

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3747**  
TO BE ANSWERED ON THE 17<sup>TH</sup> MARCH, 2020

**CROP INSURANCE FOR NATURAL DISASTERS**

3747. SHRIMATI APARAJITA SARANGI:

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

- (a) whether there are any schemes for crop insurance for farmers in case of losses due to natural disasters, if so, the details thereof;
- (b) the amount of compensation provided to farmers in the last three years in Odisha for the damages incurred due to natural disasters like cyclones and floods, the details thereof; and
- (c) the number of farmers who have benefited from this scheme in Bhubaneswar?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): Yes Sir. To provide claims against the crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc. two major crop insurance schemes namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are being implemented by the Government. PMFBY provides comprehensive risk coverage from pre-sowing to post harvest losses against non-preventable natural risks. The RWBCIS provides indemnification for likely crop losses due to deviation in weather indices. Further, to provide adequate risk coverage the sum insured has been equated to Scale of Finance/notional value of average yield at minimum uniform fixed premium rate payable by farmers i.e. maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for commercial/horticultural crops, with balance of actuarial/bidder premium being shared by the Central and State Government on 50 : 50 basis; lowering of unit area of insurance to village/village panchayat level for major crops and to individual farm level for localised risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclonic/unseasonal rains and hailstorm thereby promoting more realistic assessment of losses. Details of claims paid and number of farmers to whom the claims paid i.e. benefitted farmers during last three years in Odisha under these schemes are given in following table:

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<b>Year</b>	<b>Claims Paid (Rs. in Crore)</b>	<b>Farmers Benefitted (in lakhs)</b>
2016-17	432.1	1.7
2017-18	1778.4	7.5
2018-19	1045.5	6.4

(c): Details of claims paid and number of farmers to whom the claims paid i.e. benefitted farmers during last three years in Khordha district (including Bhubaneswar) of Odisha under these schemes are given in following table :

<b>Year</b>	<b>Claims Paid (Rs. in Crore)</b>	<b>Farmers Benefitted (in lakhs)</b>
2016-17	0.40	0.002
2017-18	33.60	0.23
2018-19	7.51	0.10

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