

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES

LOK SABHA
UNSTARRED QUESTION NO. 1548
ANSWERED ON 28/07/2026

GAIS FOR FISHERMEN

1548. Shri Balwant Baswant Wankhade:
Adv. Adoor Prakash:

Will the Minister of FISHERIES, ANIMAL HUSBANDRY AND DAIRYING be pleased to state:

- (a) the details of claims filed, claims approved, claims rejected, claims pending and total compensation disbursed under the Group Accident Insurance Scheme (GAIS) for fishermen since 2020-21, year, State and UT-wise;
- (b) the details of fishermen enrolled under GAIS, active beneficiaries, uninsured fishermen households and coverage percentage of the total estimated fishermen population, State/UT-wise; and
- (c) whether the Government has taken any steps in response to the Standing Committee's recommendation of increasing insurance cover under GAIS from 5 lakh to at least Rs.10 lakh?

ANSWER

THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

(a): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India is implementing the Pradhan Mantri Matsya Sampada Yojana (PMMSY) with a total investment of Rs. 20,750/- crore from the financial year 2020-21 to till date for development of fisheries in all States/Union Territories. The scheme *inter-alia* provides social security measure to fishers, fish workers through group accidental insurance coverage to both marine and inland fishers and allied fish workers wherein the entire insurance premium amount is shared between the Centre and State in the ratio of 60:40, 90:10 for the Himalayan & North Eastern States and in the case of the Union Territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY includes (i) Rs.5,00,000/- against death or permanent total disability, (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of accident for a sum of Rs. 25,000/-. The year wise and State/UT wise details of claims filed, claims approved, claims rejected, claims pending, and total compensation disbursed under the Group Accident Insurance Scheme (GAIS) for fishermen since 2020 21 are furnished at Annexure-I.

(b) During the last five years (2021-22 to 2025-26) and current finance year (2026-27) of the implementation of the PMMSY, an average of 35.74 lakh active fishers have been enrolled under the Group Accident Insurance Scheme (GAIS), annually. The average State/UT-wise details of fishers enrolled and coverage percentage of the total estimated fishermen population under Group Accident Insurance Scheme (GAIS) are furnished at Annexure-II.

(c): Besides, under the erstwhile Blue Revolution scheme, insurance coverage for fishers was modest, with relatively lower benefit amounts. Based on the suggestions received from State Governments and evaluation of Blue Revolution Scheme, the GAIS coverage under PMMSY has been significantly enhanced both in scale and value to provide increased financial security and risk mitigation to fishers. As such, the sum assured has been increased from ₹2 lakh to ₹5 lakh for accidental death or permanent total disability, ₹1 lakh to ₹2.5 lakh for permanent partial disability, along with ₹10,000/- to Rs. 25,000 hospitalization support, compared to much lower limits under the erstwhile Blue Revolution scheme.

Annexure-I

Statement referred to in reply to part-(a) of Lok Sabha Unstarred Question No 1548 put in by Shri Balwant Baswant Wankhade and Adv. Adoor Prakash, Hon'ble Member of Parliament regarding GAIS for Fishermen due for answer on 28th July, 2026:

The year wise and State/UT wise details of claims filed, claims approved, claims rejected, claims pending, and total compensation disbursed under the Group Accident Insurance Scheme (GAIS) for fishermen from 2021-22 to 2025-26

Financial Year -2021-2022						
COVERAGE PERIOD (From 26.07.2021 to 25.07.2022)						
SL NO	NAME	CLAIMS FILED	CLAIMS APPROVED	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATION DISBURSED (in Rs.)
	STATES				NIL	
1	ASSAM	2	2			5,23,746
2	BIHAR	2	-	2		-
3	GUJARAT	1	1			5,00,000
4	HIMACHAL PRADESH	4	3	1		15,00,000
5	KARNATAKA	1	1			5,00,000
6	ODISHA	20	16	4		75,25,000
7	TAMIL NADU	145	120	25		5,85,75,000
8	TELANGANA	223	191	32		9,50,25,000
	TOTAL	398	334	64		16,41,48,746
	UNION TERRITORIES					
9	ANDAMAN & NICOBAR	1	1			5,00,000
10	JAMMU & KASHMIR	2	1	1		5,00,000
11	PUDUCHERRY	15	9	6		40,25,000
	TOTAL	18	11	7		50,25,000
	Grand Total	416	345	71		16,91,73,746

Financial Year -2022-2023						
COVERAGE PERIOD (From 26.07.2022 to 25.07.2023)						
SL NO	NAME	CLAIMS FILED	CLAIMS APPROVED	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATION DISBURSED (in Rs.)
	STATES				NIL	
1	ASSAM	2	1	1		5,00,000
2	BIHAR	2	1	1		5,00,000
3	CHHATISGARH	8	4	4		17,50,000
4	GUJARAT	15	5	10		25,00,000
5	HARYANA	1	-	1		-
6	HIMACHAL PRADESH	1	1			5,00,000
7	JHARKHAND	2	2			10,00,000
8	KARNATAKA	9	2	7		10,00,000
9	MADHYA PRADESH	3	-	3		-
10	MAHARASHTRA	4	2	2		10,00,000
11	ODISHA	31	21	10		96,00,000
12	RAJASTHAN	3	2	1		10,00,000
13	TAMIL NADU	198	136	62		6,48,23,650
14	TELANGANA	321	242	79		11,98,14,005
15	TRIPURA	1	-	1		-

Financial Year -2022-2023						
COVERAGE PERIOD (From 26.07.2022 to 25.07.2023)						
SL NO	NAME	CLIA MS FILED	CLAIMS APPROVE D	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATIO N DISBURSED (in Rs.)
16	UTTAR PRADESH	3	1	2		21,385
	TOTAL	604	420	184		20,40,09,040
UNION TERRITORIES						
17	ANDAMAN & NICOBAR	6	2	4		10,00,000
18	LAKSHADWEEP	1	-	1		-
19	PUDUCHERRY	11	4	7		15,25,000
	TOTAL	18	6	12		25,25,000
	Grand Total	622	426	196		20,65,34,040

Financial Year -2023-2024						
COVERAGE PERIOD (From 26.07.2023 to 25.07.2024)						
SL NO	NAME	CLIA MS FILED	CLAIMS APPROVED	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATION DISBURSED (in Rs.)
	STATES					
1	ASSAM	1	-		1	-
2	BIHAR	2	-	1	1	-
3	CHHATISGARH	11	8		3	40,00,000
4	GUJARAT	15	-	3	12	-
5	HIMACHAL PRADESH	3	-	1	2	-
6	JHARKHAND	4	1	1	2	5,00,000
7	KARNATAKA	13	5	3	5	25,00,000
8	MADHYA PRADESH	7	-	4	3	-
9	MAHARASHTRA	9	1	2	6	5,00,000
10	ODISHA	30	22	1	7	1,10,00,000
11	TAMIL NADU	196	136	31	29	6,39,50,000
12	TELANGANA	218	176	20	22	8,70,50,000
13	TRIPURA	1	-	1		-
14	UTTAR PRADESH	7	2	2	3	10,00,000
	TOTAL	517	351	70	96	17,05,00,000
UNION TERRITORIES						
15	ANDAMAN & NICOBAR	4	-	1	3	-
16	JAMMU & KASHMIR	2	1		1	5,00,000
17	PUDUCHERRY	19	6	7	6	30,00,000
	TOTAL	25	7	8	10	35,00,000
	Grand Total	542	358	78	106	17,40,00,000

Financial Year -GAIS-2024-2025						
COVERAGE PERIOD (From 01.06.2024 to 31.05.2025)						
SL NO	NAME	CLIA MS FILED	CLAIMS APPROVED	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATION DISBURSED (in Rs.)
	STATES					
1	ASSAM	2	1		1	5,00,000
2	BIHAR	6	1	3	2	5,00,000
3	CHHATISGARH	20	1	3	16	5,00,000
4	GOA	1	-		1	-
5	GUJARAT	11	1	2	8	5,00,000

Financial Year -GAIS-2024-2025						
COVERAGE PERIOD (From 01.06.2024 to 31.05.2025)						
SL NO	NAME	CLIAIS FILED	CLAIMS APPROVED	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATION DISBURSED (in Rs.)
6	HIMACHAL PRADESH	3	-		3	-
7	JHARKHAND	4	1		3	5,00,000
8	KARNATAKA	16	6	2	8	30,00,000
9	MADHYA PRADESH	5	-	2	3	-
10	MAHARASHTRA	28	13	4	11	65,00,000
11	MANIPUR	1	1		0	5,00,000
12	ODISHA	41	19	7	15	95,00,000
13	TAMIL NADU	211	134	48	29	6,48,26,551
14	TELANGANA	310	246	26	38	12,30,00,000
15	UTTAR PRADESH	5	1		4	5,00,000
	TOTAL	664	425	97	142	21,03,26,551
UNION TERRITORIES					0	
16	ANDAMAN & NICOBAR	5	-		5	-
17	JAMMU & KASHMIR	3	-	2	1	-
18	LAKSHADWEEP	1	1		0	18,224
19	PUDUCHERRY	21	8	3	10	35,25,000
	TOTAL	30	9	5	16	35,43,224
	Grand Total	694	434	102	158	21,38,69,775

GAIS- FIFTH YEAR						
GAIS-ANNEXURE V-COVERAGE PERIOD (From 01.06.2025 to 31.05.2026)						
SL NO	NAME	CLIAIS FILED	CLAIMS APPROVED	CLAIMS REJECTED	CLAIMS PENDING	TOTAL COMPENSATION DISBURSED (in Rs.)
	STATES					
1	ASSAM	1			1	
2	BIHAR	2	1	1	0	5,00,000
3	CHHATISGARH	8			8	
4	GOA	1	1		0	5,00,000
5	GUJARAT	10	3	4	3	15,00,000
6	HIMACHAL PRADESH	5	2	2	1	5,75,000
7	JHARKHAND	4			4	
8	KARNATAKA	21	13	6	2	65,00,000
9	MADHYA PRADESH	3	1		2	5,00,000
10	MAHARASHTRA	20	10	1	9	50,00,000
11	ODISHA	44	32		12	1,40,89,059
12	TAMIL NADU	224	96	28	100	4,39,87,926
13	TELANGANA	224	150	13	61	7,42,02,500
14	UTTAR PRADESH	2	1	1	0	5,00,000
	TOTAL	569	310	56	203	14,78,54,485
UNION TERRITORIES					0	
15	JAMMU & KASHMIR	3	3		0	15,00,000
16	LAKSHADWEEP	1	1		0	5,00,000
17	PUDUCHERRY	9	2	3	4	10,00,000
	TOTAL	13	6	3	4	30,00,000
	Grand Total	582	316	59	207	15,08,54,485

Statement referred to in reply to part-(b) of Lok Sabha Unstarred Question No 1548 put in by Shri Balwant Baswant Wankhade and Adv. Adoor Prakash, Hon'ble Member of Parliament regarding GAIS for Fishermen due for answer on 28th July, 2026:

The average State/UT-wise details of fishers enrolled under Group Accident Insurance Scheme (GAIS) during last five years (2021-22 to 2025-26) and current financial year (2026-27)

SL NO	NAME OF STATE/UTs	Average number of Fishers enrolled under GAIS	coverage percentage of the total estimated fishermen population
	STATES		
1	ANDHRA PRADESH	2,84,888	19.03
2	ARUNACHAL PRADESH	1,001	4.17
3	ASSAM	1,80,605	7.16
4	BIHAR	1,50,000	2.49
5	CHHATISGARH	2,20,206	99.93
6	GOA	2,673	25.35
7	GUJARAT	1,01,039	18.08
8	HARYANA	1,582	1.34
9	HIMACHAL PRADESH	10,752	91.07
10	JHARKHAND	1,68,599	100.00
11	KARNATAKA	73,745	7.57
12	MADHYA PRADESH	1,04,328	4.67
13	MAHARASHTRA	1,37,587	9.06
14	MANIPUR	1,539	3.23
15	MIZORAM	4,302	68.41
16	MEGHALAYA	717	4.33
17	ODISHA	10,12,464	66.72
18	PUNJAB	3,178	41.87
19	RAJASTHAN	4,737	8.27
20	SIKKIM	618	100.00
21	TAMIL NADU	5,66,006	44.09
22	TELANGANA	3,08,972	35.83
23	TRIPURA	30,287	100.00
24	UTTAR PRADESH	1,07,714	2.76
25	UTTARAKHAND	3,883	46.49
26	WEST BENGAL	8,499	0.26
	TOTAL	34,89,919	13.02
	UNION TERRITORIES		
1	ANDAMAN & NICOBAR	12,894	49.71
2	DELHI	393	11.75
3	DAMAN & DIU	7,720	19.29
4	JAMMU & KASHMIR	25,655	100.00
5	LAKSHADWEEP	2,111	32.39
6	LADAKH	470	100.00
7	PUDUCHERRY	35,188	32.80
	TOTAL	84,429	42.11
	Grand Total	35,74,348	13.23
