GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA

UNSTARRED QUESTION NO:2026
ANSWERED ON:14.03.2017
Compensation for Damaged Crops under Insurance Scheme
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Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the number of farmers included under various crop insurance schemes in various States of the country including Bihar, if so, the details thereof, State-wise;

(b) whether the Government has paid insurance claims as compensation for damage of crops due to floods and drought during the current year;

(c) the number of claims received under the Rashtriya Krishi Bima Yojana in various States during the last three years and the current year and the number of claims settled out of these and the total amount paid to farmers, State-wise;

(d) whether it is a fact that insurance companies have not settled the claims till date and if so, the reasons therefor;

(e) the time by which these claims are likely to be settled by these insurance companies; and

(f) whether it is a fact that the amount of compensation is not adequate, if so, the corrective steps taken by the Government in this regard?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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(a): While various crop insurance schemes have been under implementation since 1985 however, subsequent to a comprehensive review, National Agricultural Insurance Scheme [(NAIS) (Rashtriya Krishi Bima Yojana)] was introduced in 1999. Another comprehensive review of erstwhile schemes namely, Weather Based Crop Insurance Scheme (WBCIS) and Modified NAIS (MNAIS) was carried out recently and as a result Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) were launched from Kharif 2016 season. State-wise details of farmers covered under these schemes since 1999 are given in Annexure-I.
Contdâ€¦2/-

(b): PMFBY provides for comprehensive risk coverage for crop loss due to non-preventable natural risks including flood and drought and during Kharif season in the current year claims have been settled by concerned insurance companies for flood and drought during Kharif.
(c): Rashtriya Krishi Bima Yojana (RKBY) was under implementation till 2015-16. State-wise details of Claims under RKBY during last three years are at Annexure-II.
(d) & (e): Some claims under erstwhile scheme of NAIS/RKBY still remain to be settled for various reasons including non-receipt of State share in premium subsidy and/or claim amount. The various stakeholders including the States are regularly pursued to settle the claims at the earliest.
(f): Under the new schemes of PMFBY and RWBCIS, the sum insured has been rationalized and made equal to the Scale of Finance fixed by the District Level Technical Committee (DLTC). Further, cap on premium under erstwhile schemes which resulted in reduced sum insured/claims has been removed. Therefore, farmers are getting increased compensation under the new schemes.