

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

LOK SABHA
UNSTARRED QUESTION NO. 5027
TO BE ANSWERED ON THE 1ST APRIL, 2025

PREMIUM PAID TO INSURANCE COMPANIES

5027 . DR. DHARAMVIRA GANDHI:

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

- (a) the details of the premium paid to the Insurance Companies during the last five years, year-wise and State/UT-wise; and
- (b) the total amount disbursed to farmers for crop losses and other disasters during the last five years, year-wise and State/UT-wise?

ANSWER

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

(a) : The actuarial/bidded premium rates are charged by implementing agencies under Pradhan Mantri Fasal Bima Yojana (PMFBY).. 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 North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10.

Further, Operational guidelines of the scheme provides 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, under which in case of claims below certain threshold, portion of the premium paid by the Government as subsidy will go back to the State treasury. States have been given the flexibility to choose any one of these models.

State-wise and year-wise details of premium paid by farmers and claims paid to farmers during last five years i.e. 2019-20 to 2023-24 are given in **Annexure**.

Annexure

State-wise and year-wise details of farmers share of premium and claims paid from 2019-20 to 2023-24 under PMFBY (As on 31.01.2025)

State/UT	2019-20		2020-21		2021-22		2022-23		2023-24	
	Farmers Share of premium	Paid Claims	Farmers Share of premium	Paid Claims	Farmers Share of premium	Paid Claims	Farmers Share of premium	Paid Claims	Farmers Share of premium	Paid Claims
(Rs. In Crore)										
A & N Islands	0.00	-	0.01	-	0.01	-	0.00	-	0.00	-
Andhra Pradesh	0.17	1,253.33	NI	NI	NI	NI	66.02	567.02	12.14	-
Assam	0.27	107.30	0.29	192.19	0.18	279.15	4.38	16.87	5.68	32.73
Chhattisgarh	180.75	1,303.73	187.58	887.23	186.08	1,432.83	212.38	534.06	219.95	518.87
Goa	0.02	0.01	0.00	-	0.00	-	0.01	0.00	0.00	0.00
Gujarat	467.94	490.48	NI	NI	NI	NI	NI	NI	NI	NI
Haryana	268.77	938.00	341.87	1,285.51	313.82	1,714.30	344.38	2,498.62	153.75	237.69
Himachal Pradesh	30.72	67.55	22.44	84.83	20.21	77.60	21.55	33.82	37.60	27.80
Jammu & Kashmir	NI	NI	NI	NI	6.58	56.05	6.90	6.04	16.70	32.12
Jharkhand	2.79	27.75	NI	NI	NI	NI	NI	NI	NI	NI
Karnataka	248.19	1,515.53	216.05	1,030.33	249.48	1,489.93	324.28	1,561.90	373.18	2,613.33
Kerala	6.12	88.94	6.72	122.99	7.40	95.20	10.43	179.01	11.67	-
Madhya Pradesh	654.05	6,195.53	906.65	7,792.36	814.79	2,909.92	650.08	1,028.01	653.98	565.74
Maharashtra	868.41	6,758.35	762.00	1,559.65	664.36	4,613.47	901.37	5,032.20	195.35	8,520.18
Manipur	0.35	1.14	NI	NI	0.34	1.48	0.44	1.62	0.52	1.98
Meghalaya	0.09	0.18	0.04	0.07	NI	NI	0.04	0.01	0.01	8.63
Odisha	239.97	1,157.72	158.43	572.44	135.24	1,045.88	132.31	568.95	12.49	217.18
Puducherry	-	7.27	0.00	13.77	0.00	8.02	0.00	2.95	0.00	-
Rajasthan	743.88	5,087.84	903.66	4,357.51	823.79	5,176.77	838.97	4,299.00	1,018.86	2,430.25
Sikkim	0.00	-	0.01	0.02	0.08	0.53	0.15	-	0.06	-
Tamil Nadu	177.74	1,215.97	175.75	2,681.62	166.88	836.07	161.82	901.84	149.31	726.43
Telangana	239.73	507.96	NI	NI	NI	NI	NI	NI	NI	NI
Tripura	0.76	0.81	0.28	2.60	0.37	2.63	0.44	0.28	0.57	-
Uttar Pradesh	321.87	1,084.66	330.45	507.06	284.70	988.00	286.19	945.65	284.38	398.77
Uttarakhand	28.21	103.24	33.28	134.86	39.05	122.88	55.25	207.29	62.52	172.86
Grand Total	4,480.79	27,913.30	4,045.53	21,225.05	3,713.39	20,850.69	4,017.38	18,385.14	3,208.71	16,504.54

NI ; Not Implemented.

- Very low/no claims.
