

O.I.H.

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE, COOPERATION & FARMERS WELFARE

LOK SABHA
STARRED QUESTION NO. 85
TO BE ANSWERED ON THE 22ND NOVEMBER, 2016

COMPENSATION UNDER CROP INSURANCE SCHEME

*85. SHRI KANTI LAL BHURIA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण
1/2â€”â€”è
be pleased to state:

- (a) the unit taken into consideration for determining crop insurance and scale of compensation provided under various crop insurance schemes;
- (b) the extent to which the farmers are compensated by Insurance companies in the event of damage or loss of crop due to natural calamities;
- (c) whether compensation under the various crop insurance schemes has been provided to the farmers for damage of crops owing to hailstorm, excessive rainfall, storms, etc. during the last year and the current year and if so, the details thereof, PSU and Insurance company-wise and State-wise; and
- (d) if not, the reasons therefor and the time-frame drawn for compensating farmers under various crop insurance schemes?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण 1/2â€”â€”è

(SHRI RADHA MOHAN SINGH)

(a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA
STARRED QUESTION NO. 85 DUE FOR REPLY ON 22ND NOVEMBER, 2016.**

(a): The unit taken into consideration for determining Crop Insurance under Pradhan Mantri Fasal Bima Yojana (PMFBY) is village/village panchayat or any other equivalent unit as notified by State Government for major crops. For other crops it may be a unit of size of village/village panchayat or above. Under Restructured Weather Based Crop Insurance Scheme (WBCIS) Reference Unit Area (RUA) is notified by the State Government based on available Automatic Weather Stations (AWSs)/Automatic Rain gauge Stations (ARSs) in the area.

The scale of compensation is based on the sum insured which under both the schemes is equal to Scale Of Finance per hectare as decided by the District Level Technical Committee (DLTC) for relevant crop in that district.

(b): In the event of damage or loss of crop due to natural calamities, compensation/claim is determined based on the shortfall in actual yield as assessed through Crop Cutting Experiments (CCEs) vis-a-vis threshold yield. Threshold yield being average yield of past seven years (excluding a maximum two calamity year(s) as notified by State Government/ Union Territory) multiplied by applicable indemnity level for that crop.

The compensation/claim amount is arrived thereafter as per the formula below :

$$\frac{(\text{Actual Yield} - \text{Threshold Yield})}{\text{Threshold Yield}} \times \text{Sum Insured}$$

(c) & (d): As per provisions of the schemes, the claims are being processed and settled by the concerned insurance companies based on the final yield data/weather data provided within the stipulated time by the State Government/designated agencies. The claims settled by the insurance companies during Kharif 2015 and Rabi 2015-16 under various crop insurance schemes are **annexed**.

For the schemes implemented in 2015-16, State Government and Central Government were to provide equal subsidy towards premium and/or settlement of claims as per the relevant scheme. All proposals of premium subsidy and/or claims received from the implementing agency by the Central Government have been cleared. For current year Central Government has already initiated release of funds towards its share of upfront advance premium subsidy. Claims for the current year will however be settled as per the time frame provided in the schemes, according to which cut-off date for receipt of yield data is within one month from final harvest. Thereafter, the claims are to be processed, approved and settled by the concerned insurance companies within three weeks from receipt of yield data.

ANNEXURE**CLAIMS PAID UNDER NATIONAL AGRICULTURAL INSURANCE
SCHEME DURING LAST YEAR**

Rs. In lakh

S.No.	STATE	Kharif 2015	Rabi 2015-16
1	ANDHRA PRADESH	0	0
2	ASSAM	0	0
3	BIHAR	0	0
4	CHHATTISGARH	67762	0
5	GOA	0	0
6	GUJARAT	179533	18
7	HARYANA	0	0
8	HIMACHAL PRADESH	162	0
9	JHARKHAND	0	0
10	KARNATAKA	69280	0
11	KERALA	0	0
12	MADHYA PRADESH	6	0
13	MAHARASHTRA	420505	0
14	MANIPUR	270	0
15	MEGHALAYA	0	0
16	MIZORAM	0	0
17	ODISHA	0	0
18	RAJASTHAN	0	0
19	SIKKIM	0	0
20	TAMILNADU	784	0
21	TELANGANA	0	0
22	TRIPURA	0	0
23	UTTAR PRADESH	0	0
24	UTTARAKHAND	0	0
25	WEST BENGAL	0	0
26	A & N ISLANDS	0	0
27	PUDUCHERRY	0	0
28	JAMMU & KASHMIR	0	0
GRAND TOTAL		738302.82	18.16

NAIS was implemented by Agriculture Insurance Company of India Limited only.

Rs.466100 Lakh and Rs.177634 Lakhs have been released for payment to farmers of Madhya Pradesh & Odisha for claims relating to Kharif 2015 season.

SCHEME		MODIFIED AGRICULTURAL INSURANCE SCHEME (MNAIS)										
		CLAIMS PAID										Rs. in Lakh
Kharif 2015		COMPANY										
Sl. No.	State / UT	Agriculture Insurance Co.	ICICI-Lombard GIC	IFFCO-Tokio GIC	HDFC ERGO GIC	FUTURE Generali IC	Reliance GIC	MS CholaMandlam GIC	Tata AIG GIC	Bajaj Allianz GIC	SBI GIC	Universal Sampo GIC
1	Andhra Pradesh	6176.24	0	0	0.00	0.00	0.00	0.00	0	0	0	0
2	Andaman & Nicobar		0	0	0.00	0.00	0.00	0.00	0	0	0	0
3	Bihar		0	0	0.00	0.00	0.00	0.00	0	0	0	0
4	Goa	0.00	0	0	0.00	0.00	0.00	0.00	0	0	0	0
5	Jharkhand		0	0	0.00	0.00	0.00	0.00	0	0	0	0
6	Karnataka		0	0	0.00	0.00	0.00	0.00	0	0	0	0
7	Kerala	37.55	0	0	0.00	0.00	0.00	0.00	0	0	0	0
8	Rajasthan		61163	0	168.81	0.00	0.00	876.69	0	0	0	1526
9	Tamil Nadu		0	0	0.00	0.00	0.00	0.00	0	0	0	0
10	Telangana		0	0	0.00	0.00	0.00	0.00	0	0	0	0
11	Uttar Pradesh	2347.27	8165	4418	13803.78	0.00	4828.73	0.00	0	498	461	4504
12	Uttarakhand	48.79	0	0	0.00	0.00	0.00	0.00	0	0	0	4
13	West Bengal		0	0	0.00	0.00	0.00	0.00	0	0	0	0
	TOTAL	8609.84	69328	4418	13973	0.00	4829	877	0	498	461	6035
Rabi 2015-16												
1	Andhra Pradesh		0	0	0.00	0.00	0.00	0.00	0	0	0	0
2	Andaman & Nicobar		0	0	0.00	0.00	0.00	0.00	0	0	0	0
3	Assam		0	0	0.00	0.00	0.00	0.00	0	0	0	0
4	Bihar		0	0	0.00	0.00	0.00	0.00	0	0	0	0
5	Goa	0.00	0	0	0.00	0.00	0.00	0.00	0	0	0	0
6	Jharkhand		0	0	0.00	0.00	0.00	0.00	0	0	0	0
7	Karnataka	14.82	0	0	0.00	0.00	0.00	0.00	0	0	0	0
8	Kerala		0	0	0.00	0.00	0.00	0.00	0	0	0	0
9	Rajasthan		0	0	0.00	0.00	0.00	0.00	0	0	0	0
10	Tamil Nadu		0	0	0.00	0.00	0.00	0.00	0	0	0	0
11	Telangana		0	0	0.00	0.00	0.00	0.00	0	0	0	0
12	Uttar Pradesh	6261.71	2408	6232	0.00	272.62	5707.88	0.00	85	85	1691	2582
13	Uttarakhand	154.09	0	0	0.00	0.00	0.00	0.00	0	0	0	0
14	West Bengal		0	0	0.00	0.00	0.00	0.00	0	0	0	0
	TOTAL	6430.62	2408	6232	0.00	272.62	5707.88	0.00	85	85	1691	2582

Scheme		WEATHER BASED CROP INSURANCE SCHEME (WBCIS)										
Company		CLAIMS PAID										
Kharif 2015		COMPANY										Rs. in Lakh
Sl. No.	State / UT	Agriculture Insurance Co.	ICICI-Lombard GIC	IFFCO-Tokio GIC	HDFC ERGO GIC	MS CholaMandlam GIC	Tata AIG GIC	FUTURE Generali IC	Reliance GIC	Bajaj Allianz GIC	SBI GIC	Universal Sampo GIC
1	Andhra Pradesh	13762.50								0.00	0.00	
2	Assam		0.00		0.00	0.00		0.00	0.00	0.00	0.00	
3	Himachal Pradesh		25.50		116.27	0.00	2.33		62.27	2.59	0.00	
4	Kerala	673.26								0.00	0.00	
5	Madhya Pradesh		20.33		677.13	1910.55	25.79		1.34	0.00	0.00	
6	Maharashtra	23951.51		81.62	822.70	32.64	247.66		373.95	2197.04	0.00	
7	Rajasthan	6735.41			3350.35	4596.34				33653.01	8598.70	
8	Telangana	5798.88								0.00	0.00	
9	Uttar Pradesh		6785.13		743.93	3690.00	3456.25	3432.16	1137.84	631.50	0.00	1470.40
10	Uttarakhand	267.72				176.75				0.00	0.00	
11	West Bengal	8.57		0.20	0.00					0.00	0.00	
	TOTAL	51197.85	6830.96	81.82	5710.39	10406.27	3732.03	3432.16	1575.40	36484.14	8598.70	1470.40
Rabi 2015-16												
1	Andhra Pradesh										0.00	
2	Assam					0.00		0.00	0.00	-	0.00	
3	Bihar										0.00	
4	Chhatisgarh										0.00	
5	Haryana										0.00	
6	Himachal Pradesh		0.00			0.00			0.00		0.00	
7	Jammu & Kashmir										0.00	
8	Jharkhand										0.00	
9	Karnataka										0.00	
10	Kerala										0.00	
11	Madhya Pradesh		1220.28		1994.29	825.11	17.34		0.14		0.00	
12	Maharashtra	13807.16									0.00	
13	Rajasthan	6288.63			0.00	879.99				0.00	0.00	
14	Telangana										0.00	
15	Uttar Pradesh		2103.42		0.00	3828.50	3520.86	4493.92	5.91	1277.90	0.00	617.62
16	Uttarakhand	444.57									0.00	
17	West Bengal								0.00		0.00	
	TOTAL	20540.36	3323.69	0.00	1994.29	5533.61	3538.20	4493.92	6.06	1277.90	0.00	617.62
