

O.I.H.

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

LOK SABHA
STARRED QUESTION NO. 444
TO BE ANSWERED ON THE 27TH MARCH, 2018

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME

*444. SHRIMATI RAMA DEVI:
SHRI LAXMI NARAYAN YADAV:

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

- (a) the rules under which insurance cover is provided to farmers under the Restructured Weather Based Crop Insurance Scheme (RWBCIS) along with the names of crops and perennial crops covered under the said insurance scheme;
- (b) the manner in which the above scheme is different from the Pradhan Mantri Fasal Bima Yojana;
- (c) the number of farmers who have been benefited under RWBCIS during the last three years, State/UT-wise; and
- (d) the reasons for formulation of a separate RWBCIS?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण ½âââè (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. 444 DUE FOR REPLY ON 27TH MARCH, 2018.**

(a) to (d): Restructured Weather Based Crop Insurance Scheme (RWBCIS) is a weather index based scheme launched in Kharif 2016 after revisiting the erstwhile Weather Based Crop Insurance Scheme (WBCIS). The scheme provides insurance protection to farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc. which factors are deemed to impact adversely the crop production. Thus it is a named peril insurance scheme and claims are calculated on the basis of difference in (below or above) observed trigger value. The State Government in consultation with experts and insurance companies decide trigger points/values for loss calculation and finalise area-wise Term-sheets for each crop. The assessment/reference unit area under the scheme is related to availability of Automatic Weather Stations (AWSs)/Automatic Rain-Gauge Stations (ARGs), which are mostly available at circle, block levels. Unlike RWBCIS, Pradhan Mantri Fasal Bima Yojana (PMFBY) is a yield index linked /comprehensive risk insurance scheme covering pre-sowing to post harvest losses wherein insurance unit is village/village panchayat for major crops and claim calculation is based on yield/loss assessment through Crop Cutting Experiments (CCEs). However, with respect to all other parameters namely, premium rates for farmers, selection of insurance company through transparent bidding process, sum insured equal to Scale of Finance etc. the two schemes are at par.

The RWBCIS envisages coverage of all food and oilseeds crops and annual/perennial commercial/horticultural crops. It is the prerogative of the State Government/ Union Territory to select the crops. However, RWBCIS has been

specifically formulated to cover those annual/perennial commercial/ horticultural crops where methodology for calculation of yield data/past yield data based on CCEs as required under PMFBY is not available. Further, the availability of past weather data and requisite infrastructure viz. Automatic Weather Stations (AWSs) and Automatic Rain Gauge Stations (ARGs) needs to be ensured/notified by the State Government.

State/UT-wise details of farmers covered and farmers benefitted under RWBCIS and erstwhile WBCIS during last three years are **annexed**.

Annexure							
State Wise details of Number of farmers Insured and benefitted under Restructured Weather Based Crop Insurance Scheme (RWBCIS) during last three years							
Sl. No.	State	2014-15		2015-16		2016-17	
		No. of Farmers Insured	No. of Farmers benefitted	No. of Farmers Insured	No. of Farmers benefitted	No. of Farmers Insured	No. of Farmers benefitted
1	Andhra Pradesh	96610	80560	731755	283859	766376	758244
2	Assam	23351	21738	43424	24391	51749	23370
3	Bihar	1846856	1582422	0	0		
4	Chhattisgarh	974199	590731	0	0	6701	1106
5	Haryana	22	7	0	0		
6	Himachal Pradesh	99015	89046	136333	85944	119357	89026
7	Jammu & Kashmir	1364	1364	0	0		
8	Jharkhand	158589	158589	0	0		
9	Karnataka	175088	124889	0	0	177132	145978
10	Kerala	29502	22715	34803	33081	58990	20393
11	Madhya Pradesh	168771	165535	249320	166304	513595	338941
12	Maharashtra	1425161	1284657	839822	785798	212960	123167
13	Rajasthan	5852258	5112863	6115611	5319448	44150	30433
14	Telangana	71824	70102	94832	87632	88772	83596
15	Uttar Pradesh	284580	278508	722325	697800	6250	6250
16	Uttarakhand	41246	37934	47680	25231	53396	43546
17	West Bengal	3408	2707	14837	9516	1713	13
	Grand Total	11251844	9624367	9030742	7519004	2101141	1664063
