

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

LOK SABHA
STARRED QUESTION NO. 321
TO BE ANSWERED ON THE 11TH AUGUST, 2026

INCLUSION OF COCONUT UNDER PMFBY

*321. SHRI SHREYAS M PATEL:

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

(a) whether Coconut is presently covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) across all States and Union Territories;

(b) if not, the reasons for its exclusion in certain States, including Karnataka;

(c) whether the Government has received any representation from the State Government of Karnataka, public representative, farmers' organizations or coconut growers seeking inclusion of coconut under PMFBY;

(d) whether the Government proposes to include Coconut as an insured crop under PMFBY or introduce a dedicated crop insurance package for Coconut growers to protect them against losses due to pests, diseases, natural calamities, drought, floods, cyclones and other adverse weather events; and

(e) if so, the details and the timeline thereof and if not, the reasons therefor ?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHOUHAN)

(a) to (e): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PART (a) TO (e) OF LOK SABHA
STARRED QUESTION NO. 321 FOR 11TH AUGUST, 2026 REGARDING INCLUSION
OF COCONUT UNDER PMFBY**

(a) to (c): The Pradhan Mantri Fasal Bima Yojana (PMFBY) envisages coverage of all food crops (cereals, millets and pulses), oilseeds and commercial/horticultural crops subject to availability of past yield data based on Crop Cutting Experiments (CCEs) as well as capacity of the State Government to conduct requisite number of CCEs or adopt YES-TECH (Yield Estimation System Based on Technology) to assess the yield of the crop to calculate claims.

For crops not meeting the aforesaid conditions, the concerned State Government may notify them for coverage under Restructured Weather Based Crop Insurance Scheme (RWBCIS) under which claims payment are structured on the basis of weather index parameters.

Thus, notification of a specific crop under PMFBY & RWBCIS is the prerogative of the State Government. No State Government has notified coconut crop under PMFBY or RWBCIS.

(d) & (e): A dedicated scheme namely, Coconut Palm Insurance Scheme (CPIS) for insurance of coconut palm, is being administered by the Coconut Development Board (CDB) in association with Agriculture Insurance Company of India Ltd. (AIC). The scheme is available for implementation in all coconut growing States and Union Territories, subject to the administrative approval and financial sanction of the concerned State/UT.

Under the scheme, insurance premium is shared between the Coconut Development Board, the State Government and the farmer in the ratio of 50:25:25. The scheme provides compensation for the total loss of the palms or palm becoming un-productive due to the insured perils such as Storm, hailstorm, cyclone, typhoon, tornado, heavy rains; Flood and inundation; Pest and diseases of widespread nature causing irreparable damages to palm; Accidental fire, including forest fire and bush fire; lightning; Earthquake; landslide; tsunami; and severe drought and consequential total loss.
