

Article Date	Headline / Summary	Publication
30 Sep 2026	PM crop insurance enrolment rises as weather risks mount, Bengal rejoins scheme	Mint

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PMFBY covered 27.3 million farmers in the 2026 Kharif season, with West Bengal's return and concerns over monsoon risks driving wider participation. 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 agri business, 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 is designed to 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. For northeastern states, from kharif 2020, and Himalayan states, from kharif 2023, the Centre bears 90% of the premium subsidy.

Bengal return boosts coverage West Bengal's return to PMFBY has had a significant impact on the overall enrolment numbers. The state had withdrawn from the central crop-insurance scheme from Kharif 2019 and shifted to its own Bangla Shashya Bima Yojana. Over 3.2 million farmers opted for PMFBY this season. "The rise in participation after West Bengal joined the PM Fasal Bima Yojana

shows that people wanted to be part of the scheme, and that has now been demonstrated,” said Sushmita Dev, BJP parliamentarian from West Bengal. The key reason for the increase in beneficiaries is the complete digitisation of the scheme and the payment of claims through direct benefit transfer (DBT), said Nishant Kumar, associate professor, Centre for Political Studies, School of Social Sciences, JNU. “Under the crop insurance scheme of the previous Trinamool Congress government in the state, crop losses due to damage caused by animals were not covered,” said Kumar. “The PM Fasal Bima Yojana will therefore be beneficial for around 5 million farmers in West Bengal,” he added.

Queries emailed to the Ministry of Agriculture and Farmers Welfare and West Bengal government remain unanswered till the press time. Weather risks Bengal’s return is not the only factor behind the increase. “Lower-than-expected rainfall during the early part of the season in states such as Karnataka, Tamil Nadu and Andhra Pradesh made crop risk more visible to farmers and encouraged greater participation in the scheme,” Agrawal of Bajaj General insurance said.” The numbers, therefore, reflect both policy-level efforts to expand coverage and the way farmers respond when the risk of crop loss becomes more immediate,” he added.

According to India Meteorological Department (IMD) data, rainfall was 35.4% below normal in June, 1% above normal in July and 16.3% below normal in August. Cumulative rainfall across the country from 1 June to 29 September stood at 758.5 mm, 12% below the normal. The IMD had cut its June-September monsoon forecast to 90% of the long-period average (LPA) from 92% on 29 May, citing El Niño conditions. India last recorded a below-normal monsoon in 2023, when rainfall was 95% of the LPA.

Mint reported on 7 July that amid rising concerns that El Niño could disrupt the ongoing kharif season, the finance ministry has directed insurance companies to expedite the implementation of PMFBY, with a focus on faster farmer enrolment, quicker claim settlement and stronger operational preparedness in vulnerable districts, according to two people aware of the matter. Separately, the agriculture and farmers welfare ministry has asked all implementing states and insurance companies to step up awareness campaigns for the Pradhan Mantri Fasal Bima Yojana (PMFBY) and RWBCIS. Stakeholders have been asked to draw up micro-level implementation plans in coordination with district administrations and other agencies to boost farmer participation and ensure timely enrollment ahead of the deadline, per a letter reviewed by Mint.