

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

LOK SABHA
UNSTARRED QUESTION NO.3350
TO BE ANSWERED ON THE 1ST JANUARY, 2019

CROP INSURANCE THROUGH COOPERATIVE BANKS

3350. SHRI SUKHBIR SINGH JAUNAPURIA:

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

- (a) whether the Government plans to insure crops of farmers through cooperative banks and if so, the details thereof and the amount fixed for the same;
- (b) whether the Government is considering to lay down new rules and laws for insurance companies in cooperative banks and whether insurance is proposed to be done at Panchayat and Village level instead of Tehsil level;
- (c) if so, the details in this regard;
- (d) whether the Government has provided insurance to the farmers through cooperative banks in case of damage to the crops during the last five years; and
- (e) if so, the details thereof, State-wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) to (e): The Pradhan Mantri Fasal Bima Yojana (PMFBY) launched from Kharif, 2016 mandatorily covers all farmers availing Seasonal Agricultural Operations (SAO) loan/Kisan Credit Card (KCC) loans from financial institutions, including Cooperative Banks, for the crops and areas notified by the respective State/Union Territory (UT) Governments under the scheme. Besides, non loanee/other farmers are also enrolled through Cooperative banks. In the two years of its implementation, the value of sum insured under the Scheme is Rs. 2.03 lakh crore (2016-17) and Rs. 2.12 lakh crore (2017-18). Further, the unit area of insurance for major crops has been brought down to village/village panchayat under the scheme. However, States/UTs can notify higher unit area i.e. block, tehsil etc., for minor crops. The claims arising due to losses are also paid by the insurance companies through the financial institutions including cooperative banks. State-wise details of claims paid during last five years i.e. from 2013-14 to 2017-18 under various crop insurance schemes through financial institutions including cooperative banks are given in the **Annexure**.

Annexure						
Annexure referred to in reply to Part (a) to (e) of Lok Sabha Unstarred Question No. 3350 due for answer on 01.01.2019 .						
Details of claims paid by financial institutions including cooperatives banks/institutions from 2013-14 to Kharif 2017 under various Crop Insurance Schemes implemented during this period						
						Rs Crore
Sr. No.	State / UT	2013-14	2014-15	2015-16	2016-17	Kharif 2017
1	A & N Islands	0.95	0.06	0.01	0	-
2	Andhra Pradesh	709.20	92.26	331.15	894	495
3	Assam	1.72	13.40	5.52	5	1
4	Bihar	855.50	1,124.73	973.32	349	373
5	Chhattisgarh	89.42	185.02	698.63	160	1,304
6	Goa	-	-	0.14	0	0
7	Gujarat	38.10	504.24	1,796.13	1,262	1,042
8	Haryana	27.24	0.01	-	296	619
9	Himachal Pradesh	10.08	32.94	37.19	45	3
10	Jammu & Kashmir	0.02	0.54	-	-	6
11	Jharkhand	36.79	29.13	225.73	31	37
12	Karnataka	62.64	222.64	878.81	1,863	808
13	Kerala	5.79	7.20	14.11	45	8
14	Madhya Pradesh	2,837.67	741.51	4,808.16	2,000	5,428
15	Maharashtra	201.02	2,232.45	5,526.89	2,316	2,861
16	Manipur	-	1.85	2.70	2	-
17	Meghalaya	0.05	0.16	-	0	-
18	Mizoram	-	-	-	-	-
19	Odisha	638.86	263.31	1,782.64	431	1,728
20	Puducherry	0.05	0.02	-	8	-
21	Rajasthan	763.26	1,190.86	1,787.13	1,868	1,577
22	Sikkim	-	-	-	0	-
23	Tamil Nadu	634.81	36.00	521.09	3,424	41
24	Telangana	-	169.87	399.59	178	440
25	Tripura	-	-	0.00	1	0
26	Uttar Pradesh	431.94	780.80	1,443.57	554	247
27	Uttarakhand	16.85	41.64	18.01	27	27
28	West Bengal	410.42	178.36	357.70	419	166
	Grand Total	7,772	7,849	21,608	16,178	17,210
