

Implementation of Crop Insurance Scheme

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Various suggestions have been received from time to time both from individuals and farmer organisations to provide insurance coverage for specific crops/specific risks for their respective areas. Taking these into account, Pradhan Mantri Fasal Bima Yojana (PMFBY) was launched from Kharif 2016 to provide comprehensive insurance coverage for all food crops (cereals, millets & pulses), oilseeds crops and annual commercial/horticultural crops against all non-preventable natural risks. This is however subject to yield data being made available for the particular crop for a sufficient number of years and the capacity of State Governments to conduct requisite number of Crop Cutting Experiments (CCEs) to assess the yield loss. Perennial horticultural crops can also be insured under Restructured Weather Based Crop Insurance Scheme (RWBCIS). Inclusion of crops and areas under the PMFBY/RWBCIS are however, decided/notified by the concerned State Governments. The Central Government on its part, has continuously persuaded the State Governments to notify maximum number of crops and areas under crop insurance schemes, so that the coverage can be enhanced from the present level of about 30% of cropped area in 2016-17 to 50% of cropped area over the next two years.

This is the first year of implementation of PMFBY/RWBCIS and 23 States implemented the schemes during Kharif 2016 and 25 States and 3 Union Territories during Rabi 2016-17. Details of State-wise coverage of number of farmers during Kharif and Rabi 2016-17 under the schemes are given below. Disparities among States in coverage is attributable to the schemes being optional for States, notification by States of food and oilseeds crops & annual commercial/horticultural crops on selective basis, poor infrastructure of insurance companies for coverage of non-loanee farmers etc. Apart from these factors, coverage of farmers differs from State to State also due to perception of risk of areas and crops, being higher in more risky areas and crops. Government is keeping a close watch on the implementation/progress of the schemes which are being monitored at the highest level and through weekly video conferences with State Governments, insurance companies and financial institutions. Due to the improved features of the new schemes and efforts made by the Government, coverage under PMFBY/RWBCIS has increased substantially over that of the erstwhile schemes.

State-wise tentative coverage of farmers under PMFBY/RWBCIS during Kharif and Rabi 2016-17

S.No.	STATE	NO. OF FARMERS COVERED (IN LAKH)	
		Kharif 2016	Rabi 2016-17
1.	ANDAMAN & NILOBAR ISLAND	NOT IMPLEMENTED	0.00324
2.	ANDHRA PRADESH	15.89	1.44
3.	ASSAM	0.52	0.078
4.	ARUNACHAL PRADESH	NOT IMPLEMENTED	
5.	BIHAR	14.86	11.54
6.	CHANDIGARH	NOT IMPLEMENTED	
7.	CHHATTISGARH	13.96	1.46
8.	DAMAN & DIU	NOT IMPLEMENTED	DATA NOT AVAILABLE
9.	DADRA AND NAGAR HAVELI	NOT IMPLEMENTED	
10.	DELHI	NOT IMPLEMENTED	
11.	GOA	0.007	0.00013

This information was given by the Minister of State for Agriculture & Farmers Welfare,

12	GUJARAT	18.42	1.16
13	HARYANA	6.95	5.75
14	HIMACHAL PRADESH	1.37	2.03
15.	JAMMU & KASHMIR	NOT IMPLEMENTED	DATA NOT AVAILABLE
16.	JHARKHAND	8.28	0.54
17.	KARNATAKA	17.39	11.72
18.	KERALA	0.32	DATA NOT AVAILABLE
19.	LAKSHADWEEP	NOT IMPLEMENTED	
20.	MADHYA PRADESH	40.29	28.80
21	MAHARASHTRA	110.21	8.05
22	MANIPUR	0.09	NOT IMPLEMENTED
23	MEGHALAYA	.0006	DATA NOT AVAILABLE
24	MIZORAM	NOT IMPLEMENTED	
25	NAGALAND	NOT IMPLEMENTED	
26	ODISHA	17.64	0.58
27	PUDUCHERRY	NOT IMPLEMENTED	0.09
28	PUNJAB	NOT IMPLEMENTED	
29	RAJASTHAN	50.22	30.76
30	SIKKIM	NOT IMPLEMENTED	DATA NOT AVAILABLE
31	TAMILNADU	0.16	15.19
32	TELANGANA	6.80	1.56
33	TRIPURA	0.02	.15
34	UTTAR PRADESH	33.96	36.26
35	UTTARAKHAND	1.75	0.90
36	WEST BENGAL	30.91	9.08
TOTAL		390.02	167.14

Shri Parshottam Rupala, in reply to a question in Rajya Sabha today.

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