

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

**LOK SABHA**  
**UNSTARRED QUESTION NO.4918**  
TO BE ANSWERED ON THE 23<sup>RD</sup> JULY, 2019

**COVERAGE AND PREMIUM OF CROP INSURANCE SCHEMES**

4918. SHRI DEVUSINH JESINGBHAI CHAUHAN:

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

- (a) the details of crops and area covered including the rate of premium under various Crop Insurance Schemes implemented in the country, Scheme and State/UT-wise; and
- (b) whether the Government has received any complaints from farmers regarding non-settlement of their premium claims, if so, the details thereof and the action taken by the Government thereon?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): Yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) have been launched from Kharif 2016 by the Government in the country. All food and oilseed crops and commercial/horticultural crops can be notified under the PMFBY subject to availability of past yield data based on requisite number of Crop Cutting Experiments and capacity of the States to conduct the requisite number of CCEs for each crop and insurance unit area. However, for coverage of crops under RWBCIS requisite weather data is the prerequisite. As per the provisions of the scheme, specific crops and areas under the schemes are notified by the concerned State Government. State-wise details of crops notified by States during Kharif 2018 and Rabi 2018-19 season are **annexed**.

Actuarial/bidded premium rate is charged by the insurance companies. But farmers have to pay maximum of 2% of sum insured for Kharif and 1.5% for Rabi food and oilseed crops and 5% for commercial/horticultural crops. Remaining part of actuarial premium shared equally the Central and State Government.

(b): During implementation of the scheme, some complaints about non-payment and delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data, unrealistic assessment of crop loss due to large unit area of insurance; delay in providing Government share of funds etc., have been received in the past. Most of the complaints were suitably addressed by the Insurer and the Ministry.

<b>Annexure</b>		
<b>States-wise details of crops notified by States/UTs under PMFBY &amp; RWBCIS during Kharif 2018</b>		
ANDHRA PRADESH	PMFBY	Black Gram (Urad),Castor (Rehri, Rendi, Arandi),Chillies - IR,Chillies - RF,Cotton (Kapas) - IR,Cotton (Kapas) - RF,Green Gram (Moong),Groundnut (Pea Nut) - IR,Groundnut (Pea Nut) - RF,Korra,Maize (Makka),Onion,Paddy (Dhan),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sorghum (Jowar/Great Millet),Sugarcane - Ratoon,Sugarcane - Seasonal/suru/plant,Sunflower (Suryamukhi),Turmeric
	WBCIS	Cotton (Kapas) - RF,Groundnut (Pea Nut) - RF,Mosambi (sweet lime),Oil Palm,Red Chillies - RF,Tomato - RF
ASSAM	PMFBY	Jute,Paddy - Sali
CHHATTISGARH	PMFBY	Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Paddy - IR,Paddy - RF (UnIR),Pigeon Pea (Red Gram/Arhar/Tur),Soybean (Bhat)
	WBCIS	Banana,Brinjal,Chillies,Ginger,Guava,Papaya,Tomato
GOA	PMFBY	Groundnut (Pea Nut),Paddy (Dhan),Pulses,Sugarcane - Seasonal/suru/plant
GUJARAT	PMFBY	Banana,Black Gram (Urad),Castor (Rehri, Rendi, Arandi),Cotton (Kapas) - IR,Cotton (Kapas) - RF,Finger millet (Ragi/Mandika),Green Gram (Moong),Groundnut (Pea Nut),Groundnut (Pea Nut) - IR,Maize (Makka),Moth Bean (Kidney Bean/ Deww Gram),Paddy - IR,Paddy - RF (UnIR),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet)
HARYANA	PMFBY	Cotton (Kapas),Maize (Makka),Paddy (Dhan),Pearl Millet (Bajra)
HIMACHAL PRADESH	PMFBY	Maize (Makka),Paddy (Dhan)
	WBCIS	Cabbage,Cauliflower,Ginger,Peas (Field Peas/ Garden Peas /Matar), Potato, Tomato
JAMMU AND KASHMIR	PMFBY	Maize (Makka),Paddy (Dhan)
JHARKHAND	PMFBY	Maize (Makka),Paddy (Dhan)
KERALA	PMFBY	Banana,Paddy - Autumn,Tapioca
	WBCIS	Arecanut,Banana,Cardamom,Ginger,Nutmeg,Paddy - Autumn,Pepper,Pineapple,Sugarcane - Adsali,Turmeric
MADHYA PRADESH	PMFBY	Black Gram (Urad),Cotton (Kapas),Green Gram (Moong),Groundnut (Pea Nut),Little Millet (Samai/Kutki/Kodo-Kutki),Maize (Makka),Paddy - IR,Paddy - RF (UnIR),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Soybean (Bhat)
	WBCIS	Banana,Brinjal,Chillies,Onion,Orange,Papaya,Tomato
MAHARASHTRA	PMFBY	Black Gram (Urad),Cotton (Kapas),Finger millet (Ragi/Mandika) - RF,Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Niger (Ramtil),Onion,Paddy (Dhan),Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Soybean (Bhat),Sunflower (Suryamukhi)

	WBCIS	Guava, Mosambi, Mosambi (sweet lime), Orange, Pomegranate, Sapota
MEGHALAYA	PMFBY	Ginger, Maize (Makka), Paddy - Aahu, Paddy - Sali, Potato
ODISHA	PMFBY	Cotton (Kapas), Ginger, Groundnut (Pea Nut), Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Turmeric
PUDUCHERRY	PMFBY	Paddy - I, Paddy - II
RAJASTHAN	PMFBY	Black Gram (Urad), Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Maize (Makka), Moth Bean (Kidney Bean/ Deww Gram), Paddy (Dhan), Pearl Millet (Bajra), Pearl Millet (Bajra) - RF, Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat)
	WBCIS	Castor (Rehri, Rendi, Arandi), Chillies, Guava, Kinnow, Onion, Orange, Pomegranate
SIKKIM	PMFBY	Black Gram (Urad), Buck Wheat (Kaspat), Fingermillet (Ragi/Mandika), Ginger, Maize (Makka), Paddy (Dhan), Soybean (Bhat) - IR
TAMIL NADU	PMFBY	Banana, Black Gram (Urad), Cotton (Kapas), Cowpea, Fingermillet (Ragi/Mandika), Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Onion, Paddy - I, Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Potato, Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/ Great Millet), Sunflower (Suryamukhi), Tapioca, Turmeric
TELANGANA	PMFBY	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka) - RF, Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Rice, Sorghum (Jowar/Great Millet) - RF, Soybean (Bhat) - RF, Turmeric
	WBCIS	Cotton (Kapas), Mosambi (sweet lime), Oil Palm, Red Chillies
UTTAR PRADESH	PMFBY	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Pigeon Pea (Red Gram/Arhar/Tur), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat)
	WBCIS	Banana, Chillies
UTTARAKHAND	PMFBY	Fingermillet (Ragi/Mandika) - RF, Paddy - Hills, Paddy (Dhan)
	WBCIS	Chillies - Hills, French Bean - Hills, Ginger, Ginger - Hills, Potato - Hills, Tomato - Hills
WEST BENGAL	PMFBY	Jute, Maize (Makka), Paddy - Aman, Paddy - Aus
	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**

State_Name	Scheme	Crop
ANDHRA PRADESH	PMFBY	Bengal Gram (Chana), Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut),Maize (Makka),Onion,Red Chillies,Rice,Sorghum (Jowar/Great Millet),Sunflower (Suryamukhi),
ANDHRA PRADESH	WBCIS	Acid Lime,Banana,Cashew,Mango - 16 To 50 Years,Mango - 5 To 15 Years, Tomato,
ASSAM	PMFBY	Mustard,Paddy - Summer,Potato,Sugarcane - Noble Cane,
CHHATTISGARH	PMFBY	Bengal Gram (Chana),Linseed (Alsi),Mustard,Wheat - IR,Wheat - RF,
CHHATTISGARH	WBCIS	Brinjal,Cabbage,Cauliflower,Onion,Potato, Tomato,
GOA	PMFBY	Groundnut (Pea Nut),Paddy (Dhan),Pulses,
GUJARAT	PMFBY	Bengal Gram (Chana),Cumin,Fennel,Garlic,Groundnut (Pea Nut) - Summer ,Isabgol,Onion,Pearl Millet (Bajra) - IR,Potato,Raya (Indian Mustard),Wheat - IR,Wheat - RF,
HARYANA	PMFBY	Barley (Jau), Bengal Gram (Chana), Mustard, Sunflower (Suryamukhi), Wheat,
HIMACHAL PRADESH	PMFBY	Barley (Jau), Wheat,
HIMACHAL PRADESH	WBCIS	Apple - >5 Years,Capsicum,Citrus - >5 Years,Garlic,Mango - >5 Years,Peach - >5 Years,Plum - >5 Years,Potato, Tomato,
JAMMU AND KASHMIR	PMFBY	Wheat,
JHARKHAND	PMFBY	Bengal Gram (Chana),Mustard,Potato,Wheat,
KERALA	PMFBY	Banana,Banana - Plaintain,Paddy - II,Paddy - Summer,Tapioca - Rabi -I,Tapioca - Rabi -II,
KERALA	WBCIS	Banana,Bitter Gourd,Cabbage,Carrot,Cashew,French Bean,Garlic,Mango,Paddy - II,Paddy - Summer,Potato,Snake Gourd, Sugarcane - Adsali,Yard Long Bean,
MADHYA PRADESH	PMFBY	Bengal Gram (Chana),Lentil (Masur),Linseed (Alsi),Mustard,Wheat - IR,Wheat - RF,
MADHYA PRADESH	WBCIS	Brinjal, Cabbage, Cauliflower, Coriander, Garlic, Grape,Mango, Onion, Peas (Field Peas/ Garden Peas/Matar), Pomegranate, Potato ,Potato - II, Tomato,
MAHARASHTRA	PMFBY	Bengal Gram (Chana),Groundnut (Pea Nut) - Summer ,Onion,Paddy - Summer,Safflower (Kusum/Kardi),Sorghum (Jowar/Great Millet) - IR,Sorghum (Jowar/Great Millet) - RF,Sunflower (Suryamukhi),Wheat - IR,Wheat - RF,
MAHARASHTRA	WBCIS	Acid Lime,Banana - Tissue Culture, Cashew, Grape,Guava, Mango, Mosambi (sweet lime), Orange, Pomegranate,
ODISHA	PMFBY	Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Mustard,Onion,Paddy (Dhan),Potato,Sugarcane - Noble Cane,Sunflower (Suryamukhi),
RAJASTHAN	PMFBY	Barley (Jau),Bengal Gram (Chana),Coriander,Cumin,Fodder Maize,Isabgol,Lentil (Masur),Maize (Makka) - Rabi,Methi (Fenugreek), Mustard,Rocket Salad (Taramira),Wheat,

<b>RAJASTHAN</b>	WBCIS	Aonla, Butter Pea (Vegetable), Datepalm, Garlic, Melon, Onion, Potato, Tomato, Watermelon,
<b>TAMIL NADU</b>	PMFBY	Banana,Black Gram (Urad),Cotton (Kapas),Cowpea,Fingermillet (Ragi/Mandika),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Onion,Paddy - II,Paddy - III,Pearl Millet (Bajra),Pigeon Pea (Red Gram/Arhar/Tur),Potato,Red Chillies,Rice Fallow Cotton,Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Sugarcane - Seasonal/suru/plant,Sunflower (Suryamukhi),Tapioca,
<b>TELANGANA</b>	PMFBY	Bengal Gram (Chana),Black Gram (Urad),Green Gram (Moong),Groundnut (Pea Nut),Maize (Makka),Onion,Red Chillies,Rice,Sesame (Gingelly/Til)/Sesamum,Sorghum (Jowar/Great Millet),Sunflower (Suryamukhi),
<b>TELANGANA</b>	WBCIS	Mango - 16 To 50 Years,Mango - 5 To 15 Years,
<b>TRIPURA</b>	PMFBY	Brinjal,Cauliflower,Paddy - Boro,Potato,Tomato,Watermelon,
<b>UTTAR PRADESH</b>	PMFBY	Bengal Gram (Chana),Lentil (Masur),Mustard,Pea,Potato,Wheat,
<b>UTTARAKHAND</b>	PMFBY	Lentil (Masur),Wheat,Wheat - Hills,
<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>	PMFBY	Bengal Gram (Chana),Green Gram (Moong),Groundnut (Pea Nut) - Summer ,Lentil (Masur),Maize (Makka) - Rabi,Maize (Makka) - Summer, Mustard,Paddy - Boro, Potato, Sesame (Gingelly/Til)/ Sesamum, Sugarcane - Noble Cane, Wheat,
<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,