

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.2008**  
TO BE ANSWERED ON THE 14<sup>TH</sup> MARCH, 2017

**CROP INSURANCE**

2008. SHRI KONDA VISHWESHWAR REDDY:

SHRI YOGI ADITYA NATH:

SHRI GUTHA SUKENDER REDDY:

SHRI RAVNEET SINGH:

SHRI RAMDAS C. TADAS:

Will the Minister of AGRICULTURE AND FARMERS WELFARE †äöŠääÓä एवं किसान कल्याण ½ää"ääè  
be pleased to state:

- (a) whether it is true that the Government has introduced new Crop Insurance Scheme stressing the need of advantage to the farmers, if so, the details thereof along with the salient features of the scheme;
- (b) the details of the States where Pradhan Mantri Fasal Bima Yojana (PMFBY) has been implemented so far;
- (c) the details of the precautions taken by the Government to make the scheme Suraksha Kavach more advantageous to the farmers from getting out of burden of premiums and crop losses;
- (d) the details of beneficiaries covered under the Pradhan Mantri Fasal Bima Yojana till October, 2016, State-wise;
- (e) the details of claims filed under PMFBY and the amount disbursed against the claims till October, 2016, State-wise;
- (f) the details of average premium charged by private insurance companies and agricultural Insurance Company of India; and
- (g) whether it is also a fact that abnormal delays are taking place in settlement of claims of farmers, if so, the remedial measures taken by the Government for early settlement of claims and avoid losses to the farmers?

‡āðŠāāŌā एवं किसान कल्याण ½āā"āāĒā¾ā ½āñā Àā•¾ā ½āā"āāē ( SHRI PARSHOTTAM RUPALA)

(f): As per provision of PMFBY/RWBCIS actuarial premium rate charged by the companies is determined through the bidding process and varies depending upon the risk associated with crop and area/ cluster. As per available information for Kharif 2016 the average premium rate on the basis of business was 12.29% and 12.65% by Agriculture Insurance Company of India Ltd. (AIC) and other companies including both private and General Insurers'(Public Sector) Association (GIPSA) companies respectively.

(g): There are some instances of delay in settlement of claims of farmers, which pertain to erstwhile schemes and which may interalia be attributed to reasons such as delay in submission of yield data or release of funds by States/Union Territories etc. To address such issues under the new schemes several measures have been incorporated namely, timelines have been stipulated for completion of every activity, be it submission of proposals by banks to insurance companies, assessment of yield by State Government agencies, processing and settlement of claims by insurance companies, the last to be done within three weeks of receipt of yield data from State. To expedite the yield data submission, the Department has deployed CCE Agri App and made it mandatory for States to transmit data through CCE Agri App/smartphones. Further, new remote sensing technology is also being experimented to achieve more accurate yield loss assessment for purposes of accurate claim settlement. Most importantly, the National Crop Insurance Portal has been launched to facilitate online flow of information and service delivery among stakeholders. Accordingly, under the new scheme claims for Kharif 2016 are being settled as per the stipulated time frame upon receipt of yield data and share in premium subsidy from States.

**ANNEXURE-I****State-wise coverage of farmers under PMFBY  
during Kharif 2016**

<b>S.No.</b>	<b>STATE</b>	<b>NO. OF FARMERS COVERED</b>
1	ANDHRA PRADESH	859867
2	BIHAR	1485539
3	CHHATTISGARH	1396333
4	GOA	742
5	GUJARAT	1842355
6	HARYANA	695281
7	HIMACHAL PRADESH	111582
8	JHARKHAND	828346
9	KARNATAKA	1555552
10	MADHYA PRADESH	3791832
11	MAHARASHTRA	10940569
12	MANIPUR	9177
13	MEGHALAYA	63
14	ORISSA	1763506
15	RAJASTHAN	4985279
17	TAMILNADU	16056
18	TELANGANA	591952
20	TRIPURA	1902
21	UTTAR PRADESH	3389529
22	UTTARAKHAND	129386
23	WEST BENGAL	3089434
		<b>37484282</b>

**ANNEXURE-II****State-wise details of claims filed during Kharif 2016 under PMFBY till October, 2016****(Rs. in lakhs)**

<b>Sr. No.</b>	<b>States</b>	<b>Prevented Sowing</b>	<b>Mid-season adversity</b>	<b>Localised calamities</b>
1	Chhattisgarh	-	1099.58	8.00
2	Karnataka	-	18.16	-
3	Maharashtra	-	117.56	575.21
4	Madhya Pradesh	-	941.27	660.22
5	Uttar Pradesh	-	3075.75	55.27
6	Gujarat	1.21	-	-
7	Andhra Pradesh	-	-	86.02
8	Bihar	-	-	0.33
9	Haryana	-	-	493.39
10	Himachal Pradesh	-	-	0.03
11	Manipur	-	-	0.13
12	Rajasthan	-	-	6.05
13	Tamil Nadu	-	-	0.60
14	Telangana	-	-	0.16

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