47	1,03,79,412
Goa	0.01	15.21	0.14	665
Gujarat	112.33	53,812.10	5,611.55	29,32,497
Haryana	140.97	95,000.48	8,819.34	50,48,253
Himachal Pradesh	221.37	5,833.71	456.57	10,23,696
Jammu & Kashmir	4.71	3,101.86	127.66	1,60,419
Jharkhand	19.40	10,733.47	884.79	8,95,140
Karnataka	165.05	78,179.98	14,149.40	99,95,341
Kerala	4.19	3,177.46	567.61	4,57,666
Madhya Pradesh	913.76	3,29,252.79	30,199.53	2,42,26,032
Maharashtra	649.18	2,65,110.97	38,261.54	5,39,10,257
Manipur	0.41	172.97	8.85	24,531
Meghalaya	0.18	136.87	9.15	12,503
Odisha	107.81	69,181.16	6,985.53	1,00,63,964
Puducherry	0.72	462.31	40.01	42,581
Rajasthan	812.37	2,83,731.79	28,965.87	4,32,55,509
Sikkim	0.02	14.38	0.70	1,408
Tamil Nadu	115.41	71,224.20	14,769.34	1,60,98,596
Telangana	40.11	27,139.87	1,937.83	12,29,217
Tripura	2.60	1,791.38	8.04	1,00,600
Uttar Pradesh	315.40	1,55,177.67	5,348.76	72,14,957
Uttarakhand	118.90	7,828.06	880.43	8,36,050
West Bengal	55.85	37,345.91	1,218.52	24,47,800
Total (All India)	4,222.38	17,29,503.71	1,73,349.02	19,68,39,362

Note: Source NCIP
