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Crop insurance sees jump in enrolment in kharif season

Surge comes amid weather-related risks, West Bengal's return to the scheme

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NEW DELHI

The number of farmers covered under the Centre's marquee crop insurance scheme, Pradhan Mantri Fasal Bima Yojana (PMFBY), has risen by nearly a fifth to 27.3 million in the ongoing kharif season due to weather-related risks and the return of West Bengal to the scheme, according to data reviewed by *Mint*.

The increase comes as the government and states seek to expand insurance coverage amid concerns over erratic monsoon conditions and the possibility of a strong El Niño.

The PMFBY, including the Restructured Weather-Based Crop Insurance Scheme (RWBCIS), covered 29.7 million hectares across 25 states and Union territories during the 2026 kharif season, with 10.6 crore applications and a total sum insured of ₹1.86 trillion, according to government data.

This marked an increase from the 2025 kharif season, when the scheme received 7.17 crore applications and covered 26.9 million hectares across 24 states and Union territories, with the sum insured at ₹1.45 trillion.

"The increase in PMFBY enrolment can be attributed to a few clear factors. The possibility of El Niño and deficient rainfall led the government and state administrations to closely track enrollment and push for wider coverage, including through greater coverage of Kisan Credit Card loans under PMFBY," said Ashish



Agrawal, head, agribusiness, Bajaj General Insurance.

For small and marginal farmers, a severe crop loss can affect farm income, loan repayment, purchase of inputs for the next season and household spending. Crop insurance helps shift at least part of the financial risk associated with crop failure away from the farmer.

PMFBY, launched in 2016, protects farmers against crop losses arising from natural calamities, pests and diseases. Farmers pay 2% of the premium for kharif crops, 1.5% for rabi crops and 5% for commercial and horticultural crops, while the balance actuarial premium is shared between the Centre and states in a 50:50 ratio.

Queries emailed to the agriculture ministry and West Bengal government remained unanswered till press time.

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