

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

प्रशोत्तम रुपाला एवं किसान कल्याण ½ ½ ½ (SHRI
PARSHOTTAM RUPALA)

(a): Pradhan Mantri Fasal Bima Yojana (PMFBY) has been launched from Kharif 2016 season to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases; to stabilise the income of farmers to ensure their continuance in farming; to encourage farmers to adopt innovative and modern agricultural practices and to ensure flow of credit to the agriculture sector.

(b): Total number of farmer applications have been increased from 485 lakh in 2015-16 to 574 lakh farmer applications in 2016-17. Separate details of SC/ST farmers are not available.

(c): State-wise details of areas insured during 2012-13 to 2013-14 under erstwhile crop insurance schemes and since inception of PMFBY/RWBCIS (Kharif 2016) is at **Annexure-I.**

(d): Kharif 2017 sowing season is in progress and the States/UTs are in the process of notification of areas, crops and insurance companies. Reporting of coverage data for the season has not been started.

(e) & (f): PMFBY operates on area approach basis and farmers have not to file claims except for localized calamities and post harvest losses. State-wise (including Uttar Pradesh) details of part claims reported, claims paid and the number of farmers to whom the claims paid during Kharif 2016 and Rabi 2016-17 seasons are at **Annexure-II.**

(g): The actuarial premium rate on the basis of which the insurance company is selected for implementation of the scheme in the selected clusters/areas is decided through bidding process by concerned States/Union Territories. The bidded/actuarial premium is dependent on the perception of risk by the concerned insurance company, whether it treats it as high, low or medium risk based on past data. States where there have been high claims in the past are treated as high risk States viz. Gujarat, Madhya Pradesh, Karnataka, Rajasthan etc. State-wise provisional details of premium paid by farmers along-with Central and State share payable under PMFBY and RWBCIS during Kharif 2016 and Rabi 2016-17 season are at **Annexure-II.**

(h): The timely and accurate yield assessments/crop damage assessment are essential for settling insurance claims of the farmers on account of crop damage, therefore, use of improved technology has been envisaged in the scheme. Use of smart phone based Android App for improving transparency, accountability and timeliness for getting yield data of Crop Cutting Experiments (CCEs) on national portal has been provided. Remote Sensing/satellite data has also been utilised for CCEs planning, improvement in yield assessment, area discrepancy, loss assessment and prevented sowing. Drones have also been recommended for the purpose to increase accuracy and speed of yield estimation and Mahalanobis National Crop Forecasting Center (MNCFC) and some insurance companies have used the services of third party drone service providers.

PMFBY envisages coverage of all food crops (cereals, millets and pulses), oilseeds and annual commercial/horticultural crops. However, the crops are notified by the concerned State Government subject to availability of past yield data based on Crop Cutting Experiments (CCEs) for requisite number of years. Government of India has been persuading the States/UTs from time to time in various meetings and through writing letters at highest level to notify all eligible crops and areas under the crop insurance schemes for the benefit of the farmers of the State.

ANNEXURE-I

AREA INSURED (IN HA.) UNDER NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) DURING 2012-13 AND 2013-14

Sr. no.	STATE	2012-13			2013-14		
		Kharif	Rabi	Total	Kharif	Rabi	Total
1	ANDHRA PRADESH	1694223.840	539616.275	2233840.115	1136816.021	432065.001	1568881.022
2	ASSAM	24195.660	13925.230	38120.890	21354.325	14004.597	35358.922
3	BIHAR*			0.000			0.000
4	CHHATTISGARH	2238048.110	394.421	2238442.531	1209863.528	0.000	1209863.528
5	GOA	305.580	2.630	308.210	465.402	2.120	467.522
6	GUJARAT	2472759.620	71200.990	2543960.610	2136479.340	61758.855	2198238.195
7	HARYANA	3098.650	4430.960	7529.610			0.000
8	HIMACHAL PRADESH	15635.855	11875.600	27511.455	9030.950		9030.950
9	JHARKHAND	329021.900	15473.780	344495.680	175630.480		175630.480
10	KARNATAKA	474129.657	184219.425	658349.082	294394.091		294394.091
11	KERALA	10535.044	20277.575	30812.619	7049.497	13398.554	20448.051
12	MADHYA PRADESH	4706792.730	4304661.918	9011454.648	5222154.982	4930110.370	10152265.352
13	MAHARASHTRA	1048765.775	882826.752	1931592.527	1331190.947	205978.110	1537169.057
14	MANIPUR	7521.710	1982.480	9504.190	9801.213		9801.213
15	MEGHALAYA	1291.923	1016.780	2308.703	2065.780	848.560	2914.340
16	MIZORAM			0.000			0.000
17	ORISSA	1251911.686	91931.043	1343842.729	1193709.743		1193709.743
18	RAJASTHAN*			0.000	0.000		0.000
19	SIKKIM	0.000	8.850	8.850	0.000	0.000	0.000
20	TAMILNADU	120521.577	1108962.597	1229484.174	124047.855	570769.799	694817.654
21	TRIPURA	917.780	112.500	1030.280	0.000	0.000	0.000
22	UTTAR PRADESH	984238.960	1199694.500	2183933.460	1057841.442		1057841.442
23	UTTARAKHAND	18288.803	15798.594	34087.397	9672.833		9672.833
24	WEST BENGAL	282686.720	210341.507	493028.227	280892.277	240866.792	521759.069
25	A & N ISLANDS	1113.625		1113.625	1458.326	261.235	1719.561
26	PUDUCHERRY	2191.132	2103.000	4294.132	477.962	1906.661	2384.623
27	JAMMU & KASHMIR	5504.185	10299.560	15803.745	5830.210		5830.210
	Total	15693700.522	8691156.967	24384857.488	14230227.204	6471970.654	20702197.858

ANNEXURE-I Contd..

AREA INSURED (IN HA.) - MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS) DURING 2012-13 AND 2013-14

S.No.	State	2012-13			2013-14		
		Kharif	Rabi	Total	Kharif	Rabi	Ttoal
1	Andhra Pradesh	493108.459	43093.100	536201.559	479312.681	26587.166	505899.8463
2	Andaman & Nicobar		0.000	0.000			0
3	Arunchal Pradesh		0.000	0.000			0
4	Assam	3375.620	1849.820	5225.440	2546.220	486.040	3032.26
5	Bihar	428147.374	0.000	428147.374	497874.871	0.000	497874.871
6	Chandigarh		0.000	0.000			0
7	Chhatisgarh		0.000	0.000			0
8	Dadar & Nagar Haveli		0.000	0.000			0
9	Daman & Diu		0.000	0.000			0
10	Delhi		0.000	0.000			0
11	Goa		0.000	0.000			0
12	Gujarat	147.300	0.000	147.300			0
13	Haryana	91710.570	69873.790	161584.360	79555.241	82252.223	161807.464
14	Himachal Pradesh		0.000	0.000			0
15	Jammu & Kashmir		0.000	0.000			0
16	Jharkhand	24724.860	1821.310	26546.170	33971.877	15440.050	49411.92682
17	Karnataka	358954.430	4100.970	363055.400	268989.648	77643.021	346632.6693
18	Kerala		0.000	0.000			0
19	Lakshdweep		0.000	0.000			0
20	Madhya Pradesh		69254.746	69254.746	31150.311	103233.801	134384.112
21	Maharashtra		0.000	0.000			0
22	Manipur		0.000	0.000			0
23	Meghalaya		0.000	0.000			0
24	Mizoram	0.000	54.000	54.000			0
25	Nagaland		0.000	0.000			0
26	Orissa		12747.933	12747.933	180782.875	44767.082	225549.9566
27	Pondicherry		0.000	0.000			0
28	Punjab		0.000	0.000			0
29	Rajasthan	623773.200	386962.000	1010735.200	547265.050	1797463.130	2344728.18
30	Sikkim		0.000	0.000			0
31	Tamil Nadu	161925.743	9260.543	171186.286	96124.953	137776.736	233901.6886
32	Tripura		0.000	0.000			0
33	Uttar Pradesh	45388.971	33298.330	78687.301	41455.292	861793.746	903249.0378
34	Uttarakhand	8059.800	1973.395	10033.195	15422.443	6955.137	22377.58008
35	West Bengal		107463.080	107463.080		99006.621	99006.621
	TOTAL	2239316.327	741753.016	2981069.343	2274451.461	3253404.752	5527856.214

ANNEXURE-I Contd...

AREA INSURED (IN HA.) - WEATHER BASED CROP INSURANCE SCHEME DURING 2012-13 AND 2013-14

Sr. No.	State	2012-13			2013-14			
		Column1	Kharif	Rabi	Total	Kharif	Rabi	Total
1	Andhra Pradesh		1507092.669	10238.837	1517331.506	1358322.728	1502.601	1359825.329
2	Assam				0.000		295.836	295.836
3	Bihar		1292573.484	1685709.827	2978283.311	1477266.585	2005560.206	3482826.791
4	Chhatisgarh			194179.204	194179.204	144606.728	169176.834	313783.562
5	Haryana		75675.907	92272.943	167948.850		178052.552	178052.552
6	Himachal Pradesh		241.795	961034.740	961276.535	110.860	15917.205	16028.065
7	Jammu & Kashmir				0.000			0.000
8	Jharkhand		79914.815	26776.740	106691.555	153217.887	63843.966	217061.853
9	Karnataka		265563.356	3699.013	269262.369	265526.107	8435.010	273961.117
10	Kerala		6844.040	13649.860	20493.900	13625.739	13981.306	27607.045
11	Madhya Pradesh				0.000	21476.609	14463.424	35940.032
12	Maharashtra		4932.390	78620.593	83552.983	12124.091	55083.083	67207.174
13	Odisha		52589.637		52589.637			0.000
14	Rajasthan		7787730.156	3806451.509	11594181.665	7535022.718	2732623.384	10267646.103
15	Tamil Nadu		17626.544	11940.257	29566.801	10809.746		10809.746
16	Telengana				0.000			0.000
17	Uttar Pradesh		27114.196	26285.675	53399.870	164172.348	74420.174	238592.522
18	Uttarakhand		6092.810	84831.468	90924.278	14293.065	1646.175	15939.240
19	West Bengal		741.854	5626.410	6368.264	1860.530	368.692	2229.222
	Total		11124733.653	7001317.076	18126050.729	11172435.740	5335370.448	16507806.188

ANNEXURE-I

AREA INSURED (IN HA.) UDNER PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)/RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) DURING ITS FIRST YEAR OF INCEPTION (2016-17)

Sl. No.	State / UT	Kharif 2016			Rabi 2016-17		
		PMFBY	RWBCIS	TOTAL	PMFBY	RWBCIS	TOTAL
1	Andhra Pradesh	678582.56	758842.97	1437425.53	236477.88	7867.40	244345.28
2	A & N Islands			0.00	2530.20		2530.20
3	Assam		36692.03	36692.03	4312.95		4312.95
4	Bihar	1311508.92		1311508.92	1190017.40		1190017.40
5	Chhatisgarh	2287887.39		2287887.39	238514.50	2160.04	240674.54
6	Goa	543.76		543.76	3.74		3.74
7	Gujarat	2566775.01		2566775.01	275140.08		275140.08
8	Haryana	1186744.55		1186744.55	907602.02		907602.02
9	Himachal Pradesh	35669.05	4083.07	39752.12	50136.65	39009.78	89146.43
10	Jharkhand	352711.61		352711.61	21230.60		21230.60
11	Karnataka	1310397.05	94915.05	1405312.10	1676282.81	6587.85	1682870.66
12	Kerala		21434.58	21434.58	13077.56	18764.84	31842.40
13	Madhya Pradesh	7055484.01	137594.24	7193078.25	5629796.68	191241.44	5821038.12
14	Maharashtra	6650546.98	75071.93	6725618.91	520078.92	140531.72	660610.64
15	Meghalaya	21.67		21.67	16.04		16.04
16	Manipur	9120.89		9120.89			0.00
17	Orissa	1257916.56		1257916.56	68508.66		68508.66
18	Puducherry			0.00	7226.84		7226.84
19	Rajasthan	7362044.26	34704.90	7396749.16	2884814.89		2884814.89
20	Sikkim			0.00	51.20		51.20
21	Tamil Nadu	31187.18		31187.18	1256742.07		1256742.07
22	Telangana	502655.46	90266.35	592921.81	238052.38	84876.00	322928.38
23	Tripura	845.69		845.69	6010.37		6010.37
24	Uttar Pradesh	3005000.80	2814.20	3007815.00	3323205.35		3323205.35
25	Uttarakhand	78571.97	22507.42	101079.39	29613.74	3020.1	32633.84
26	West Bengal	1569447.02	146.37	1569593.39	517634.60		517634.60
	TOTAL	37253662.38	1279073.11	38532735.49	19097078.14	492659.17	19589737.31

Details of Premium, claims reported and Claims Paid and number of farmers to whom paid under PMFBY/RWBCIS during 2016-17 (Kharif 2016 and Rabi 2016-17)

Kharif 2016		Pradhan Mantri Fasal Bima Yojana (PMFBY)						No. of Farmers benefitted
Sl. No.	State / UT	Farmers' Premium	GOI Premium (share)	State Govt Premium (share)	Gross Premium	Claims Reported	Claims Paid	
1	Andhra Pradesh	12142.04	15708.11	15707.65	43557.79	96.65	41.63	532
2	Bihar	13053.77	49587.57	49587.57	112228.92	32625.82	0.00	182548
3	Chhatisgarh	13313.46	7700.90	7700.90	28567.89	27742.93	12132.51	92356
4	Goa	6.73	0.31	0.31	7.36	2.68	2.68	111
5	Gujarat	22431.54	80999.11	110817.05	214247.70	32459.68		532
6	Haryana	12672.38	4724.29	8183.06	25579.73	23484.44	20656.58	147996
7	Himachal Pradesh	259.67	18.55	18.55	296.78	193.78	193.78	4977
8	Jharkhand	3781.94	11372.81	11372.81	26527.56	7.54	7.54	55
9	Karnataka	15608.48	35105.80	35105.80	85820.08	67422.40	50685.21	311230
10	Madhya Pradesh	40269.84	121678.76	121678.76	283627.36	63699.66	5152.66	114953
11	Maharashtra	56837.91	168252.45	168252.45	393342.82	183294.74	180329.06	2691166
12	Manipur	73.88	142.69	142.69	359.26	195.91	127.25	8358
13	Meghalaya	1.04	1.01	1.04	3.05			
14	Orissa	13781.54	19744.70	19744.70	53270.95	42301.39	23584.65	133884
15	Rajasthan	21899.93	87023.03	87023.03	195945.99	29266.71	29190.48	529826
16	Tamil Nadu	465.60	224.28	220.64	863.85	0.16	0.16	1
17	Telengana	6166.25	5414.25	5414.25	16994.74	6543.59		86833
18	Tripura	4.92	0.06	0.06	5.04			
19	Uttar Pradesh	23441.27	18082.48	18082.48	59606.24	42246.82	40973.90	840208
20	Uttarakhand	574.95	2.78	2.78	580.50	325.00	324.68	14010
21	West Bengal	13744.10	6697.66	6697.66	27139.43	10201.05	0.93	234470
	TOTAL	270531.26	632481.60	665754.24	1568573.04	562110.96	363403.70	5394046

Rabi 2016-17								No. of Farmers benefitted
Sl. No.	State / UT	Farmers' Premium	GOI Premium (share)	State Govt Premium (share)	Gross Premium	Claims Reported	Claims Paid	
1	Andhra Pradesh	1925.11	6644.73	6644.73	15214.58			
2	Andaman & Nicobar	0.23	0.46	0.93	1.62			
3	Assam	86.28	43.47	43.47	173.22			
4	Bihar	8025.82	11028.56	11028.56	30085.11			
5	Chhatisgarh	889.01	2239.65	2239.65	5368.31	610.04		8852
6	Goa	0.01	0.02	0.02	0.07			
7	Gujarat	2457.73	1542.48	1542.48	5542.69			
8	Haryana	6879.83	1894.56	1894.56	10668.95			
9	Himachal Pradesh	205.28	476.08	476.08	1158.17	14.00	0.00	0
10	Jharkhand	172.03	217.83	217.83	607.69	0.00	0.00	0
11	Karnataka	5768.23	23659.87	23659.87	53087.98	0.00	0.00	0
12	Kerala	243.08	91.14	91.14	425.35			
13	Madhya Pradesh	17699.03	31051.52	31051.52	79802.06			
14	Maharashtra	1876.96	2207.49	2207.49	6291.94			
15	Meghalaya	0.30	0.35	0.35	1.00			
16	Orissa	505.31	80.82	79.91	638.02			
17	Pondicherry	21.47	128.17	128.17	277.82			
18	Rajasthan	14009.84	17143.60	17143.60	48171.26			
19	Sikkim	0.76	0.22	0.22	1.19			
20	Tamil Nadu	8095.26	48796.42	48796.42	95391.26	2226.37	2165.43	16639
21	Telengana	3092.03	2268.55	2268.55	7629.14			
22	Tripura	23.62	7.87	7.87	39.36			
23	Uttar Pradesh	24689.11	18375.36	18375.36	61439.60	70.69	70.69	769
24	Uttarakhand	272.29	192.54	192.54	657.36	4.94	4.94	389

25	West Bengal	10099.15	17302.75	18714.15	46116.05			
	TOTAL	107037.77	185394.50	186805.46	468789.82	2926.04	2241.05	26649

Annexure-II Contd..							
Kharif 2016		Restructured Weatehr Based Crop Insurance Scheme (RWBCIS)					No. of Farmers benefitted
Sl. No.	State / UT	GOI Premium (share)	State Govt Premium (share)	Gross Premium	Claims Reported	Claims Paid	
1	Andhra Pradesh	9592.04	9592.04	26260.64	56063.76		753690
2	Assam	140.52	140.52	692.02	501.69	183.00	11710
3	Himachal Pradesh	65.25	65.25	344.69	390.19	18.49	21395
4	Karnataka	3044.28	3044.28	10657.32	2305.12	823.74	2586
5	Kerala	273.26	273.26	858.95	1690.41	1017.81	20329
6	Madhya Pradesh	3303.17	3304.33	12022.21	289.39	7.31	5219
7	Maharashtra	9443.72	9443.72	15804.29	17806.02	17806.02	47502
8	Rajasthan	2237.88	2237.88	4907.27	4172.49	4118.23	28571
9	Telangana	1802.57	1802.57	6399.14	3376.47	0.00	31550
10	Uttar Pradesh	178.87	178.87	495.32	350.62	211.07	6250
11	Uttarakhand	541.94	541.94	1975.47	1343.57	952.29	36620
12	West Bengal	5.44	5.44	28.76			
	TOTAL	30628.93	30630.10	80446.08	88289.73	25137.96	965422

Rabi 2016-17							No. of Farmers benefitted
Sl. No.	State / UT	GOI Premium (share)	State Govt Premium (share)	Gross Premium	Claims Reported	Claims Paid	
1	Andhra Pradesh	459.90	459.90	1296.59			
2	Chhattisgarh	201.49	201.49	496.94			
3	Himachal Pradesh	1432.11	1432.11	5209.32			
4	Karnataka	1926.83	1926.83	4236.83	0.00	0.00	0
5	Kerala	912.05	912.05	1971.75			
6	Madhya Pradesh	2339.66	2339.66	10060.40			
7	Maharashtra	23988.61	23988.61	55426.13	0.00	0.00	0
8	Telangana	19.63	19.63	61.35			
9	Uttarakhand	375.04	375.04	973.64			
	TOTAL	31655.32	31655.32	79732.94	0.00	0.00	0
