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

# **LOK SABHA UNSTARRED QUESTION NO.592**TO BE ANSWERED ON THE 6<sup>TH</sup> FEBRUARY, 2018

#### **COMPENSATION UNDER CROP INSURANCE SCHEME**

592. SHRI KRUPAL BALAJI TUMANE: SHRIMATI BHAVANA PUNDALIKRAO GAWALI PATIL:

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

- (a) the unit taken into consideration while determining crop insurance;
- (b) the extent to which insurance companies compensate the loss suffered by farmers in case of damage or destruction of crops due to natural calamities;
- (c) whether compensation has been given to farmers under various crop insurance schemes in cases of loss of crops due to hailstorm, heavy rainfall, storms etc.;
- (d) if not, the reasons therefor; and
- (e) the time-frame fixed for provision of compensation to farmers under various crop insurance schemes?

#### **ANSWER**

#### MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI GAJENDRA SINGH SHEKHAWAT)

(a) to (e): Pradhan Mantri Fasal Bima Yojana (PMFBY), a yield index based scheme, provides comprehensive insurance coverage against the crop losses due to natural non-preventable risks including hailstorm, heavy rainfall, storms etc. and unit area for assessment of losses due to wide-spread natural calamities has been reduced to village/village panchayat for major crops. However, States/UTs can notify the unit area above village/village panchyat for minor crops. As per scheme provisions, farmers are indemnified to the extent/percentage of crop losses against the defined Threshold Yield multiplied by sum insured as decided by the State Government. Claim amount for wide spread calamites are calculated based on the yield data arrived from requisite number of Crop Cutting Experiments (CCEs). However, losses due to localized risks of hailstorm, landslide and inundation and post-harvest losses are calculated on individual insured farm basis.

On the other hand, weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) provides insurance protection/claims to the farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc. which are deemed to impact adversely the crop production.

The tentative details of total claims paid/payable to farmers under aforesaid schemes including for crop losses due to hailstorm, heavy rainfall, storm etc. during 2016-17 are **Annexed**.

Specific timelines for various activities including settlement of claims by insurance companies within three weeks of receipt of yield data from concerned State Governemnts, have been provided under the scheme.

### Annexure

### Tentative details of total claims and number of farmers benefitted under PMFBY and RWBCIS during 2016-17

SI. No.	State / UT	Total Claims (Rs. In lakhs)	No. of Farmers benefitted
1	Andhra Pradesh	90678	877241
2	Andaman & Nicobar Islands	15	295
3	Assam	502	23370
4	Bihar	32718	149698
5	Chhatisgarh	15473	135221
6	Goa	3	111
7	Gujarat	100248	500219
8	Haryana	29476	216683
9	Himachal Pradesh	4420	110941
10	Jharkhand	2642	36630
11	Karnataka	117358	750599
12	Kerala	2142	23288
13	Madhya Pradesh	194492	1233655
14	Maharashtra	231225	2901571
15	Manipur	196	8358
16	Meghalaya	3	0
17	Orissa	43018	167909
18	Puducherry	734	4254
19	Rajasthan	130824	2256928
20	Sikkim	0	0
21	Tamil Nadu	278512	857948
22	Telengana	18392	227324
23	Tripura	10	522
24	Uttar Pradesh	53747	1061902
25	Uttarakhand	2747	61679
26	West Bengal	36256	429495
	TOTAL	1385830	12035841

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