

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 460
TO BE ANSWERED ON THE 30TH NOVEMBER, 2021

COVERAGE OF PMFBY

460. SHRI ANUMULA REVANTH REDDY:

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

- (a) the details of percentage and number of farmers covered under crop insurance before and after the inception of Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) the details of the number of farmers covered under PMFBY, State-wise and year wise;
- (c) whether there is any plan to increase the number of farmers covered under PMFBY;
- (d) if so, the details thereof and if not the reasons therefor;
- (e) the details of premium collected, claims received and claims settled under PMFBY since the inception of the scheme, State-wise and year-wise;
- (f) whether insurance companies have not made payments to farmers in Telangana against the claims made under PMFBY; and
- (g) if so, the details thereof and the steps taken so far by the Government in this regard?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced in the country from Kharif 2016 season. Based on the experience and feedback from the stakeholders, scheme has further been revised and revamped with effect from Rabi 2018 and Kharif 2020-21 season. Year-wise details of number of farmer applications enrolled under Pradhan Mantri Fasal Bima Yojana (PMFBY) since inception of the scheme till 2020-21 alongwith coverage during 2011-12 to 2015-16 under erstwhile crop insurance schemes are given below:

Before Inception of PMFBY		After Inception of PMFBY	
Year	Farmer Applications Insured (Lakh)	Year	Farmer Applications Insured (Lakh)
2011-12	297.0	2016-17	583.7
2012-13	334.0	2017-18	532.6
2013-14	332.4	2018-19	578.1
2014-15	370.8	2019-20	616.0
2015-16	485.5	2020-21	618.3

Year-wise and State-wise details of farmers applications enrolled from 2016-17 to 2020-21 under PMFBY are given in **Annexure**.

(c) & (d): The PMFBY has been made voluntary for all farmers w.e.f. Kharif 2020 seasons. Therefore, farmers are free to insure their crops as per their risk perception provided the crops and area is notified by the concerned State Government/UT Administration.

However, Government has taken several steps to create substantial awareness about the scheme amongst beneficiaries so that they can enroll themselves voluntarily under the scheme. The Government has made provision to ensure availability of adequate funds for awareness of PMFBY from Rabi 2018-19. The revised Operational Guidelines for PMFBY which came into effect from 1st October 2018 have provided that the insurance companies should compulsorily spent atleast 0.5% of the total gross premium collected by them for Information, Education and Communication (IEC) activities.

The Government has actively supported the awareness activities being carried out by the States, implementing Insurance Companies, financial institutions, and CSC network to disseminate key features of PMFBY amongst farmers and members of Panchayati Raj Institutions (PRIs). All the grass root level organisations responsible to implement PMFBY are actively involved in building capacity of farmers to take informed decisions. Since, the Revamped PMFBY is being implemented from Kharif 2020, and has been made voluntary for all the farmers, the behavioural change communication activities are being conducted through various media tools viz Print, electronic, Digital and Social Media etc. Mobile IEC vehicles also being used to motivate farmers during enrolment campaign at grass root level.

Apart from this, other activities for awareness generations involve the publicity of key features and benefits of the scheme through advertisements in leading National and local newspapers, airing of audio-visual spots on regional / local channels, distribution of IEC material in local languages, dissemination of SMS through Kisan / NCIP portal and organisation of online workshops of all stakeholders including farmers, Panchayat Members, and other key stakeholders.

Further, a structured awareness campaign 'Crop Insurance Week/Fasal Bima Saptah' was initiated by the Ministry of Agriculture and Farmers Welfare since Kharif 2021 under Azadi Ka Amrit Mahotsav, an initiative to celebrate 75 years of India's independence, in all the PMFBY notified districts with special emphasis on aspirational/tribal districts. The core focus of the campaign is to increase the awareness and benefits of the scheme, sensitize the stakeholders and to increase overall enrolment of farmers, thereby helping them to reap the benefits of crop insurance with special focus on identified aspirational/tribal districts. The next crop insurance week is set to be celebrated during Rabi 2021-22 with a view to create awareness amongst all stakeholders while targeting floating population of farmers at weekly bazar, rural haats, APMC Mandis, Rural fairs / Festivals including Block and Gram Panchayats etc. from 1st December to 7th December, 2021.

(e): The State-wise and Year-wise details of premium collected, claims reported and claims settled as per provisions of the PMFBY since inception of the scheme till 2020-21 are given in **Annexure**.

(f) & (g): The claims amounting to Rs. 951.21 crore of Telangana State for previous seasons are pending due to non-payment of State Government's share in premium subsidy of Rs. 468.55 crore. Government of India is regularly persuading the State Government of Telangana through meetings, written communications etc. to pay its share in premium subsidy so that the claims of eligible farmers can be settled by the concerned insurance companies.

Annexure

FY 2016-17 - PMFBY & RWBCIS Combined - State Wise details of farmers applications enrolled, gross premium, claims reported and claims paid as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)	Gross Premium	Reported Claims	Paid Claims
		Rs. Crore		
A & N Islands	0.003	0.02	0.1	0.1
Andhra Pradesh	17.8	803.6	944.3	944.3
Assam	0.6	8.6	5.4	5.4
Bihar	27.1	1,416.0	347.8	347.8
Chhattisgarh	15.5	289.3	160.0	160.0
Goa	0.01	0.1	0.03	0.03
Gujarat	19.8	2,274.6	1,267.2	1,267.2
Haryana	13.4	363.4	298.1	298.1
Himachal Pradesh	3.8	71.7	45.3	45.3
Jharkhand	8.8	271.4	31.1	31.1
Karnataka	29.5	1,332.7	2,093.8	2,093.8
Kerala	0.8	33.1	43.7	43.7
Madhya Pradesh	74.6	3,778.0	2,043.8	2,043.8
Maharashtra	118.8	4,596.5	2,317.9	2,317.9
Manipur	0.1	3.6	2.0	2.0
Meghalaya	0.001	0.04	0.03	0.03
Odisha	18.2	539.1	432.7	432.7
Puducherry	0.1	2.9	7.6	7.6
Rajasthan	93.6	2,546.1	1,917.4	1,917.4
Sikkim	0.01	0.01	0.1	0.1
Tamil Nadu	14.6	1,171.2	3,645.5	3,645.5
Telangana	9.7	274.9	179.6	179.6
Tripura	0.1	0.4	0.7	0.7
Uttar Pradesh	72.9	1,170.7	574.6	574.6
Uttarakhand	2.6	41.6	27.5	27.5
West Bengal	41.3	708.2	421.7	421.7
GRAND TOTAL	583.7	21,698	16,808	16,808

FY 2017-18 - PMFBY & RWBCIS Combined - State Wise details of farmers applications enrolled, gross premium, claims reported and claims paid as on 25.11.2021

State/UT Name	Farmers Applications Insured (Lakh)	Gross Premium	Reported Claims	Paid Claims
			Rs. Crore	
A & N Islands	0.004	0.03	-	-
Andhra Pradesh	18.3	1,272.1	743.7	740.1
Assam	0.6	11.9	1.2	1.2
Bihar	23.0	1,028.8	401.5	401.5
Chhattisgarh	14.7	361.9	1,391.4	1,391.4
Goa	0.01	0.1	0.01	0.01
Gujarat	17.6	3,014.3	1,076.7	1,075.8
Haryana	13.4	452.1	896.2	896.2
Himachal Pradesh	3.8	77.5	64.7	64.7
Jammu & Kashmir	1.6	40.5	9.8	9.8
Jharkhand	12.0	211.9	47.2	47.2
Karnataka	20.9	1,799.1	856.8	856.8
Kerala	0.6	25.9	11.0	11.0
Madhya Pradesh	70.3	4,663.2	5,880.4	5,880.4
Maharashtra	102.7	4,136.2	3,295.3	3,295.2
Manipur	0.1	1.9	0.7	0.7
Meghalaya	0.03	0.7	0.02	0.02
Odisha	18.9	820.4	1,820.2	1,818.6
Rajasthan	91.1	2,704.4	2,241.7	2,241.7
Sikkim	0.01	0.1	0.04	0.04
Tamil Nadu	15.1	1,273.3	2,087.7	2,086.1
Telangana	11.0	670.4	648.5	648.5
Tripura	0.1	0.7	1.0	1.0
Uttar Pradesh	54.2	1,322.1	380.9	380.9
Uttarakhand	2.2	69.1	39.5	39.5
West Bengal	40.4	642.2	261.6	261.1
GRAND TOTAL	532.6	24,601	22,158	22,149

FY 2018-19 - PMFBY & RWBCIS Combined - State Wise details of farmers applications enrolled, gross premium, claims reported and claims paid as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)	Gross Premium	Reported Claims	Paid Claims
		Rs. Crore		
A & N Islands	0.01	0.2	0.1	0.01
Andhra Pradesh	24.4	1,094.0	1,890.1	1,885.8
Assam	0.7	13.2	2.8	2.8
Chhattisgarh	15.7	888.9	1,087.6	1,087.6
Goa	0.003	0.03	0.1	0.1
Gujarat	21.7	3,141.4	2,778.1	2,777.9
Haryana	14.8	841.1	948.0	947.7
Himachal Pradesh	2.7	79.4	55.0	55.0
Jammu & Kashmir	1.5	76.9	27.4	27.4
Jharkhand	12.9	397.4	684.9	51.0
Karnataka	19.9	1,832.3	2,948.6	2,948.0
Kerala	0.6	35.9	26.7	26.7
Madhya Pradesh	74.4	5,498.9	3,777.3	3,777.1
Maharashtra	148.4	6,117.5	6,149.5	6,146.2
Manipur	0.01	0.2	0.001	0.001
Meghalaya	0.01	0.1	0.2	0.2
Odisha	21.0	1,112.3	1,170.5	1,170.5
Puducherry	0.1	2.7	0.5	0.5
Rajasthan	71.8	3,621.1	3,466.6	3,466.6
Sikkim	0.002	0.03	0.002	0.002
Tamil Nadu	24.8	1,567.4	2,662.7	2,662.7
Telangana	8.0	545.5	587.4	148.9
Tripura	0.02	0.1	0.02	0.02
Uttar Pradesh	61.4	1,418.9	469.2	469.2
Uttarakhand	1.9	75.1	72.4	72.4
West Bengal	51.3	718.4	535.5	529.8
GRAND TOTAL	578.1	29,079	29,341	28,254

FY 2019-20 - PMFBY & RWBCIS Combined - State Wise details of farmers applications enrolled, gross premium, claims reported and claims paid as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)	Gross Premium	Reported Claims	Paid Claims
		Rs. Crore		
A & N Islands	0.001	0.03	0.001	-
Andhra Pradesh	27.9	1,474.7	1,259.0	1,254.0
Assam	10.0	142.4	21.3	-
Chhattisgarh	40.2	1,245.8	1,314.6	1,296.6
Goa	0.01	0.04	0.01	0.01
Gujarat	24.8	3,615.0	369.4	111.7
Haryana	17.1	1,221.5	933.1	928.4
Himachal Pradesh	2.8	83.1	67.5	66.6
Jharkhand	10.9	356.0	25.5	-
Karnataka	21.3	2,273.6	1,572.3	1,349.3
Kerala	0.6	72.5	85.9	85.9
Madhya Pradesh	82.3	3,908.5	5,991.9	5,947.3
Maharashtra	145.6	6,353.8	6,757.4	6,748.5
Manipur	0.03	1.3	1.1	1.1
Meghalaya	0.01	0.1	0.2	0.2
Odisha	48.8	2,116.8	1,170.1	1,152.8
Puducherry	0.1	4.2	7.2	6.2
Rajasthan	85.3	5,060.0	4,921.9	4,920.2
Sikkim	0.0002	0.002	-	-
Tamil Nadu	38.9	1,957.4	1,168.6	1,136.5
Telangana	10.3	880.8	512.8	-
Tripura	0.4	1.1	0.8	0.8
Uttar Pradesh	46.4	1,260.7	1,110.6	1,086.6
GRAND TOTAL	616.0	32,143	27,394	26,196

FY 2020-21 - PMFBY & RWBCIS Combined - State Wise details of farmers applications enrolled, gross premium, claims reported and claims paid as on 25.11.2021				
State/UT Name	Farmers Applications Insured (Lakh)	Gross Premium	Reported Claims	Paid Claims
		Rs. Crore		
A & N Islands	0.003	0.2	-	-
Assam	15.8	284.2	-	-
Chhattisgarh	51.6	1,453.9	882.1	853.9
Goa	0.001	0.01	-	-
Haryana	16.5	1,309.9	1,126.0	1,118.6
Himachal Pradesh	2.4	101.2	36.2	19.2
Karnataka	16.1	2,073.8	539.7	485.8
Kerala	0.8	83.3	103.0	70.0
Madhya Pradesh	82.6	6,375.4	-	-
Maharashtra	124.0	6,486.3	1,311.4	940.6
Meghalaya	0.001	0.04	-	-
Odisha	97.5	1,437.7	550.2	546.0
Puducherry	0.1	3.7	16.3	-
Rajasthan	107.6	6,354.8	3,610.1	3,449.3
Sikkim	0.001	0.01	0.02	0.02
Tamil Nadu	57.3	3,043.6	952.4	565.7
Tripura	2.6	7.0	2.2	2.2
Uttar Pradesh	41.9	1,611.3	491.1	486.8
Uttarakhand	1.7	164.4	104.6	99.7
GRAND TOTAL	618.3	30,791	9,725	8,638
