

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 3741
TO BE ANSWERED ON THE 11TH AUGUST, 2026

CROP INSURANCE AND KCC LOANS FOR HORTICULTURAL CROPS

3741. DR. ANAND KUMAR:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the details of the maximum claim amount payable per hectare under crop insurance for horticultural crops;
- (b) the number of horticultural farmers who are getting benefits under the crop insurance schemes in the country and in Madhya Pradesh;
- (c) whether the credit limit per hectare has been fixed for farmers cultivating horticultural crops through Kisan Credit Card (KCC); and
- (d) if horticultural crop-producing farmers are currently not covered under the crop insurance, the action plan and timeline of the Government to cover them in a phased manner?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

- (a): The sum insured is determined on the basis of the Scale of Finance (SoF) declared by the State Level Technical Committee (SLTC) or Notional Value of Average Yield per hectare for all crops including horticultural crops, as selected by the State/UT Government concerned. This is the maximum claim amount payable per hectare under the Pradhan Mantri Fasal Bima Yojana (PMFBY)/Restructured Weather Based Crop Insurance Scheme (RWBCIS).
- (b): Since inception of RWBCIS in Kharif 2016, total 213.19 lakh farmer applications, growing horticultural crops, have been enrolled in the country. State Government of Madhya Pradesh has not notified horticulture crops under these schemes.
- (c): Scale of Finance for all crops including horticultural crops, for advancing of crop loans under Kisan Credit Card (KCC) are declared by the State Level Technical Committee (SLTC) for each district in the respective State.
- (d): Horticulture crop producing farmers are covered under the crop insurance schemes implemented by the Government, Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS), subject to notification of the crop and area by the concerned State/UT Government.
