

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

LOK SABHA
UNSTARRED QUESTION NO.4496
TO BE ANSWERED ON THE 8TH JANUARY, 2019

CROP INSURANCE

4496. SHRI PRATAPRAO JADHAV:

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

- (a) whether the Government has taken/ proposes to take any steps to increase the amount under crop insurance scheme to enable the farmers to recover the crop losses and sustain themselves in financial crisis in view of the pathetic situation of the farmers especially in Buldhana Parliamentary Constituency and the meagre amount of insurance paid to them;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

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 (c): The objective of launching the new scheme Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) from Kharif 2016, is to provide a simple and affordable crop insurance product to ensure comprehensive risk cover for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest, to provide adequate claim amount and timely settlement of claims.

To provide maximum benefits to the insured farmers, sum insured for crop insurance has been equated to the Scale of Finance due to which sum insured has been increased about 77% and 83% during 2016-17 and 2017-18 respectively as compared to erstwhile crop insurance schemes in 2015-16. Scale of Finance has been reviewed annually by District Level Technical Committee (DLTC) in each district and revisions are made in the Scale of Finance.

Removal of the provision of capping on premium and consequent reduction of sum insured, which was a feature of erstwhile schemes has also facilitated farmers to get claim against full sum insured without any reduction.

The details of premium collected from farmers and claims paid to farmers in respect of Maharashtra since inception of the schemes in Kharif 2016 to Kharif 2017 is given below:

Year & Season	Farmers' share in Premium	Approved Claims	Claims Paid
	(Rs. in crore)		
Kharif 2016	599.30	2079.90	2079.90
Rabi 2016-17	93.02	236.92	235.75
Kharif 2017	419.88	2862.58	2860.59
