

Insurance Support For Marine Fishermen

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The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying is implementing a flagship scheme 'Pradhan Mantri Matsya Sampada Yojana' (PMMSY) to bring about Blue Revolution through sustainable and responsible development of fisheries sector and welfare of fishermen in India with an investment of Rs.20,050 crore in all States/ Union Territories. The scheme *inter-alia* provides social security measure to fishers including inland fishermen and fish workers through group accidental insurance coverage to fishers including both marine and inland fishermen and allied fish workers wherein the entire insurance premium amount is shared between the Centre & State in the ratio of 60:40 basis for General States, 90:10 for the Himalayan & North Eastern states while in the case of the Union territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY includes (i) Rs.5,00,000/- against death or permanent total disability (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of accident for a sum of Rs. 25,000/-. During the last three years (2022-23 to 2024-25) of the implementation of the PMMSY, Central Government has released a sum of Rs.54.03 crores for insurance coverage of 103.73 Lakh fishers with an average of 34.57 lakh fishers annually.

This information was given by Union Minister of State, Ministry of Fisheries, Animal Husbandry and Dairying, Shri George Kurian, in a written reply in Rajya Sabha on 23rd July, 2025.

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