

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.3806**  
TO BE ANSWERED ON THE 16<sup>TH</sup> JULY, 2019

**CROP INSURANCE UNDER RWBCIS**

3806. SHRI AJAY NISHAD:

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

- (a) the rules under which farmers are provided insurance under Restructured Weather Based Crop Insurance Scheme (RWBCIS);
- (b) the name of the crops and perennial crops covered under this scheme;
- (c) the features in which this scheme is different from Pradhan Mantri Fasal Bima Yojana;
- (d) the details of the farmers benefited under Restructured Weather Based Crop Insurance Scheme during the last three years, State/UT-wise; and
- (e) the reasons for preparing a separate Restructured Weather Based Crop Insurance Scheme?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री ( SHRI NARENDRA SINGH TOMAR)

(a) to (e): With a view to provide protection against likely yield loss due to adverse weather parameters, especially to commercial/horticultural crops or crops for which past yield data is not available, weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) has also been introduced by the Government from Kharif 2016 season in the country alongwith yield index based Pradhan Mantri Fasal Bima Yojana (PMFBY).

Similar to PMFBY, RWBCIS is available to all States/Union Territories and optional/voluntary for the States and they have to select insurance company, notify the crops & areas and provide weather data of current season to settle the claims under the scheme. The basic difference between the PMFBY and RWBCIS is in its methodology for settlement of claims. Under PMFBY coverage and settlement of claims is made on the yield data based on requisite number of Crop Cutting Experiments (CCEs) submitted by the concerned

State Government. Hence, crops especially perennial/horticultural crops for which yield data based on authentic methodology is not available can not be covered under PMFBY. These crops can now be covered under RWBVIS, which provides insurance protection/ admissible claims to the eligible farmers against adverse weather incidence, such as deficit or excess rainfall, high or low temperature (including heat wave, cold wave, frost), humidity etc. which are deemed to adversely impact the crop. Claims under RWBCIS are worked out if observed trigger value falls below or above, the notified trigger value. Claims per unit will be calculated using following formula depending upon index definition:

Claims per Unit = (Difference between Observed & Notified index value) X Notional Payout

Overall claims will be claims per unit X Number of Units

State-wise details of crops notified under RWBCIS during Kharif 2018 and Rabi 2018-19 are at **Annexure-I**.

State-wise details of farmer applicants insured and farmer applicants benefited with claims under RWBCIS during last three years are at **Annexure-II**.

		<b>Annexure-I</b>
<b>States-wise details of crops notified by States/UTs under RWBCIS during Kharif 2018</b>		
ANDHRA PRADESH	WBCIS	Cotton (Kapas) - RF,Groundnut (Pea Nut) - RF,Mosambi (sweet lime),Oil Palm,Red Chillies - RF, Tomato - RF
CHHATTISGARH	WBCIS	Banana,Brinjal,Chillies,Ginger,Guava,Papaya, Tomato
HIMACHAL PRADESH	WBCIS	Cabbage,Cauliflower,Ginger,Peas (Field Peas/ Garden Peas /Matar), Potato, Tomato
KERALA	WBCIS	Arecanut,Banana,Cardamom,Ginger,Nutmeg,Paddy - Autumn,Pepper,Pineapple,Sugarcane - Adjali,Turmeric
MADHYA PRADESH	WBCIS	Banana,Brinjal,Chillies,Onion,Orange,Papaya, Tomato
MAHARASHTRA	WBCIS	Guava,Mosambi,Mosambi (sweet lime),Orange,Pomegranate,Sapota
MEGHALAYA	PMFBY	Ginger,Maize (Makka),Paddy - Aahu,Paddy - Sali,Potato
RAJASTHAN	WBCIS	Castor (Rehri, Rendi, Arandi), Chillies, Guava, Kinnow, Onion, Orange, Pomegranate
TELANGANA	WBCIS	Cotton (Kapas),Mosambi (sweet lime),Oil Palm,Red Chillies
UTTAR PRADESH	WBCIS	Banana,Chillies
UTTARAKHAND	WBCIS	Chillies - Hills,French Bean - Hills,Ginger,Ginger - Hills,Potato - Hills, Tomato - Hills
WEST BENGAL	WBCIS	Amarphophallus (Surankand/Elephant Foot Yam), Ash Gourd (Petha), Banana,Betel Vine, Bhindi (Okra/Ladysfinger), Bitter Gourd, Bottle Gourd, Brinjal, Cardamom, Cauliflower, Chillies, Cucumber, Ginger, Guava, Indian Squash (Tinda/Round Melon), Kundru, Marigold, Onion, Orange, Papaya, Pineapple,Pointed Gourd,Pumpkin, Ridge Gourd, Smooth Guard, Snake Gourd, Spine Gourd, Sponge Gourd, Tomato, Tuberose, Turmeric

**State-wise details of crops notified by States/UTs under PMFBY and RWBCIS during Rabi 2018-19**

<b>State_Name</b>	<b>Scheme</b>	<b>Crop</b>
<b>ANDHRA PRADESH</b>	WBCIS	Acid Lime,Banana,Cashew,Mango - 16 To 50 Years,Mango - 5 To 15 Years, Tomato,
<b>CHHATTISGARH</b>	WBCIS	Brinjal,Cabbage,Cauliflower,Onion,Potato, Tomato,
<b>HIMACHAL PRADESH</b>	WBCIS	Apple - >5 Years,Capsicum,Citrus - >5 Years, Garlic,Mango - >5 Years,Peach - >5 Years, Plum - >5 Years,Potato, Tomato,
<b>KERALA</b>	WBCIS	Banana,Bitter Gourd,Cabbage,Carrot,Cashew,French Bean, Garlic,Mango,Paddy - II,Paddy - Summer,Potato,Snake Gourd, Sugarcane - Adjali,Yard Long Bean,
<b>MADHYA PRADESH</b>	WBCIS	Brinjal, Cabbage, Cauliflower, Coriander, Garlic, Grape,Mango, Onion, Peas (Field Peas/ Garden Peas/Matar), Pomegranate, Potato ,Potato - II, Tomato,
<b>MAHARASHTRA</b>	WBCIS	Acid Lime,Banana - Tissue Culture, Cashew, Grape,Guava, Mango, Mosambi (sweet lime), Orange, Pomegranate,
<b>RAJASTHAN</b>	WBCIS	Aonla, Butter Pea (Vegetable), Datepalm, Garlic, Melon, Onion, Potato, Tomato, Watermelon,
<b>TELANGANA</b>	WBCIS	Mango - 16 To 50 Years,Mango - 5 To 15 Years,
<b>UTTARAKHAND</b>	WBCIS	Apple - 15 To 40 Years,Apple - 5 To 15 Years, Litchi - 11 To 30 Years, Litchi - 51 To 10 Years, Litchi - Hills 11 To 30 Years, Litchi - Hills 5 To 10 Years, Malta - 05 To 10 Years, Malta - 11 To 25 Years, Mango - 16 To 50 Years, Mango - 5 To 15 Years, Mango - Hills-16 To 50 Years, Mango - Hills-5 To 15 Years, Mosambi (sweet lime) - 11 To 25 Years, Mosambi (sweet lime) - 5 To 10 Years, Orange - 11 To 25 Years, Orange - 5 To 10 Years,Peach - 10 To 25 Years,Peach - 5 To 10 Years, Peas (Field Peas/ Garden Peas/Matar), Peas (Field Peas/ Garden Peas/Matar) - Vegetables Hills, Potato, Tomato,
<b>WEST BENGAL</b>	WBCIS	Ash Gourd (Petha), Banana,Banana - Plaintain, Betel Vine, Bhindi(Okra/Ladysfinger),Bitter Gourd, Bottle Gourd, Brinjal, Cabbage, Capsicum, Cauliflower, Chillies, Cucumber, Guava, Ivy Gourd, Litchi, Litchi - 11 To 30 Years,Litchi - 51 To 10 Years, Mango, Mango - >5 Years,Mango - 05 To 10 Years,Mango - 10 To 40 Years, Mango - 16 To 50 Years, Mango - 5 To 15 Years, Mango - More than 40 Years, Marigold,Onion, Papaya, Pointed Gourd, Pumpkin, Ribbed Gourd (Kali Tori), Ridge Gourd, Smooth Guard, Snake Gourd, Spine Gourd, Sponge Gourd, Tomato, Tuberose,

**Annexure-II****State-wise details of farmer applications received and farmer applications against claims paid during last three years**

State/UT Name	2016-17		2017-18		Kharif 2018*	
	Farmer Applications Received	Farmer Applications Against Paid Claims	Farmer Applications Received	Farmer Applications Against Paid Claims	Farmer Applications Received	Farmer Applications Against Paid Claims
Andhra Pradesh	766,455	762,410	779,561	549,373	741,049	381,559
Assam	51,749	23,353	-	-	-	-
Chhattisgarh	6,690	2,680	10,610	8,712	7,178	-
Himachal Pradesh	119,707	90,033	168,068	89,635	12,149	5,685
Karnataka	132,550	60,253	153,299	153,227	172,975	111
Kerala	58,990	51,235	40,454	41,999	19,103	-
Madhya Pradesh	516,054	343,569	427,179	339,429	128,087	-
Maharashtra	212,558	118,494	157,506	127,381	116,156	103,620
Rajasthan	44,150	42,728	26,278	25,332	33,314	-
Telangana	88,773	83,578	193,284	176,490	122,121	-
Uttar Pradesh	12,500	12,500	3,770	3,769	4,895	3,877
Uttarakhand	53,410	43,705	49,230	45,861	41,683	41,530
West Bengal	1,713	13	956	-	391,966	-
<b>GRAND TOTAL</b>	<b>2,065,299</b>	<b>1,634,551</b>	<b>2,010,195</b>	<b>1,561,208</b>	<b>1,790,676</b>	<b>536,382</b>

\* Provisional. Claims in respect of all crops/areas are not reported.

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