



Ministry of Agriculture & Farmers Welfare
Government of India



**Pradhan Mantri
Fasal Bima Yojana**

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

PROGRESS AND ACHIEVEMENTS 2016-2021



Insuring Crops - Ensuring Happiness



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1. Introduction

Crop insurance is an important risk mitigation tool to protect farmers from natural calamities. Pradhan Mantri Fasal Bima Yojana (PMFBY) is a flagship scheme launched by the Government of India in 2016 which is now in its 6th year of implementation. It aims at providing financial support to farmers suffering crop loss/damage arising out of natural calamities like hailstorm, drought, floods, cyclones, heavy and unseasonal rains, attack of disease and pests etc.

The scheme is the third largest crop insurance scheme in the world in terms of premium. PMFBY has been implemented in 27 States and Union Territories. The scheme envisages to cover maximum number of farmers in the ambit of crop insurance by providing comprehensive risk coverage from pre-sowing to post-harvest losses. The scheme offers very low premium rates for farmers to participate in the scheme.



Pan-India scheme offering risk coverage from pre-sowing to post-harvest losses.



Field Crops - PMFBY



Horticultural Crops - RWBCIS

Generally, field crops like cereals, pulses, oilseeds and some annual commercial crops are covered under PMFBY, while horticultural crops mainly fruit and vegetable crops are covered under Restructured Weather Based Crop Insurance Scheme (RWBCIS). Under RWBCIS scheme, farmers are protected against crop loss from adverse weather conditions related to rainfall, temperature, humidity, frost, hailstorm etc. Yield loss is determined based on the weather thresholds (triggers) beyond which crop starts getting affected adversely. Pay-out is given using term sheets that are prepared using weather parameters as 'proxy' for crop yields in compensating the cultivators for deemed crop losses.



New provisions for better & faster insurance services.

Ministry of Agriculture and Farmers Welfare is constantly working on improving PMFBY operational system with stringent seasonality discipline for all implementing stakeholders to ensure faster insurance services and relief to farmers with prompt claim settlement. Government of India has approved substantive changes in the Pradhan Mantri Fasal Bima Yojana (PMFBY) in February 2020. It is a step towards effectively meeting the needs of our farmers.

From Kharif 2020, crop insurance has been **made voluntary for all the farmers**. Prior to this, it was mandatory for loanee farmers but now they have a choice to participate. Further, the State Governments are given the flexibility to make changes in the scheme provisioning that suits local requirement of crop related risks. All the proposed changes are effective from Kharif 2020 season.

1.1 Key Provisions under Revamped PMFBY:

- Under the revamped scheme, enrolment has been made **voluntary for all the farmers**. Earlier, the loanee farmers were covered

compulsorily, but now the farmers may opt out from the scheme as per his/her willingness. The existing loanee farmers who do not desire to be enrolled under the scheme have the choice to **Opt Out of the scheme by submitting a self-declaration in writing** to a serving bank branch anytime during the year but **at least 7 days before the cut-off date for enrolment for the respective season**. If the loanee farmer does not submit any self-declaration to the bank, the premium amount for the notified crops will be deducted by the bank from his/her loan account.

- **Any farmer can now change the name of the insured crop up to 2 working days before the cut-off date for enrolment** subject to terms & conditions and provisions mentioned in the Operational Guidelines of PMFBY & RWBCIS.



Voluntary participation and freedom to modify insured crops.

- For the North Eastern States, financial sharing pattern between the Centre and the State Govt. has been changed to 90:10 from 50:50 earlier.
- The State Govt. will not be allowed to implement the scheme if they do not release the premium share on time. Cut-off dates for invoking this provision for Kharif is 31st March and for Rabi is 30th September of the subsequent year.
- Central Subsidy for premium is capped up to 30% for unirrigated & 25% for irrigated area/crops. Districts with an irrigated area of more than 50% (from all sources) will be considered as irrigated districts.
- **There is no change in the premium rates payable by the farmers.** It remains applicable at a maximum of 2.0% for Kharif crop, 1.5% for Rabi crops and 5% for horticultural and commercial crops.
- Add-on cover for crop loss due to attack by wild animal is also included.
- States/UTs have been given the flexibility to choose one of the options to decide on Sum Insured, from Scale of Finance or Notional Average Yield X Minimum Support Price (MSP) for any district crop combination. Farm gate price will be applicable for the crops for which MSP is not declared.
- States/UTs have also been given the option to select any from many risk covers like prevented sowing, localized calamity, mid-season adversity and post-harvest losses.
- Implementing Insurance Companies are awarded work for 3 years. This will help in ensuring scheme outreach through increase in farmer enrolment, better co-ordination with various stakeholders, establishing field offices and deployment of human resources at the field for addressing grievances of the farmers effectively.



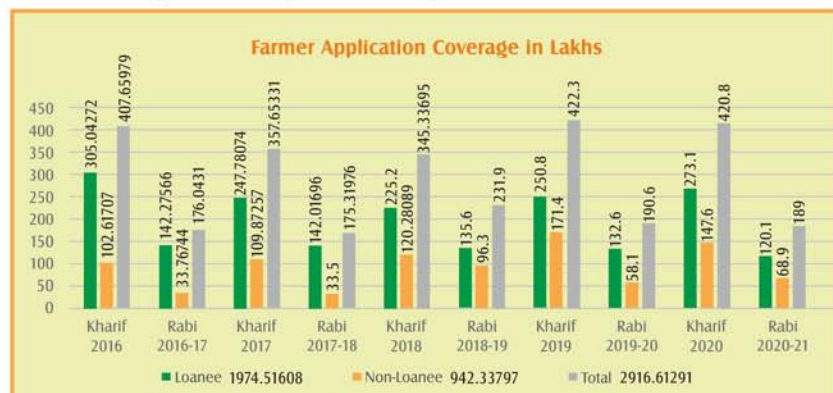
**Flexibility to States/UTs in selecting any from many risk covers.
Attack by wild animals now also covered.**

2. PMFBY & RWBCIS Progress & Achievements

2.1 Farmers Coverage

PMFBY is now heading towards its 11th season of implementation since its inception in 2016. Over 29 Crore farmer applications have been approved during the 5 years of implementation of the scheme.

PMFBY coverage of farmers, sum insured, claims and area insured are as follows:



*Rabi 2020-21 provisional data

From Kharif 2016 till Rabi 2020-21, total of 29.16 crore farmer applications have been approved under the scheme. This comprises of 68% loanee farmer applications (19.74 Crore) and 32% non-loanee farmer applications (9.42 Crore). Further, it is observed that the voluntary enrolment of non-loanee farmers is showing an increasing trend over the years. In Kharif 2016, proportion of non-loanee farmers was 25%, which has increased to 41% in Kharif 2019. Similarly, in Rabi season it has increased from 19% in Rabi 2016-17 to an overwhelming 41% in Rabi 2018-19. Growing participation of non-loanee farmers in PMFBY and RWBCIS is a positive trend reiterating the increasing acceptance for the scheme among farming community and is a major achievement.

Decline in the coverage of farmer applications was observed in 2017-18. It was mainly due to debt waiver announced by some of the States and Aadhaar was made compulsory which helped in reducing duplication of farmer application during enrolment.

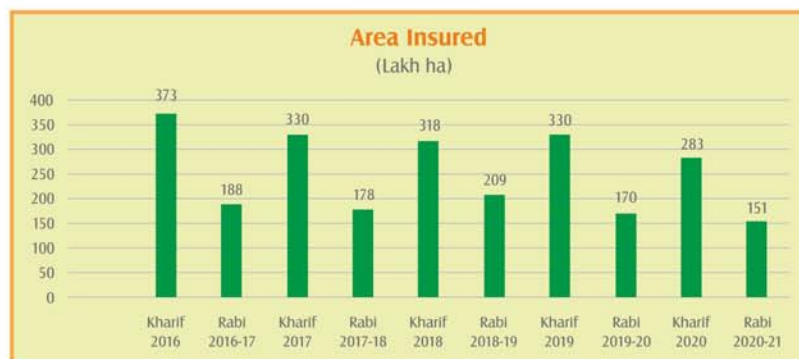
Overall farmer coverage has also shown progressive rise during the period of 2018-19 and 2020-21. The States of Gujarat, Jharkhand, and Telangana have pending liabilities of State Share of Subsidy and have not participated from Kharif 2020 season. Andhra Pradesh opted out of the scheme from Rabi 2019-20.



Rise in enrolment of loanee & non-loanee farmers.

2.2 Area Insured

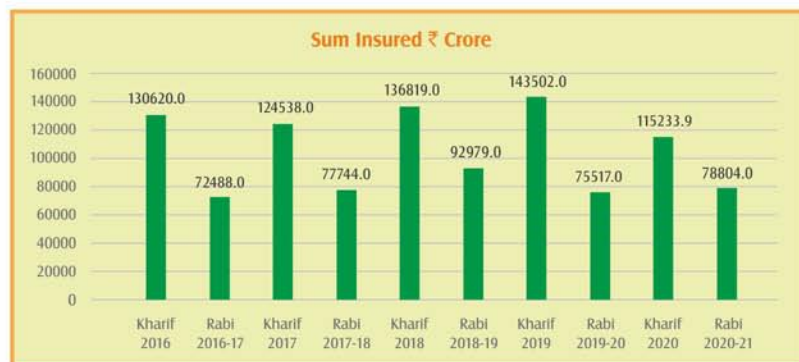
Gross cropped area insured under PMFBY has increased from 22% to 30% since its inception from 2016. It comprises of two third area under Kharif season and one third area under Rabi crops.



*Rabi 2020-21 provisional data

2.3 Sum Insured

Sum Insured in both Kharif and Rabi season has shown a progressive increase over the years. This indicates more financial support to farmers in terms of claim settlement against crop loss.



*Rabi 2020-21 provisional data

2.4 Claim Ratio

Since the launch of PMFBY, claims amounting more than ₹ 96,242 Crore have been settled against the farmer premium share of ₹ 17,524 Crore till Rabi 2019-20 (provisional). Claim ratio is the ratio of claim pay-out against the gross premium collected. Overall claim ratio at all India level stands at 78% for 2016-17, 90% for 2017-18, 99% for 2018-19. Provisional claim ratio for 2019-20 is 83% where a good number of claims are yet to be calculated/paid.

Under PMFBY, calamity-hit areas saw a high number of claims settlement. Following table describes major States and seasons where claim ratio was more than 100% with highest pay outs and maximum benefits reaching to farmers.

State & Season wise Claim Ratio			
Kharif 2016	Claim Ratio	Rabi 2016-17	Claim Ratio
Kerala	209%	Tamil Nadu	346%
Karnataka	141%	Andhra Pradesh	222%
Tamil Nadu	110%	Karnataka	175%
		Kerala	105%
Kharif 2017	Claim Ratio	Rabi 2017-18	Claim Ratio
Chhattisgarh	452%	Odisha	225%
Haryana	270%	Tamil Nadu	174%
Odisha	222%	Andhra Pradesh	144%
Madhya Pradesh	171%	Chhattisgarh	109%
Tamil Nadu	170%		
Telangana	101%		

State & Season wise Claim Ratio			
Kharif 2018	Claim Ratio	Rabi 2018-19	Claim Ratio
Tamil Nadu	165%	Odisha	361%
Andhra Pradesh	154%	Karnataka	251%
Haryana	137%	Andhra Pradesh	205%
Karnataka	131%	Tamil Nadu	160%
Chhattisgarh	126%	Maharashtra	134%
Jharkhand	123%	Telangana	111%
Kerala	120%	Madhya Pradesh	104%
Uttarakhand	115%		
Rajasthan	111%		
Odisha	102%		
Telangana	101%		
Kharif 2019	Claim Ratio	Rabi 2019-20	Claim Ratio
Madhya Pradesh	221%	Odisha	930%
Kerala	135%	Chhattisgarh	815%
Maharashtra	121%		
Uttar Pradesh	114%		
Kharif 2020	Claim Ratio		
Haryana	98.30%		
Kerala	82.40%		

3. Use of Technology for Yield Estimation

Revamped PMFBY implementation envisages leveraging technology for bringing more transparency in yield estimation, thereby ensuring early claim settlement to farmers in the event of crop loss due to natural calamities. This includes, direct estimation of yield at Gram Panchayat (GP) level, adoption of two step yield estimation methodology, optimization of Crop Cutting Experiment (CCE) and Smart Sampling Technique (SST) for the conduct of CCEs. Some of the initiatives taken by DAC&FW in this regard are mentioned below:

3.1 Rationalization of CCEs and Smart Sampling Technique (SST)

Smart Sampling Technique (SST) is being implemented to ensure rationalization in CCE field's selection based on the yield proxy index in notified Insurance Unit. This technique improves distribution of CCEs in the notified Insurance Units thereby leading to more representative yield estimates compared to conventional random sampling approach, minimizing moral hazards, and minimizing human bias/preferences in locating the fields. From Kharif 2020 season, this technique is being implemented throughout the country for major crops with the help of MNCFC. This technology will be transferred to the State Government/State Remote Sensing Agency for its implementation.



Using various yield estimation technologies to ensure more transparency.



3.2 Optimization of CCEs

The CCE Optimization studies also explored the possibility of reduction of 30-75% of CCE numbers by adoption of technology.

After detailed evaluation of the results and the State Government's feedback, the technology has been implemented and is operational in the country from Kharif 2019 on pilot basis.

3.3 GP Level Crop Yield Estimation Approach using Technology

13 national, international and Government agencies have been engaged to conduct large number of pilot studies during Kharif 2019 and Rabi 2019-20 using various technologies to estimate the Crop Yield at Gram Panchayat level. After detailed evaluation of the results, it was decided to further continue the studies for selected 100 Rice growing districts (Kharif 2020) and 100 Rice and Wheat growing districts (Rabi 2020-21) to assess robustness and scalability of the models specific to crop and agro-climatic regions etc.

Further, more than 45 technical agencies comprising of international, national and Government level agencies have submitted proposal for pilot studies for yield estimation of non-cereal crops in Kharif 2021.

National Academy of Agricultural Sciences (NAAS) has also been engaged to study Global Crop Yield Estimation Approaches and is likely to submit the final report by June 2021.



Large scale pilot studies for yield estimation at Gram Panchayat level.



Various committees to assess, assist and resolve grievances of insured farmers.

4. New Initiatives under Revamped PMFBY

4.1 District Level Steering Committee

State Govt. to compulsorily constitute a Steering Committee in each district to plan, conduct and supervise the CCEs for yield assessment and to provide reports of yield data to the State Nodal department. The Steering Committee should be headed by the District Level Head of the Department/Organization responsible for conducting CCEs. District Agriculture/Co-operative officers, representatives of NSSO and ICs will be the members.

4.2 District Level Joint Committee

District Level Joint Committee (DLJC) under Chairpersonship of DC/DM to be constituted to carry out physical loss assessment survey for at least 5% of crop sown area at 10 different locations randomly spread over the Insurance Units (IUs).

4.3 Robust Grievance Redressal Mechanism under PMFBY

Revamped OGs envisaged the creation of a stratified Grievance Redressal Mechanism at the ground level covering the Sub-district, District, State and National level, and putting in place a robust and well-defined method for grievance registration, handling, resolution, disposal, reporting, monitoring etc.

Implementing States/UTs and empanelled ICs are required to compulsorily set up a stratified and robust Grievance Redressal Mechanism with requisite infrastructure up to the level of block/taluka to address the grievances of all stakeholders, particularly the insured farmers. Present Status of Grievance Redressal Committees for PMFBY in States/ UTs are given below:

Sr. No.	Name of the State/UT	SGRC	DGRC
1.	Andhra Pradesh	YES	YES
2.	Andaman & Nicobar Islands	NO	NO
3.	Arunachal Pradesh	NO	NO
4.	Assam	YES	YES
5.	Bihar	Not implementing the Scheme	
6.	Chandigarh	Not implementing the Scheme	
7.	Chhattisgarh	YES	YES
8.	Dadra Nagar Haveli & Daman Diu	Not implementing the Scheme	
9.	Delhi	Not implementing the Scheme	
10.	Goa	YES	NO
11.	Gujarat	YES	YES

Sr. No.	Name of the State/UT	SGRC	DGRC
12.	Haryana	YES	YES
13.	Himachal Pradesh	YES	NO
14.	Jammu & Kashmir	NO	NO
15.	Jharkhand	YES	YES
16.	Karnataka	YES	YES
17.	Kerala	YES	NO
18.	Ladakh	Not implementing the Scheme	
19.	Lakshadweep	Not implementing the Scheme	
20.	Madhya Pradesh	YES	YES
21.	Maharashtra	YES	YES
22.	Manipur	NO	NO
23.	Meghalaya	YES	YES
24.	Mizoram	NO	NO
25.	Nagaland	NO	NO
26.	Odisha	YES	YES
27.	Punjab	Not implementing the Scheme	
28.	Puducherry	NO	YES
29.	Rajasthan	YES	YES
30.	Sikkim	No	No
31.	Tamil Nadu	YES	YES
32.	Telangana	YES	YES
33.	Tripura	YES	YES
34.	Uttarakhand	YES	YES
35.	Uttar Pradesh	YES	YES
36.	West Bengal	Not implementing the Scheme	

Notes:

- 20 States/UTs have constituted and notified Grievance Redressal Committees and 7 States/UTs are yet to constitute the GRCs.
- The GRCs in most of the States are functional and have a definite, customized channel for the receipt and disposal of the grievances as per the OGs of PMFBY.
- **In Maharashtra**, in addition to SGRC & DGRC, the State has constituted and notified for GRCs at Divisional and Taluka level, which are also functional.
- **In Tamil Nadu**, the DGRCs are convened on every month's last Friday and District Collector of concerned Districts accepts the grievances from the farmers. These grievances are examined by the DGRC and are disposed before the next DGRC.
- **In Telangana**, most of the grievances received are related to settlement of claims for 2018 & 2019. Channel of receipt and disposal of grievances are through letters.

States/UTs participation in setting up Grievance Redressal Committees.



4.3.1 Grievance Redressal Mechanism by Insurance Company

Each implementing Insurance Company (IC) will put in place an effective and resilient Grievance Redressal Mechanism for resolution and disposal of all grievances received through multiple channels, including social media. Insurance Company will ensure that details of the grievance redressal officer along with the name, address, contact number and email id is publicized widely among farmers. ICs will have to dispose the grievance within 7 days from the time of receipt of every grievance/complaint.

4.3.2 District Level Monitoring Committee (DLMC)

DLMC to review the Dispute/Disagreement of any stakeholder on the process of Loss Assessment Survey or extent of assessed loss within 7 days of complaint received regarding localized calamities and post-harvest losses.



Better monitoring and grievance redressal mechanism by insurance companies.

4.4 Committee to examine Additional Claims arising due to Errors/Omissions/Commissions of the Financial institutions

A committee has been constituted at Central level under the Chairmanship of Chief Executive Officer (PMFBY), DAC&FW with the representatives of Internal Finance Division (IFD), DAC&FW, concerned State/UT Government, ICs to examine and settle issues related to additional claims arising due to errors/omissions/commissions of the Financial institutions specially in the remittance of premium, uploading of information on portal etc. to facilitate the early settlement of claims to eligible farmers.

4.5 Enhanced Version of National Crop Insurance Portal (EV-NCIP)

In order to facilitate better auto administration of the scheme, new modules are being added in enhanced version of NCIP in addition to the existing facilities. This will include, subsidy release management, claim calculation and disbursement module, integration with tech-system of ICs, integration with Public Fund Management System (PFMS), Online Remittance of farmer premium, add-on coverage of crop risk, change of crop, centralized call centre etc.

New modules for better auto administration of the insurance scheme.



4.5.1 Remittance of farmer's premium through NCIP

The DAC&FW has initiated the process of transmission of the farmer's premium from the banks to the insurance companies by providing a payment gateway on the National Portal. With the onboarding of this process, the entire flow of remittance of farmer's premium is captured on the NCIP and the reconciliation issues between the insurance companies and the banks have minimized. Similar system has also been on boarded for the transmission of farmer's premium from the insurance intermediary to the insurance company.

4.5.2 Subsidy Release Module

The process of raising the demand for the subsidy by the ICs from the State Government as well as the Central Government and the subsequent release has been automated through the NCIP. This module calculates the subsidy as per the farmer applications approved by ICs on NCIP. The subsidy release details of the past season are also being captured on the said module. In this manner the entire subsidy details from Kharif-18 shall now be available on the portal www.pmfby.gov.in

4.5.3 Claim Reporting Module

In order to capture the entire claims data from Kharif-18, the Department has created the claim module wherein the insurance companies are required to enter IU wise all the claims. The claims that have already been paid are to be entered and approved by the HO of the ICs whereas for the prospective seasons the AY/TY data shall be entered by the ICs and the claims shall be auto calculated.

4.5.4 Claim Payment Module

The Department is in the process of working on an online platform that will enable the payment of claims by the insurance companies to the beneficiary account through the NCIP.

4.5.5 Land Record Integration with NCIP

Land record integration request for Odisha and Maharashtra has been completed and the same is in pipeline for other States.

4.6 Performance assessment of implementing Insurance Companies

All the concerned nodal departments of the State/UT Government are to closely monitor the functioning of implementing insurance companies and conduct performance evaluation after completion of each year (covering Kharif and Rabi seasons).

In order to see the effectiveness of awareness activities, the DAC&FW has conducted an assessment of Insurance Companies on IEC activities previously for Kharif 2020 and recently for Rabi 2020-21. The results and key findings have been shared with all stakeholders. Scoring was given on each criterion to the IC based on their performance in each parameter.

Enhanced claim reporting module and faster claim settlement process.



Assessment of Insurance Companies on IEC Activities - Rabi 2020-21

Sr. No.	Name of IC	Key Parameters										Total Score (255)	Rank for Rabi 2020-21	Rank for Kharif 2020
		Grass root level IEC activities (25)	Social Media (25)	Tracking of Block level IEC activities (25)	Digital Reports (25)	Toll free numbers (25)	Training activities (30)	Websites (25)	Grievance redressal mechanism(25)	Crop loss intimation /ILC (20)	Utilisation of IEC fund (25)			
1.	AIC	19	25	22	17	5	21	24	16	14	22	185	3	8
2.	Bajaj Allianz	18	19	22	22	25	24	17	18	17	17	199	2	3
3.	Bharti AXA	17	20	20	14	20	16	14	16	16	3	156	6	4
4.	Future Generali	15	15	21	14	20	17	19	14	14	17	166	5	5
5.	HDFC Ergo	18	23	21	17	5	16	19	14	18	23	174	4	1
6.	IFFCO Tokio	17	16	17	12	16	17	13	15	11	16	150	7	6
7.	National Insurance	0	9	0	0	14	5	6	4	0	0	38	9	9
8.	Reliance GIC	19	23	18	23	22	26	16	20	12	23	202	1	2
9.	SBI GIC	15	14	18	16	23	21	12	14	16	17	166	5	3
10.	Universal Sompo	11	14	18	13	12	11	19	13	11	14	136	8	10



4.7 National Level Committee for standardization of term sheets under RWBCIS

National Level Technical Committee (NLTC) and Crop Specific Technical Sub Committee for standardization of term sheets, weather triggers and risk periods for the crops notified under Restructured Weather Based Crop Insurance Scheme (RWBCIS) has been constituted with an objective to establish a reasonable correlation with the crop losses. These committees have been constituted to have a better representation of the domain experts in the relevant field and will work towards finalization of crop specific master term sheets for its adoption by State Governments. DAC&FW will provide requisite premium subsidy/financial support only to the crops/term sheets approved by the NLTC.



National Level Committee for crops notified under RWBCIS.

5. State and Year wise (Kharif and Rabi season combined) Achievements

Farmer Coverage

Total Farmer Applications (Lakhs) as on 7th June 2021					
State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21(Provisional)
A & N Islands	0.0	0.0	0.0	0.0	0.0
Andhra Pradesh	17.8	18.3	24.4	27.9	-
Assam	0.6	0.6	0.7	10.3	10.8
Bihar	27.1	23.0	-	-	-
Chhattisgarh	15.5	14.7	15.7	40.2	51.7
Goa	0.0	0.0	0.0	0.0	0.0
Gujarat	19.8	17.6	21.7	24.8	-
Haryana	13.4	13.4	14.4	17.0	16.5
Himachal Pradesh	3.8	3.8	2.7	2.8	2.3
Jammu & Kashmir	-	1.6	1.5	-	-
Jharkhand	8.8	12.0	12.9	10.9	-
Karnataka	29.5	20.9	19.9	21.3	16.1
Kerala	0.8	0.6	0.6	0.6	0.8
Madhya Pradesh	74.6	70.3	74.2	78.9	81.3
Maharashtra	118.8	102.7	148.3	145.6	123.8
Manipur	0.1	0.1	0.0	0.0	-
Meghalaya	0.0	0.0	0.0	0.0	0.0
Odisha	18.2	18.9	21.0	48.8	96.7
Puducherry	0.1	-	0.1	0.1	0.1
Rajasthan	93.5	91.1	71.8	85.3	107.2
Sikkim	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	14.6	15.1	24.6	38.6	57.6
Telangana	9.7	11.0	8.0	10.3	-
Tripura	0.1	0.1	0.0	0.3	1.7
Uttar Pradesh	72.9	54.2	61.3	46.9	41.5
Uttarakhand	2.6	2.2	1.9	2.1	1.7
West Bengal	41.3	40.4	51.3	-	-
GRAND TOTAL	583.7	532.7	577.2	612.9	609.8

* Kharif 2020 enrolment under finalisation; Rabi 2020-21 enrolment under process

Non-Loanee Farmers

Non- Loanee Farmer Applications (Lakhs) as on 7th June 2021					
State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21(Provisional)
A & N Islands	-	-	0.001	0.00001	-
Andhra Pradesh	1.4	1.9	7.2	10.1	-
Assam	0.0004	0.02	0.5	10.0	10.6
Bihar	0.4	0.2	-	-	-
Chhattisgarh	2.0	2.3	2.3	3.8	4.2
Goa	-	-	-	0.0001	0.00002
Gujarat	0.05	0.03	0.1	0.2	-
Haryana	0.03	0.05	0.4	0.3	1.3
Himachal Pradesh	0.6	0.03	0.03	0.02	0.01
Jammu & Kashmir	-	0.03	0.02	-	-
Jharkhand	6.8	10.5	10.8	9.1	-
Karnataka	15.2	10.7	11.9	13.9	10.0
Kerala	0.3	0.1	0.1	0.1	0.3
Madhya Pradesh	5.2	2.9	3.1	0.8	6.9
Maharashtra	77.9	80.6	129.8	128.2	107.6
Manipur	0.02	0.003	0.001	0.03	-
Meghalaya	-	-	-	-	0.00001
Odisha	0.3	1.6	2.8	18.2	19.6
Puducherry	0.1	-	0.1	0.1	0.1
Rajasthan	0.01	0.01	0.2	0.9	1.6
Sikkim	0.01	0.01	0.0003	0.00001	0.0003
Tamil Nadu	11.2	10.5	19.9	29.8	51.1
Telangana	0.7	0.5	1.1	1.6	-
Tripura	0.1	0.1	0.02	0.3	1.6
Uttar Pradesh	0.3	0.8	1.6	1.8	0.9
Uttarakhand	0.3	0.5	0.3	0.5	0.7
West Bengal	13.5	20.0	24.3	-	-
GRAND TOTAL	136.4	143.3	216.4	229.5	216.5

Loanee Farmers

Loanee Farmer Applications (Lakhs) as on 7th June 2021					
State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21(Provisional)
A & N Islands	0.003	0.004	0.01	0.001	0.003
Andhra Pradesh	16.4	16.4	17.2	17.8	-
Assam	0.6	0.5	0.2	0.3	0.2
Bihar	26.8	22.8	-	-	-
Chhattisgarh	13.5	12.4	13.4	36.4	47.4
Goa	0.01	0.01	0.003	0.01	0.001
Gujarat	19.8	17.6	21.6	24.6	-
Haryana	13.3	13.4	14.0	16.7	15.2
Himachal Pradesh	3.2	3.8	2.7	2.8	2.3
Jammu & Kashmir	-	1.6	1.5	-	-
Jharkhand	2.0	1.5	2.2	1.9	-
Karnataka	14.2	10.1	8.0	7.5	6.1
Kerala	0.4	0.5	0.5	0.5	0.5
Madhya Pradesh	69.4	67.4	71.1	78.1	74.4
Maharashtra	40.9	22.1	18.6	17.5	16.2
Manipur	0.1	0.1	0.01	0.01	-
Meghalaya	0.001	0.03	0.01	0.01	0.001
Odisha	17.9	17.3	18.2	30.6	77.2
Puducherry	0.0004	-	0.002	0.0003	0.0002
Rajasthan	93.5	91.1	71.6	84.4	105.6
Sikkim	-	0.003	0.002	0.0002	0.001
Tamil Nadu	3.4	4.6	4.8	8.9	6.5
Telangana	9.0	10.5	6.9	8.7	-
Tripura	0.03	0.1	0.001	0.03	0.1
Uttar Pradesh	72.6	53.4	59.7	45.1	40.6
Uttarakhand	2.3	1.8	1.6	1.6	1.0
West Bengal	27.9	20.4	26.9	-	-
GRAND TOTAL	447.3	389.4	360.8	383.4	393.3

Gross Premium

Gross Premium (₹ Crore) as on 7th June 2021					
State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21(Provisional)
A & N Islands	0.02	0.03	0.2	0.03	0.2
Andhra Pradesh	803.6	1,272.1	1,094.1	1,474.9	-
Assam	8.6	11.9	13.2	148.6	187.9
Bihar	1,416.0	1,028.8	-	-	-
Chhattisgarh	289.3	361.9	888.9	1,245.8	1,455.2
Goa	0.1	0.1	0.03	0.04	0.01
Gujarat	2,274.6	3,014.3	3,141.4	3,615.0	-
Haryana	363.4	452.1	856.5	1,220.5	1,307.5
Himachal Pradesh	71.6	77.5	79.4	81.9	96.8
Jammu & Kashmir	-	40.5	76.7	-	-
Jharkhand	271.4	211.9	413.1	356.0	-
Karnataka	1,344.6	1,830.5	1,855.9	2,276.3	2,064.8
Kerala	33.1	25.9	35.9	72.5	83.0
Madhya Pradesh	3,778.0	4,663.2	5,515.2	3,750.5	6,952.3
Maharashtra	4,596.4	4,255.1	6,120.1	6,332.0	6,475.9
Manipur	3.6	1.9	0.2	1.3	-
Meghalaya	0.04	0.7	0.1	0.1	0.04
Odisha	539.1	820.4	1,121.5	2,132.9	1,435.5
Puducherry	2.9	-	2.7	4.2	3.7
Rajasthan	2,563.6	2,703.0	3,658.0	5,061.6	6,325.5
Sikkim	0.01	0.1	0.03	0.002	0.01
Tamil Nadu	1,101.4	1,185.9	1,543.2	1,916.9	3,202.0
Telangana	274.9	677.9	545.5	880.8	-
Tripura	0.4	0.7	0.1	1.1	5.2
Uttar Pradesh	1,170.7	1,322.1	1,418.9	1,304.8	1,595.3
Uttarakhand	41.6	67.8	75.1	113.7	164.2
West Bengal	704.2	653.9	762.8	-	-
GRAND TOTAL	21,653.1	24,680	29,219	31,991	31,355

Claim Paid

Claim Paid (₹ Crore)** as on 7th June 2021					
State/UT Name	2016-17	2017-18	2018-19	2019-20	2020-21(Provisional)
A & N Islands	0.1	-	-	-	-
Andhra Pradesh	943.8	740.2	1,884.9	1,251.7	-
Assam	5.4	1.2	2.8	-	-
Bihar	347.8	401.5	-	-	-
Chhattisgarh	160.0	1,391.3	1,087.3	1,286.3	452.8
Goa	0.03	0.01	0.1	0.01	-
Gujarat	1,267.2	1,075.8	2,777.9	111.7	-
Haryana	296.9	896.0	940.0	919.5	942.0
Himachal Pradesh	45.2	64.7	55.0	64.4	6.7
Jammu & Kashmir	-	9.8	26.2	-	-
Jharkhand	31.1	47.2	21.1	-	-
Karnataka	2,093.8	856.8	2,918.3	1,151.4	25.0
Kerala	43.7	11.0	26.7	53.4	-
Madhya Pradesh	2,043.9	5,894.8	3,776.7	5,810.3	-
Maharashtra	2,317.9	3,291.4	6,062.1	6,704.2	657.2
Manipur	2.0	0.7	0.001	1.1	-
Meghalaya	0.03	0.02	0.2	0.2	-
Odisha	432.7	1,818.6	1,170.0	1,129.6	385.2
Puducherry	7.6	-	0.4	-	-
Rajasthan	1,917.4	2,234.1	3,425.4	4,799.5	2,252.0
Sikkim	0.1	0.04	0.002	-	-
Tamil Nadu	3,648.1	2,057.3	2,651.8	1,056.0	-
Telangana	179.6	648.5	148.9	-	-
Tripura	0.7	1.0	0.02	0.7	-
Uttar Pradesh	574.6	380.9	469.2	1,090.8	292.5
Uttarakhand	27.5	39.5	72.4	103.2	25.6
West Bengal	421.7	261.1	529.4	-	-
GRAND TOTAL	16,809	22,123	28,047	25,534	5,039

(Data as provided by implementing Insurance Companies as on 7th June 2021)

6. BENEFICIARY SUCCESS STORIES: FARMERS FROM THE GROUND

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Shri Devidas Traymbakrao More, Maharashtra



Shri Paresh Kumar Jena, Odisha



Shri Thiru. Prabhakaran, Tamil Nadu



7. Details of Empanelled Insurance Companies implementing PMFBY

Sr. No.	Insurance Company	Short Name	Toll Free Number/ Customer Care Number	Headquarter Email	Headquarter Address
1.	AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED	AIC	1800-11-6515	fasalbima@aicofindia.com	Office Block-1, 5 th Floor, Plate B & C, East Kidwai Nagar, Ring Road, New Delhi - 110 023.
2.	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.	BAJAJ ALLIANZ	1800-209-5959	bagichelp@bajajallianz.co.in	Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006.
3.	BHARTI AXA GENERAL INSURANCE CO. LTD.	BHARTI AXA GIC	1800-103-7712	customer.service@bhartilaxa.com	7 th floor, Mercantile House, K. G. Marg, New Delhi - 110 001.
4.	FUTURE GENERALI INDIA INSURANCE CO. LTD.	FUTURE GENERALI	1800-266-4141	fgcare@futuregenerali.in	India Bulls Finance Centre, 6 th Floor, Tower 3, Senapati Bapat Marg, Elphinstone (West), Mumbai - 400 013.
5.	HDFC ERGO GENERAL INSURANCE CO. LTD.	HDFC ERGO	1800-266-0700	grievance@hdfcergo.com	D-301, 3 rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400 078.
6.	IFFCO TOKIO GENERAL INSURANCE CO. LTD.	IFFCO TOKIO	1800-103-5490	supportagri@iffcotokio.co.in	IFFCO Tower, Plot No. 3, Sector 29, Gurugram - 122 001.
7.	NATIONAL INSURANCE CO. LTD.	NATIONAL INSURANCE	1800-345-0330	customer.relations@nic.co.in	National Insurance Co. Ltd. 3, Middleton Street, Kolkata - 700 071.
8.	THE ORIENTAL INSURANCE CO. LTD.	ORIENTAL INSURANCE	1800-11-8485	ykrao@orientalinsurance.co.in	The Oriental Insurance Company Ltd. Crop Cell, Head Office, Asaf Ali Road, New Delhi - 110 002.
9.	RELIANCE GENERAL INSURANCE CO. LTD.	RELIANCE GIC	1800-102-4088/ 1800-3002-4088 (for all States except Haryana) 1800-180-2117 (Only for Haryana)	rgicl.services@relianceada.com	Reliance Centre, South Wing, 4 th floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.

Sr. No.	Insurance Company	Short Name	Toll Free Number/ Customer Care Number	Headquarter Email	Headquarter Address
10.	SBI GENERAL INSURANCE CO. LTD.	SBI GIC	1800-102-1111	customer.care@sbigeneral.in	101, 'Natraj', Junction of Western Express Highway & Andheri - Kurla Road, Andheri (East), Mumbai - 400 069.
11.	UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.	UNIVERSAL SOMPO	1800-200-5142	contactus@universalsompo.com	Unit No. 401, 4 th Floor, Sangam Complex, 127, Andheri - Kurla Road, Andheri (East), Mumbai - 400 059.
12.	CHOLAMANDALAM MS GENERAL INSURANCE CO. LTD.	CHOLA MS	1800-208-5544	customer.care@cholams.murugappa.com	2 nd Floor, 'Dare House', No.2, NSC Bose Road, Chennai - 600 001. Phone: 044-40445400
13.	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	ICICI LOMBARD	1800-266-9725	customersupport@icicilombard.com	ICICI Lombard House, 414, P. Balu Marg, Off Veer Savarkar Marg, near Siddhivinayak Temple, Prabhadevi, Mumbai - 400 025.
14.	THE NEW INDIA ASSURANCE CO. LTD.	NEW INDIA ASSURANCE	1800-209-1415	customer.care.ho@newindia.co.in	87, M.G. Road, Fort, Mumbai - 400 001.
15.	ROYAL SUNDARAM GENERAL INSURANCE CO. LTD.	ROYAL SUNDARAM GIC	1800-568-9999	crop.services@royalsundaram.in	Vishranthi Melaram Towers, No. 2/319, Rajiv Gandhi Salai (OMR), Karapakkam, Chennai - 600 097.
16.	SHRIRAM GENERAL INSURANCE CO. LTD.	SHRIRAM GIC	1800-300-30000/ 1800-103-3009	chd@shriramgi.com	E-8, EPIP, RIICO, Industrial Area, Sitapura, Jaipur - 302 022.
17.	TATA AIG GENERAL INSURANCE CO. LTD.	TATA AIG	1800-209-3536	customersupport@tataaig.com	Peninsula Business Park, Tower-A, 15 th Floor, Ganpat Rao Kadam Marg, Lower Parel, Mumbai - 400 013.
18.	UNITED INDIA INSURANCE CO. LTD.	UNITED INDIA	1800-4253-3333	customer.care@uiic.co.in	Customer care department, No. 24, Whites Road, Chennai - 600 014.
19.	GO DIGIT GENERAL INSURANCE LTD.	DIGIT	1800-258-5956	hello@godigit.com	1st Floor, Ananta One (AR One), Pride Hotel Lane, Narveer Tanaji Wadi, City Survey No. 1579, (Bhamburda) Shivajinagar, Pune - 411 005.



**Pradhan Mantri
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