

O.I.H.

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

LOK SABHA
UNSTARRED QUESTION NO. 418
TO BE ANSWERED ON THE 21ST JULY, 2026

CROPS COVERED AND COMPANIES EMPANELLED UNDER PMFBY

418. SHRI NILESH DNYANDEV LANKE:
SHRI BHUMARE SANDIPANRAO ASARAM:

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

- (a) the year-wise details of the crops covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY) across various States of the country during the last five years, State-wise;
- (b) the details of the companies empanelled/listed by the Government for undertaking crop insurance;
- (c) the details of the crop insurance premiums collected from the farmers during the last five years, year, State and company-wise;
- (d) the details of the compensations received by the farmers for crop loss under PMFBY during the last five years particularly with respect to Maharashtra, year, State and company-wise; and
- (e) the details of the parameters/aspects that determine the premium amount and the compensation amount for crop insurance in various States ?

ANSWER

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

(a) : 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 of requisite number of years 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. However, specific crop is notified by the concerned State Government keeping in view the aforesaid provision.

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

State-wise details of crops being notified by the State Governments under the scheme are given in **Annexure-I**.

(b): At present, in addition to all the 5 Public Sector General Insurance Companies, 15 private general insurance companies have also been empaneled for implementation of Crop Insurance schemes in the country. The company for implementation of the scheme is selected by the concerned State Government from the empaneled list of companies through tender process. The insurance companies currently empaneled for implementation of PMFBY are as under:

PUBLIC SECTOR INSURANCE COMPANIES	
1.	Agriculture Insurance Company of India Ltd.
2.	National Insurance Company Ltd.
3.	New India Assurance Company Ltd.
4.	Oriental Insurance Company Ltd.
5.	United India Insurance Company Ltd.
PRIVATE SECTOR INSURANCE COMPANIES	
6.	Bajaj General Insurance Company Ltd.
7.	Cholamandalam MS General Insurance Company Ltd.
8.	Future Generali India Insurance Company Ltd.(now renamed as Generali Central)
9.	HDFC-ERGO General Insurance Company Ltd.
10.	ICICI-Lombard General Insurance Company Ltd.
11.	IFFCO-Tokio General Insurance Company Ltd.
12.	Reliance General Insurance Company Ltd.(now renamed as IndusInd General Insurance Company Ltd.)
13.	SBI General Insurance Company Ltd.
14.	Shriram General Insurance Co. Ltd.
15.	Tata-AIG General Insurance Company Ltd.
16.	Universal Sompo General Insurance Company Ltd.
17.	Royal Sundaram General Insurance company Ltd.
18.	Go-Digit General Insurance company Ltd.
19.	Kshema General Insurance Limited
20.	Raheja QBE General Insurance Company Ltd.

(c) to (d): Year and State-wise details of premium collected from farmers and claims paid to farmers during last five years under the scheme from 2021-22 to 2025-26 are given in **Annexure-II**. Insurance company-wise, year-wise details of farmers' share of premium and claims paid to farmers in respect of all States/UTs and insurance company-wise details of farmers share of premium and claims paid in Maharashtra during 2021-22 to 2025-26 are given in **Annexure-III & Annexure-IV** respectively.

(e): Under PMFBY, actuarial/ bidded premium rates are charged by implementing insurance companies.

The scheme is mainly implemented on 'Area Approach' basis. Actual yield is arrived at by the concerned State Government on the basis of Crop Cutting Experiments (CCE) as well as technology-based yield estimation under YES-TECH (wherever applicable), subsequent to which season end claims are worked out based on the shortfall in actual yield vis-à-vis threshold yield on the National Crop Insurance Portal (NCIP) as per the formula in the Operational Guidelines of the scheme. Enrolled farmer has no need to file the claims.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. The extent of loss and claims in such case are assessed by a joint committee comprising representatives of State Government and concerned insurance company within stipulated time frame under the Operational Guidelines of the scheme.

Annexure-I

State-wise details of crops being notified by various States/UTs under PMFBY/RWBCIS from 2021-22 to 2025-26 (as on 30.06.2026)		
STATES / UT implementing PMFBY & RWBCIS	Notified Kharif Crops	Notified Rabi Crops
A & N Islands	Paddy (Dhan)	Bhindi, Brinjal, Green Gram (Moong), Lobia, Tomato,
Andhra Pradesh	Acid Lime, Banana, Black Gram (Urad), Castor (Rehri, Rendi, Arandi), Cotton (Kapas), Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Korra, Maize (Makka), Mosambi (sweet orange), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Pomegranate, Red Chillies, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Tomato, Turmeric,	Bengal Gram (Chana),Black Gram (Urad),Cashew,Fingermillet (Ragi/Mandika),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Mango,Onion,Paddy (Dhan),Rajma (French Bean),Red Chillies,Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Sunflower (Suryamukhi),Tomato,
Assam	Black Gram (Urad), Jute, Maize (Makka), Paddy (Dhan),	Maize (Makka), Mustard, Paddy (Dhan), Potato, Sugarcane,
Chhattisgarh	Banana, Black Gram (Urad), Brinjal, Chillies, Fingermillet (Ragi/Mandika), Ginger, Green Gram (Moong), Groundnut (Pea Nut), Guava, Kodo Millet (Kodara/Varagu), Little Millet (Samai/Kutki/Kodo-Kutki), Maize (Makka), Paddy (Dhan), Papaya, Pigeon Pea (Red Gram/Arhar/Tur), Soybean (Bhat), Tomato,	Bengal Gram (Chana), Brinjal, Cabbage, Cauliflower, Linseed (Alsi), Mustard, Onion, Potato, Tomato, Wheat,
Goa	Paddy (Dhan), Sugarcane,	Groundnut (Pea Nut), Paddy (Dhan), Pulses,
Haryana	Cotton (Kapas), Green Gram (Moong), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra),	Barley (Jau), Bengal Gram (Chana), Mustard, Sunflower (Suryamukhi), Wheat,
Himachal Pradesh	Cabbage, Capsicum, Cauliflower, Ginger, Maize (Makka), Paddy (Dhan), Pea, Potato, Tomato,	Apple, Barley (Jau), Cabbage, Capsicum, Cauliflower, Citrus, Garlic, Guava, Litchi, Mango, Pea, Peach, Plum, Pomegranate, Potato, Tomato, Wheat,
J&K	Maize (Makka), Paddy (Dhan),	Mustard, Wheat,
Jharkhand	Maize (Makka), Paddy (Dhan),	Bengal Gram (Chana), Mustard, Potato, Wheat,

Karnataka	Acid Lime, Arecanut, Betel Vine, Black Gram (Urad), Cabbage, Cauliflower, Chillies, Cotton (Kapas), Cowpea, Fingermillet (Ragi/Mandika), Foxtail, Ginger, Grape, Green Gram (Moong), Groundnut (Pea Nut), Horse Gram (Kulthi/Kultha), Maize (Makka), Mango, Onion, Paddy (Dhan), Papaya, Pearl Millet (Bajra), Pepper, Pigeon Pea (Red Gram/Arhar/Tur), Pomegranate, Potato, Red Chillies, Save, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat), Sunflower (Suryamukhi), Tomato, Turmeric,	Bengal Gram (Chana), Black Gram (Urad), Cauliflower, Chillies, Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Horse Gram (Kulthi/Kultha), Linseed (Alsi), Maize (Makka), Onion, Paddy (Dhan), Potato, Safflower (Kusum/Kardi), Sorghum (Jowar/Great Millet), Sunflower (Suryamukhi), Tomato, Wheat,
Kerala	Amarphophallus (Surankand/Elephant Foot Yam), Arecanut, Ash Gourd (Petha), Banana, Betel Vine, Bhindi, Bitter Gourd, Black Gram (Urad), Cabbage, Cardamom, Carrot, Cashew, Chillies, Clove, Cocoa, Coconut, Colocasia (Arvi, Arbi), Cowpea, Cucumber, French Bean - Hills, Garlic, Ginger, Greater Yam, Green Gram (Moong), Groundnut (Pea Nut), Lesser Yam (Rafula), Mango, Nutmeg, Paddy (Dhan), Pea, Pepper, Pineapple, Potato, Pumpkin, Rubber, Sesame (Gingelly/Til)/Sesamum, Snake Gourd, Sorghum (Jowar/Great Millet), Sugarcane, Sweet Potato, Tapioca, Tea, Tomato, Turmeric, Yard Long Bean,	Amarphophallus (Surankand/Elephant Foot Yam), Arecanut, Ash Gourd (Petha), Banana, Betel Vine, Bhindi, Bitter Gourd, Black Gram (Urad), Cabbage, Cardamom, Carrot, Cashew, Chillies, Clove, Cocoa, Coconut, Coffee, Colocasia (Arvi, Arbi), Cowpea, Cucumber, Fingermillet (Ragi/Mandika), Foxtail, French Bean - Hills, Garlic, Ginger, Greater Yam, Green Gram (Moong), Groundnut (Pea Nut), Lesser Yam (Rafula), Little Millet (Samai/Kutki/Kodo-Kutki), Mango, Nutmeg, Paddy (Dhan), Pea, Pepper, Pineapple, Potato, Pumpkin, Rubber, Sesame (Gingelly/Til)/Sesamum, Snake Gourd, Sorghum (Jowar/Great Millet), Soybean (Bhat), Sugarcane, Sweet Potato, Tapioca, Tea, Tomato, Turmeric, Yard Long Bean,
Madhya Pradesh	Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Little Millet (Samai/Kutki/Kodo-Kutki), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat),	Bengal Gram (Chana), Lentil (Masur), Linseed (Alsi), Mustard, Wheat,

Maharashtra	Black Gram (Urad), Cotton (Kapas), Custard Apple, Fingermillet (Ragi/Mandika), Grape, Green Gram (Moong), Groundnut (Pea Nut), Guava, Lemon, Maize (Makka), Mosambi (sweet orange), Niger (Ramtil), Onion, Orange, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Pomegranate, Sapota, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat),	Banana, Bengal Gram (Chana), Cashew, Grape, Groundnut (Pea Nut), Mango, Mosambi (sweet orange), Onion, Orange, Paddy (Dhan), Papaya, Pomegranate, Sorghum (Jowar/Great Millet), Strawberry, Wheat,
Manipur	Cabbage, Paddy (Dhan),	Cabbage, Mustard,
Meghalaya	Ginger, Paddy (Dhan),	Paddy (Dhan),
Mizoram	Chillies, Ginger, Paddy (Dhan),	Brinjal, Cabbage,
Odisha	Cotton (Kapas), Fingermillet (Ragi/Mandika), Ginger, Groundnut (Pea Nut), Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Turmeric,	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Mustard, Onion, Paddy (Dhan), Potato, Sugarcane, Sunflower (Suryamukhi),
Puducherry	Banana, Paddy (Dhan),	Banana, Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Paddy (Dhan), Sugarcane,
Rajasthan	Black Gram (Urad), Castor (Rehri, Rendi, Arandi), Chillies, Cotton (Kapas), Cowpea, Datepalm, Green Gram (Moong), Groundnut (Pea Nut), Guar, Indian Squash (Tinda/Round Melon), Kinnow, Maize (Makka), Mehendi/Henna tree, Moth Bean (Kidney Bean/ Deww Gram), Onion, Orange, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Pomegranate, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet),Soybean (Bhat),Tomato,	Aonla, Barley (Jau), Bengal Gram (Chana), Brinjal, Cauliflower, Coriander, Cumin, Fennel, Garlic, Guava, Isabgol, Lemon, Lentil (Masur), Maize (Makka), Mango, Methi (Fenugreek), Mustard, Onion, Pea, Potato, Rocket Salad (Taramira), Tomato,Watermelon,Wheat,
Sikkim	Black Gram (Urad), Buck Wheat (Kaspat), Fingermillet (Ragi/Mandika), Ginger, Maize (Makka), Paddy (Dhan), Soybean (Bhat),	Barley (Jau), Buck Wheat (Kaspat), Mustard, Potato, Wheat,

Tamil Nadu	Banana, Bhindi, Black Gram (Urad), Brinjal, Cabbage, Carrot, Cotton (Kapas), Cowpea, Fingermillet (Ragi/Mandika), Garlic, Ginger, Green Gram (Moong), Groundnut (Pea Nut), Horse Gram (Kulthi/Kultha), Little Millet (Samai/Kutki/Kodo-Kutki), Maize (Makka), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Potato, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Tapioca, Tomato, Turmeric,	Banana, Bengal Gram (Chana), Bhindi, Black Gram (Urad), Brinjal, Cabbage, Carrot, Coriander, Cotton (Kapas), Cowpea, Fingermillet (Ragi/Mandika), Garlic, Ginger, Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Onion, Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Potato, Red Chillies, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Sugarcane, Sunflower (Suryamukhi), Tapioca, Tomato,
Tripura	Paddy (Dhan),	Brinjal, Cauliflower, Paddy (Dhan), Potato, Tomato, Watermelon,
Uttar Pradesh	Banana, Black Gram (Urad), Chillies, Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat),	Barley (Jau), Bengal Gram (Chana), Capsicum, Lentil (Masur), Linseed (Alsi), Mango, Mustard, Pea, Potato, Tomato, Wheat,
Uttarakhand	Chillies, Fingermillet (Ragi/Mandika), French Bean - Hills, Ginger, Paddy (Dhan), Potato, Tomato,	Apple, Citrus, Kiwi Fruit, Lentil (Masur), Litchi, Mango, Pea, Peach, Potato, Tomato, Wheat,

Annexure-II

Year-wise and State-wise details of farmers' share of premium and claims paid under PMFBY & RWBCIS from 2021-22 to 2025-26 (as on 30.06.2026)

State	2021-22		2022-23		2023-24		2024-25		2025-26	
	Farmer Share	Paid Claims	Farmer Share	Paid Claims	Farmer Share	Paid Claims	Farmer Share	Paid Claims	Farmer Share	Paid Claims
	(Rs. In Crore)									
A & N Islands	0.01	-	0.00	-	0.00	0.02	0.00	0.03	0.00	-
Andhra Pradesh			-	613.89	-	197.46	37.64	164.37	109.22	0.99
Assam	0.18	256.42	4.38	21.15	5.68	64.67	8.69	95.63	10.22	29.60
Chhattisgarh	186.09	1,432.02	212.39	534.31	219.90	593.37	225.05	271.70	229.41	211.08
Goa	0.00	-	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00
Haryana	313.84	1,650.97	345.03	2,529.44	154.92	284.60	281.22	385.52	260.70	918.21
Himachal Pradesh	26.02	77.79	27.07	68.15	37.61	147.61	39.50	85.70	27.31	0.06
Jammu & Kashmir	6.58	52.72	6.90	6.34	16.70	35.16	11.07	26.56	19.30	51.61
Jharkhand							0.29	19.39	0.21	-
Karnataka	250.59	1,547.02	324.29	2,389.38	373.21	3,374.46	418.48	3,164.51	482.94	1,104.38
Kerala	7.40	102.21	10.43	182.60	11.65	174.81	14.17	4.28	13.99	0.29
Madhya Pradesh	814.79	2,811.56	670.04	1,051.81	653.98	967.99	662.76	1,302.86	676.06	239.95
Maharashtra	662.40	4,709.15	901.39	5,446.92	194.59	9,607.55	166.29	6,217.98	732.91	1,556.52
Manipur	0.34	1.45	0.44	1.64	0.52	2.00	0.52	1.68	0.47	-
Meghalaya			0.04	0.01	0.01	14.51	0.01	9.52	0.01	14.42
Mizoram									0.02	-
Odisha	135.26	1,043.63	132.31	583.67	12.58	234.75	12.03	181.26	7.95	3.53
Puducherry	0.03	2.95	0.01	3.75	0.00	4.26	0.00	10.04	0.00	0.02
Rajasthan	823.80	5,011.50	839.00	4,496.49	1,021.12	4,327.51	989.74	2,235.72	977.13	2,117.95
Sikkim	0.08	-	0.15	-	0.06	0.30	0.06	0.01	0.09	0.01
Tamil Nadu	166.92	817.24	161.88	921.51	149.35	762.90	155.75	856.59	172.27	237.26
Tripura	0.37	2.64	0.44	2.08	0.57	1.95	0.40	0.52	0.59	0.01
Uttar Pradesh	294.88	930.76	289.25	987.31	288.04	475.98	259.71	435.14	295.41	842.48
Uttarakhand	39.05	122.30	55.25	207.76	63.32	348.17	66.48	358.59	100.32	60.78
Total	3,728.64	20,572.34	3,980.69	20,048.23	3,203.81	21,620.04	3,349.86	15,827.60	4,116.51	7,389.14

Annexure-III

Year-wise and Insurance Company-wise details of farmers' share of premium and claims paid under PMFBY & RWBCIS from 2021-22 to 2025-26 (as on 30.06.2026)

Insurance Company	2021-22		2022-23		2023-24		2024-25		2025-26	
	Farmer Share	Paid Claims	Farmer Share	Paid Claims	Farmer Share	Paid Claims	Farmer Share	Paid Claims	Farmer Share	Paid Claims
	(Rs. In Crore)									
AIC	1,733.32	9,760.47	1,805.97	9,671.34	1,548.97	7,536.78	1,603.71	6,672.64	2,082.84	4,153.50
Bajaj General	274.35	1,734.13	379.22	1,897.83	115.57	852.20	132.35	253.45	150.73	179.33
Bharti AXA	66.62	481.64								
Chola MS					0.18	413.18	0.18	226.99		
Generali Central	113.73	724.26	124.51	397.68	31.61	196.19	45.77	95.07	25.21	6.37
HDFC Ergo	372.31	1,755.70	386.28	1,448.70	256.58	1,683.68	280.48	1,321.50	301.17	519.84
ICICI Lombard	22.40	90.75	141.76	580.19	0.18	775.47	5.75	745.23	173.28	20.51
IFFCO Tokio	157.65	1,038.25	76.37	216.83	257.70	944.32	174.28	851.06	230.66	634.02
IndusInd General	505.07	2,683.72	467.90	2,037.19	343.22	2,219.94	307.98	661.10	317.04	557.09
Kshema General					201.15	690.55	200.10	595.62	161.23	155.58
National	0.13	2.95	0.16	3.75	0.06	0.30				
Oriental					0.47	3,433.84	115.17	1,591.12	104.22	392.54
SBI General	261.43	1,387.15	286.28	2,558.00	281.96	1,181.63	271.30	1,044.26	309.32	311.47
Tata AIG					40.91	378.96	72.42	469.36	84.05	89.72
United India			77.23	540.52	0.18	484.19	0.16	415.42	1.66	-
Universal Sampo	221.63	913.31	235.02	696.20	125.07	828.80	140.22	884.80	175.11	369.16
Total	3,728.64	20,572.34	3,980.69	20,048.23	3,203.81	21,620.04	3,349.86	15,827.60	4,116.51	7,389.14

Annexure- IV

PMFBY & RWBCIS: Insurance Company wise Farmer Share and Paid Claims of Maharashtra from 2021-22 to 2025-26 as on 30.06.2026

State/UT Name	Insurance Company	Farmer Share	Paid Claims
		(Rs. In Crore)	
Maharashtra	AIC	1,270.63	10,234.63
	Bajaj General	185.80	943.59
	Bharti AXA*	66.62	481.64
	Chola MS	0.36	640.16
	Generali Central	22.98	51.96
	HDFC Ergo	306.62	3,047.80
	ICICI Lombard	286.69	2,010.72
	IFFCO Tokio	93.60	736.53
	IndusInd General	300.52	2,356.50
	Oriental	0.95	4,233.76
	SBI General	0.27	625.82
	United India	77.58	1,440.13
	Universal Sampo	44.95	734.86
Total (MH)		2,657.57	27,538.13

* Merged in ICICI-Lombard.
