

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

LOK SABHA
UNSTARRED QUESTION NO. 611

TO BE ANSWERED ON THE 03RD FEBRUARY, 2026

IMPACT OF CHANGING WEATHER PATTERNS ON HORTICULTURE IN HIMACHAL PRADESH

611. MS KANGNA RANAUT:

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

- (a) whether the Government has assessed the impact of changing weather patterns, erratic rainfall and hailstorms on apple and horticulture crops in Himachal Pradesh;
- (b) the assistance provided under Pradhan Mantri Fasal Bima Yojana and horticulture-related central schemes during the last three years;
- (c) the number of claims filed, settled and pending in the State; and
- (d) whether any crop-specific or hill-specific risk mitigation measures are proposed ?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री

(SHRI RAMNATH THAKUR)

(a) to (c): To mitigate the financial losses arising out of failure of crops due to natural calamities, Government of India is implementing the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) from Kharif 2016 season. The scheme is voluntary for the States as well as farmers. State Government of Himachal Pradesh is implementing the same since inception. Details of claims reported, paid and pending during last three years in Himachal Pradesh under PMFBY and RWBCIS is given below :

| Scheme | Year | Season | Reported Claims | Paid Claims | Pending Claims | Application Benefited |
|--------|---------|--------|-----------------|-------------|----------------|-----------------------|
| | | | (Rs. In Crore) | | | (In No.) |
| PMFBY | 2022-23 | Kharif | 4.83 | 4.77 | 0.06 | 33,200 |
| | | Rabi | 7.55 | 7.47 | 0.08 | 34,762 |
| | 2023-24 | Kharif | 21.89 | 21.61 | 0.28 | 60,071 |
| | | Rabi | 0.40 | 0.39 | 0.01 | 1,921 |
| | 2024-25 | Kharif | 6.41 | 5.73 | 0.68 | 28,191 |
| RWBCIS | 2022-23 | Kharif | 3.64 | 3.62 | 0.02 | 10,527 |
| | | Rabi | 53.18 | 52.18 | 1.01 | 60,239 |
| | 2023-24 | Kharif | 6.06 | 6.01 | 0.04 | 6,059 |
| | | Rabi | 115.21 | 112.38 | 2.83 | 59,631 |

Further, the Mission for Integrated Development of Horticulture (MIDH), a Centrally Sponsored Scheme, is being implemented by the Government of India w.e.f. 2014-15 for holistic growth of the horticulture sector in the country. Details of funds spent under MIDH to the State of Himachal Pradesh during last three years are given below :

(Rs. in crore)

| Year | Expenditure |
|---------|-------------|
| 2022-23 | 25.48 |
| 2023-24 | 20.45 |
| 2024-25 | 12.00 |

(d): The actuarial/bidded/tendered premium rates are charged by implementing agencies under PMFBY. However, extremely low premium rate across the country for the season is charged from the famers, 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. However, to increase the coverage in hilly States including Himachal Pradesh (from Kharif 2023) and North Eastern States (from Kharif 2020), this sharing pattern has been fixed as 90:10 (Centre : State) for all crops including horticultural crops.
