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Pradhan Mantri Fasal Bima Yojana

Ministry of Agriculture & Farmers Welfare

Pradhan Mantri Fasal Bima Yojana

Posted On: 31 JUL 2018 6:59PM by PIB Delhi

Due to the improved features of Pradhan Mantri Fasal Bima Yojana (PMFBY), the scheme has been received very well and has been opted for by 27 States and Union Territories in one or more seasons since inception. The first year of scheme launch i.e. 2016-17 was a good monsoon year, despite which claim ratio was as high as 73%. Further in certain States claim ratios were to the extent of 114% in Andhra Pradesh, 135% in Karnataka, 132% in Kerala and 286% in Tamil Nadu. Overall Rs. 15349.68 crore were paid to 139 lakh farmer applicants in 2016-17 alone.

PMFBY is an actuarial premium based scheme under which farmer has to pay maximum premium of 2% for Kharif, 1.5% for Rabi food & oilseed crops and 5% for annual commercial/horticultural crops and remaining part of the actuarial/bidded premium is shared equally by the Centre and State Government. One of the objectives of the scheme is to facilitate prompt claims settlement. Towards this the scheme guidelines provide that claims must be settled within two months of harvest subject to timely provision of both yield data and share of premium subsidy by the State Government.

Details of coverage including tillers/farmer applicants covered under the scheme and claims estimated/approved /paid during 2016-17 are **annexed**.

			Annexure
Details of Farmer Applicants Insured, premium collected and claims settled	under Pradhan Mantri Fasal Bima	Yojana (PMFBY) during	2016-17 and 2017-18

Kharif 2016									
	Amount in Lakh								
States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Claim Paid	No. of farmers Benefitted against Approved Claims
Andhra Pradesh	16,18,537	18,112	24,439	24,439	66,990	65,294	64,584	64,370	7,94,642
Assam	51,749	411	140	140	691	502	502	502	23,370
Bihar	14,85,432	13,062	49,594	49,594	1,12,250	29,142	29,142	20,192	1,51,080
Chhattisgarh	13,99,189	12,755	7,217	7,217	27,189	13,304	13,304	13,304	96,966
Goa	744	7	0	0	7	3	3	3	111
Gujarat	18,42,386	22,434	97,276	1,10,828	2,30,538	1,22,928	1,22,928	1,22,904	6,39,228
Haryana	7,38,856	12,686	4,604	8,320	25,609	23,491	23,491	23,402	1,53,822
Himachal Pradesh	1,34,616	466	81	81	629	599	599	583	27,415
Jharkhand	8,28,412	3,783	11,374	11,374	26,530	2,985	2,460	2,028	39,627
Kamataka	13,56,875	19,038	34,569	34,569	88,177	1,21,290	1,15,036	1,13,656	6,71,811
Kerala	31,531	312	273	273	858	1,796	1,796	1,735	21,046
Madhya Pradesh	40,71,974	45,953	1,24,144	1,24,144	2,94,242	1,83,176	1,83,176	1,83,150	11,02,254
Maharashtra	1,09,97,398	59,930	1,76,200	1,76,200	4,12,330	2,07,959	2,07,959	2,07,959	27,93,225
Manipur	8,366	74	143	143	359	196	196	127	8,358
Meghalaya	63	1	1	1	3	3	3		48
Odisha	17,66,541	13,783	19,746	19,746	53,276	42,935	42,935	42,928	1,66,436
Rajasthan	62,31,514	22,499	90,016	90,016	2,02,532	1,60,606	1,60,169	1,60,168	24,13,121
Tamil Nadu	15,873	554	211	211	976	549	549	401	1,586
Telangana	7,08,876	8,962	7,122	7,122	23,206	16,627	16,395	16,276	2,08,992
Tripura	1,881	5	0	0	5		8	8	502
Uttar Pradesh	37,14,316	26,260	19,388	19,388	65,037	45,055	45,055	44,986	9,53,773
Uttarakhand	1,75,243	1,466	545	545	2,556	1,669	1,669	1,668	50,500
West Bengal	30,53,408	13,253	6,358	6,358	25,968	10,411	10,217	8,077	2,91,212
Grand Total	4,02,33,780	2,95,806	6,73,442	6,90,710	16,59,958	10,50,527	10,42,176	10,28,426	1,06,09,125

	Rabi 2016-17									
	Amount in Lakhs									
States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Claim Paid	No. of farmers Benefitted against Approved Claims	
A & N Islands	324	0	0	1	2	15	15	15	295	
Andhra Pradesh	1,53,420	1,786	5,247	5,247	12,281	25,465	25,465	22,044	87,931	
Assam	8,516	86	43	43	173	14	14	14	76	
Bihar	12,28,838	7,408	10,977	10,977	29,362	5,919			57,755	
Chhattisgarh	1,49,950	894	2,247	2,247	5,388	2,701	2,701	2,686	39,768	
Goa	13	0	0	0	0					
Gujarat	1,32,753	2,505	1,514	1,514	5,532	3,269	3,269	3,269	39,568	
Haryana	5,97,172	6,967	1,883	1,883	10,732	5,992	5,992	5,789	63,085	
Himachal Pradesh	2,45,309	2,637	1,943	1,943	6,523	3,913	3,913	3,826	85,716	
Jharkhand	49,342	181	215	215	611	172	172	150	5,150	
Karnataka	13,87,115	6,943	29,936	29,936	66,816	88,493	65,174	49,007	3,82,964	
Kerala	45,874	410	1,024	1,024	2,459	2,596	343	332	2,288	
Madhya Pradesh	31,09,342	31,223	43,026	43,026	1,17,274	16,148	15,440	14,872	2,13,521	
Maharashtra	10,03,817	9,302	26,167	26,167	61,637	23,627	23,627	23,086	1,28,240	
Meghalaya	26	0	0	0	1	-	-	-	-	
Odisha	53,695	480	76	76	632	199	199	199	2,054	
Puducherry	8,537	26	129	154	310	757	757	757	4,299	
Rajasthan	29,18,710	14,505	21,047	21,047	56,598	21,355	17,658	17,135	3,00,936	
Sikkim	574	1	0	0	1	11	11	10	225	
Tamil Nadu	14,34,554	11,330	55,762	55,762	1,22,854	3,53,533	3,41,182	3,22,460	13,86,943	
Telangana	2,64,467	2,389	1,797	1,797	5,984	1,448	1,448	1,442	13,590	
Tripura	10,879	24	5	5	35	50	16	3	351	
Uttar Pradesh	30,52,960	20,336	10,654	10,654	41,644	10,434	10,434	10,434	2,02,367	
Uttarakhand	86,328	489	556	556	1,602	1,078	1,078	1,078	11,205	
West Bengal	10,79,871	10,066	17,532	19,066	46,664	31,826	31,304	27,934	2,58,734	
Grand Total	1,70,22,386	1,29,989	2,31,783	2,33,343	5,95,115	5,99,016	5,50,212	5,06,542	32,87,061	

This Information was given by the Minister of State for Ministry of Agriculture & Farmers Welfare **** Shri Gajendra Singh Shekhawat

APS/RCS

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