

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

LOK SABHA
UNSTARRED QUESTION NO.5166
TO BE ANSWERED ON THE 27TH MARCH, 2018

CROP INSURANCE THROUGH COOPERATIVE BANKS

5166. SHRI SUKHBIR SINGHJAUNAPURIA:
DR. RAGHU SHARMA:

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

- (a) whether the Government proposes to insure the crops of farmers through cooperative banks , if so, the details thereof along with the value of such insurance;
- (b) whether the Government is considering to formulate new rules and law for insurance companies in cooperative banks to carry out such insurance at Panchayat and village levels instead of Tehsil level, if so, the details thereof; and
- (c) whether the Government has provided the insurance amount through cooperative banks to the farmers in the wake of damage caused to their crops during the last five years, if so, the details thereof, State-wise including Rajasthan?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) to (c): The Pradhan Mantri Fasal Bima Yojana (PMFBY) launched from April, 2016 compulsorily covers all farmers availing Seasonal Agricultural Operations (SAO) loan/Kisan Credit Card loans from financial institutions including Cooperative Banks for the crops and areas notified by the respective State Governments under the scheme. In the two years of its implementation, the estimated value of insurance (Sum Insured) is Rs. 201024 crore (2016-17) and Rs. 191635 crore (2017-18). Further, the unit area of insurance for major crops has been reduced to village/village panchayat under the scheme. However, States can notify higher unit area i.e. block, tehsil etc. for minor crops. The claims, if any arising due to losses are also paid through the financial institutions including cooperative banks. State-wise details of claims paid during last five years i.e. from 2012-13 to 2016-17 under various crop insurance schemes through financial institutions including cooperative banks are **annexed**.

Annexure

STATE WISE DETAILS OF TOTAL CLAIMS PAID TO FARMERS THROUGH FINANCIAL INSTITUTIONS INCLUDING COOPERATIVE BANKS

Sl. No.	Row Labels	2012-13*		2013-14*		2014-15*		2015-16*		2016-17**	
		Total Claims (Rs. Lakh)	No. of Farmers benefitted	Total Claims (Rs. Lakh)	No. of Farmers benefitted	Total Claims (Rs. Lakh)	No. of Farmers benefitted	Total Claims (Rs. Lakh)	No. of Farmers benefitted	Total Claims (Rs. Lakh)	No. of Farmers benefitted
1	A & N ISLANDS	11.36	260	95.47	506	5.86	184	1.19	158	14.56	295
2	Andhra Pradesh	105128.67	1113366	70901.45	982671	9223.01	142711	33114.64	425888	90690.90	880128
3	Arunachal Pradesh									0.00	0
4	Assam	268.02	4591	171.91	3342	1340.25	22203	552.18	24425	501.68	23370
5	Bihar	54397.25	2612533	85550.23	3461734	112472.86	2500014	97332.12	1123440	32717.65	149698
6	Chhattisgarh	1445.52	84172	8942.04	133080	18502.44	596577	69863.15	677382	15705.87	136423
7	Dadra & Nagar Haveli									0.00	0
8	Daman & Diu									0.00	0
9	Goa	0.00	0	0.00	0	0.00	0	14.49	82	2.68	111
10	Gujarat	220236.44	866760	3810.06	42825	50424.15	191722	179612.54	363027	100247.70	500219
11	Haryana	3348.44	101528	2723.83	146089	0.79	7	0.00	0	29488.79	216907
12	Himachal Pradesh	1036.41	20390	1007.97	42542	3293.78	89448	3718.86	92096	4417.36	109724
13	Jammu & Kashmir	0.88	17	2.35	183	54.18	1364	0.00	0	0.00	0
14	Jharkhand	1935.86	150825	3679.32	172738	2912.52	166037	22572.88	394593	2634.98	36703
15	Karnataka	25263.85	507610	6264.42	230519	22263.69	444079	87881.27	876286	118332.57	756617
16	Kerala	1079.40	33807	578.66	30010	719.96	24315	1411.45	35768	2138.70	20393
17	Lakshadweep									0.00	0
18	Madhya Pradesh	39210.53	434684	283309.92	2121306	74150.64	798850	480816.31	2453458	194776.73	1259556
19	Maharashtra	86509.74	1351362	20101.99	388167	222821.76	5466006	552689.34	10624334	230184.23	1723591
20	Manipur	466.51	4992	0.00	0	185.13	3472	269.70	7514	195.91	8358
21	Meghalaya	0.00	0	5.09	94	16.28	838	0.00	0	2.62	48
22	Mizoram	0.77	59	0.00	0	0.00	0	0.00	0	0.00	0
23	Nagaland									0.00	0
24	Odisha	7226.58	132453	63885.52	565366	26331.23	186255	178264.07	1175138	43038.54	167929
25	Puducherry	17.12	366	5.32	160	1.76	72	0.00	0	733.61	4254
26	Punjab									0.00	0
27	Rajasthan	86728.84	7112897	76326.38	6244066	119085.68	6668478	178713.37	7749694	157696.29	2459843
28	Sikkim	0.00	0	0.00	0	0.00	0	0.00	0	0.00	31

29	Tamil Nadu	100864.92	1033525	63480.84	327984	3599.58	45823	52109.42	397599	308031.08	884253
30	Telangana					16987.17	215013	35353.91	538004	18383.39	227542
31	Tripura	0.00	0	0.00	0	0.00	0	0.24	18	8.34	542
32	Uttar Pradesh	4394.69	234226	43193.75	745333	78079.99	1175288	144357.01	2168369	53270.71	1110824
33	Uttarakhand	2517.10	23936	1685.12	27857	4164.41	52133	1800.73	41616	2747.06	61678
34	West Bengal	7288.14	219764	41042.22	645545	17836.36	299918	35770.24	560915	37374.38	484072
	Grand Total	749377.05	16044123	776763.84	16312117	784473.49	19090807	2156219.12	29729804	1443336.33	11223109

* Erstwhile schemes of National Agricultural Insurance Scheme (NAIS), Modified NAIS (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS)

**Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS)
