

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

LOK SABHA
UNSTARRED QUESTION NO.3602
TO BE ANSWERED ON THE 10TH DECEMBER, 2019

CROP INSURANCE SCHEME FOR CROP LOSS

3602. SHRI SADASHIV KISAN LOKHANDE:

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

- (a) Whether the benefit of the Crop Insurance Scheme is not accruing to the farmers whose crops have been devastated by Natural Disasters in Maharashtra;
- (b) The reaction of the Government thereto;
- (c) The value of the crops damaged and the value of claims paid by each of the Insurance companies; and
- (d) The number of complaints received by the Government for the insured crops damaged by natural disasters during the last three years in Maharashtra?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c) : Details of admissible claims amount, claims amount approved and claims amount paid in Maharashtra under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are given below:

(Rs. in crore)

Season	Admissible Claim Amount	Approved Claim Amount	Claims Amount paid
Kharif 2016	2080.12	2080.12	2080.12
Rabi 2016-17	236.31	236.31	236.31
Kharif 2017	2876.70	2876.70	2876.24
Rabi 2017-18	409.91	409.91	409.91
Kharif 2018	3941.95	3928.19	3914.17
Rabi 2018-19	1557.03	1538.72	1506.07

As per provisions of the PMFBY claims for wide spread calamities like flood, drought etc. or season end yield based claims are worked out and settled by the concerned insurance company on area approach basis, on receipt of yield data arrived through requisite number of Crop Cutting Experiments (CCEs) at the end of the harvesting period, from the concerned State Government.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses are calculated on individual insured farm level, based on the report of the joint committee comprising representatives of State Government and insurance company to survey the extent of loss. Further, there is also a provision to pay claims towards prevented sowing/failed germination and adhoc claims in case of mid season adversity.

In respect of recent adverse weather conditions in Kharif 2019 season in Maharashtra, process of joint surveys by State and insurance companies in respect of localized calamities, is on. The season-end claims, if any, would be worked out and settled by the concerned insurance companies based on the yield data furnished by the State Government.

Maharashtra State Government has reported that provisionally 4.17 lakh ha. of cropped area was affected in the State due to flood during the recent South-West Monsoon, 2019. However, the data on crops damaged and number of farmers affected is not collected under PMFBY since the scheme is being implemented on area approach basis.

The claims amounting to Rs. 36.57 crore pertaining to prevented sowing in Osmanabad and Latur districts of Maharashtra for Kharif 2019 season have been settled/ paid by the Agriculture Insurance Company of India Ltd.

(d): 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 in the country including Maharashtra. Most of the complaints were suitably addressed by the Insurer and the Ministry.

Further, a provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme to resolve such complaints.

However, about 32 lakh intimations for the crop damage have been received by the State Government of Maharashtra for recent unseasonal rainfall in Kharif 2019 season.
