

In addition, Government has taken several steps to ensure MSP for all agricultural produce which *inter alia* includes setting up of procurement centre keeping in view the potential in the areas; creating awareness among the farmers of the MSP operations; making payment through arthias/co-operative societies to the farmers through A/c payee cheque/electronic mode as per prevailing situation in the States; encouraging decentralized procurement; adopting e-procurement system; engaging private players in certain States to participate in procurement operations etc.

Government has also launched a scheme developing a pan India electronic trading platform under 'National Agriculture Market' (NAM) aiming to integrate 585 regulated markets with the common e-market platform to ensure remunerative prices to the farmers. Each State is being encouraged to undertake three major reforms—allow electronic trading, have a single license valid throughout the State and a single entry point market fee.

Insurance of crops

2274. SHRI KAPIL SIBAL: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the details about the volume of insured crops since 2014 till date, State-wise and UT-wise;

(b) the details of loans provided to the farmers along with the repayment of these loans and defaulter, State-wise and UT-wise; and

(c) the details of companies involved in insuring the crops with criteria of waiving off the loan paid for crops insurance?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE (SHRI PARSHOTTAM RUPALA): (a) All food crops, oilseeds and pulses and annual commercial/horticultural crops are eligible for coverage under yield based crop insurance schemes and weather based scheme. In addition, perennial horticultural crops are also covered under weather based scheme. It is for the States/ Union Territories to notify/select the scheme and crops/areas for purposes of crop insurance. State and Union Territory-wise coverage in terms of area/sum insured is given in the Statement-I (*See* below).

(b) State-wise details of agricultural credit/loans provided to the farmers by commercial banks, regional rural banks and cooperative banks during last three years and agriculture loans outstanding as on 31.03.2017 are given in the Statement-II and Statement-III respectively (*See* below).

(c) Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are being implemented in the current year by empanelled 18 general insurance companies, details of which are at Statement-IV (See below). Waiver off of loan taken by insured farmers for payment of crop insurance premium is not under the purview of the PMFBY/RWBCIS.

Statement-I

State-wise details of cropped area insured and sum insured under different crop insurance schemes since Kharif 2014 season

| Sl. No. | State/UT | ALL COMPANIES | | | | | | | | | | | |
|---------|-----------------------------|---------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|
| | | Kharif-14 | | Rabi 14-15 | | Kharif-15 | | Rabi 15-16 | | Kharif-16 | | Rabi 16-17 | |
| | | (Ha.) | ₹ in lakhs | (Ha.) | ₹ in lakhs | (Ha.) | ₹ in lakhs | (Ha.) | ₹ in lakhs | (Ha.) | ₹ in lakhs | (Ha.) | ₹ in lakhs |
| | | Area Insured | Sum Insured | Area Insured | Sum Insured | Area Insured | Sum Insured | Area Insured | Sum Insured | Area Insured | Sum Insured | Area Insured | Sum Insured |
| 1. | Andaman and Nicobar Islands | 1090.04 | 414.50 | 140.43 | 45.82 | 810.18 | 510.47 | 568.68 | 123.63 | 0.00 | 0.00 | 253.20 | 46.84 |
| 2. | Andhra Pradesh | 353766.12 | 124140.84 | 187384.39 | 81279.45 | 1986424.01 | 686018.69 | 324210.55 | 121632.07 | 1852612.49 | 964167.61 | 129211.16 | 78138.76 |
| 3. | Assam | 14037.76 | 8081.04 | 16177.43 | 9196.30 | 19964.86 | 11768.97 | 8607.68 | 5223.14 | 36692.06 | 20547.43 | 4312.95 | 3011.99 |
| 4. | Bihar | 2206980.67 | 431494.08 | 1526216.57 | 536589.98 | 1504062.51 | 583451.10 | 1302291.87 | 519435.84 | 1311508.68 | 652719.04 | 1155403.90 | 593426.86 |
| 5. | Chhattisgarh | 1688771.52 | 335129.88 | 205875.20 | 26293.02 | 2160639.47 | 305220.70 | 181864.91 | 22343.03 | 2200724.90 | 668031.95 | 229957.80 | 56958.68 |
| 6. | Goa | 179.36 | 25.74 | 0.95 | 0.43 | 110.34 | 51.58 | 0.00 | 0.00 | 543.00 | 576.82 | 4.38 | 2.53 |
| 7. | Gujarat | 13.84 | 429013.59 | 4414.53 | 1531.33 | 1027368.67 | 352941.36 | 4054.05 | 1540.58 | 2566775.01 | 1124958.95 | 274837.89 | 107400.38 |
| 8. | Haryana | 0.00 | 0.00 | 50.62 | 28.43 | 0.00 | 0.00 | 0.00 | 0.00 | 1188099.21 | 702099.61 | 856614.81 | 454174.56 |
| 9. | Himachal Pradesh | 12998.54 | 6813.22 | 40551.72 | 40213.74 | 13612.28 | 9582.55 | 40488.52 | 46582.64 | 39500.76 | 29666.00 | 87606.53 | 62492.06 |
| 10. | Jammu and Kashmir | 809.23 | 461.26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 11. | Jharkhand | 187178.76 | 47955.96 | 62689.71 | 18991.78 | 373566.79 | 85405.51 | 43305.10 | 15135.39 | 352764.21 | 189140.47 | 21051.87 | 13113.49 |
| 12. | Karnataka | 1355667.44 | 290285.68 | 51561.79 | 13961.61 | 1216776.29 | 302677.81 | 501193.79 | 69747.84 | 1405312.10 | 694844.02 | 1461630.04 | 379690.32 |

| | | | | | | | | | | | | | |
|-------------|----------------|-------------------------------------|------------|-------------|------------|--------------------------------------|------------|-------------|------------|--------------------------------------|-------------|-------------|------------|
| 13. | Kerala | 20852.92 | 7318.78 | 27604.71 | 9107.27 | 24561.76 | 10072.95 | 40088.56 | 12973.11 | 21434.58 | 10982.81 | 29842.40 | 20988.02 |
| 14. | Madhya Pradesh | 5504463.40 | 940219.44 | 5298163.44 | 918676.11 | 6842819.06 | 1167375.19 | 5265337.66 | 967450.53 | 7295680.47 | 2038406.27 | 5039914.80 | 1649596.98 |
| 15. | Maharashtra | 3954907.03 | 652555.68 | 908186.00 | 159863.91 | 5692688.75 | 994290.59 | 2607679.14 | 412533.06 | 6723296.15 | 2153201.64 | 689782.30 | 301281.12 |
| 16. | Manipur | 6499.65 | 1720.97 | 0.00 | 0.00 | 16799.33 | 4505.95 | 0.00 | 0.00 | 9120.89 | 3693.96 | 0.00 | 0.00 |
| 17. | Meghalaya | 729.34 | 481.16 | 670.12 | 317.39 | 326.21 | 162.83 | 664.75 | 293.57 | 21.67 | 29.20 | 16.04 | 17.93 |
| 18. | Mizoram | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 19. | Odisha | 1566756.55 | 522895.39 | 118446.74 | 48038.44 | 1944615.94 | 711709.56 | 102582.80 | 48417.19 | 1257916.56 | 689057.86 | 63508.66 | 36857.84 |
| 20. | Puducherry | 313.18 | 115.49 | 1420.75 | 516.50 | 290.18 | 170.86 | 1651.19 | 619.78 | 0.00 | 0.00 | 7226.84 | 3052.79 |
| 21. | Rajasthan | 7744024.01 | 272270.19 | 4233890.73 | 432357.08 | 7282550.39 | 439121.16 | 4172268.06 | 536534.84 | 7396749.16 | 994224.79 | 2765814.89 | 727627.71 |
| 22. | Sikkim | 0.00 | 0.00 | 17.42 | 12.60 | 0.00 | 0.00 | 104.04 | 85.32 | 0.00 | 0.00 | 150.44 | 493.33 |
| 23. | Tamil Nadu | 48685.31 | 21103.87 | 819979.44 | 267114.42 | 143019.88 | 79598.97 | 1102012.11 | 392284.51 | 31187.07 | 16521.98 | 1182114.33 | 616289.19 |
| 24. | Telangana | 407241.25 | 136134.67 | 998562.54 | 407049.23 | 1108609.79 | 486668.83 | 498116.15 | 238983.59 | 594814.08 | 366649.14 | 345919.20 | 176398.47 |
| 25. | Tripura | 0.00 | 0.00 | 416.09 | 74.82 | 664.67 | 189.22 | 363.01 | 130.07 | 845.69 | 358.85 | 5810.00 | 3542.85 |
| 26. | Uttar Pradesh | 1025467.35 | 212404.89 | 1017697.78 | 279293.97 | 1979884.45 | 507992.13 | 1818186.41 | 833002.30 | 3158911.50 | 1328576.58 | 2303387.34 | 1026011.17 |
| 27. | Uttarakhand | 34622.38 | 19372.68 | 16655.68 | 9180.63 | 59265.97 | 31409.45 | 51800.21 | 22700.84 | 101079.38 | 69938.86 | 31280.30 | 22198.53 |
| 28. | West Bengal | 667230.45 | 259113.38 | 329459.63 | 224944.08 | 445867.88 | 166597.22 | 427534.86 | 303181.77 | 1504305.65 | 782620.56 | 541616.50 | 446484.42 |
| TOTAL | | 26803286.10 | 4719522.36 | 15866234.39 | 3484678.34 | 33845299.66 | 6937493.65 | 18494974.07 | 4570954.64 | 39049895.25 | 13501014.40 | 17227268.57 | 6779296.81 |
| GRAND TOTAL | | Year 2014-15 42669520.49 8204200.70 | | | | Year 2015-16 52340273.73 11508448.28 | | | | Year 2016-17 56277163.82 20280311.21 | | | |

Note: National Agricultural Insurance Scheme (NAIS), Modified NAIS (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS) were under implementation during 2014-15 and 2015-16. Only Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured WBCIS (RWBCIS) were under implementation during 2016-17.

Statement-II*Details of Agriculture Credit/loan Disbursement Data from 2014-15 to 2016-17*

(₹ in lakh)

| Sl. No. | State/UT | 2014-15* | 2015-16 (Provisional)# | 2016-17 (Provisional)\$ |
|----------------------------|-----------------------------|----------------|---------------------------|----------------------------|
| | | Total Loan | Total Loan | Total Loan |
| 1 | 2 | 3 | 4 | 5 |
| 1. | Delhi* | 15,26,401.00 | 5,54,974.47 | 19,94,164.97 |
| 2. | Haryana | 40,43,848.00 | 49,79,049.00 | 49,48,107.13 |
| 3. | Himachal Pradesh | 4,96,412.00 | 5,12,193.53 | 6,11,614.56 |
| 4. | Jammu and Kashmir | 76,600.00 | 2,76,146.16 | 7,29,674.06 |
| 5. | Punjab | 72,96,298.00 | 84,65,288.56 | 74,30,146.82 |
| 6. | Rajasthan | 65,74,336.00 | 67,62,726.22 | 74,30,385.60 |
| 7. | Chandigarh UT | 2,33,992.00 | 1,41,536.00 | 1,40,594.60 |
| NORTHERN REGION TOTAL | | 2,02,47,887.00 | 2,16,91,913.94 | 2,32,84,687.75 |
| 8. | Arunachal Pradesh | 4,991.00 | 4,282.18 | 13,258.66 |
| 9. | Assam | 2,75,103.00 | 3,90,547.53 | 6,10,207.41 |
| 10. | Manipur | 15,255.00 | 15,867.18 | 25,112.17 |
| 11. | Meghalaya | 19,594.00 | 15,627.14 | 36,831.05 |
| 12. | Mizoram | 7,020.00 | 9,912.84 | 11,435.63 |
| 13. | Nagaland | 13,491.00 | 11,816.65 | 12,939.21 |
| 14. | Sikkim | 7,548.00 | 7,161.36 | 16,169.65 |
| 15. | Tripura | 1,02,271.00 | 1,28,054.76 | 1,51,312.53 |
| NORTH EASTERN REGION TOTAL | | 4,45,273.00 | 5,83,269.64 | 8,77,266.32 |
| 16. | Andaman and Nicobar Islands | 6,647.00 | 11,184.38 | 13,498.20 |
| 17. | Bihar | 22,86,388.00 | 40,54,231.00 | 26,18,458.38 |
| 18. | Jharkhand | 2,51,836.00 | 3,66,183.81 | 4,37,999.18 |
| 19. | Odisha | 17,27,058.00 | 20,28,270.04 | 21,26,496.46 |
| 20. | West Bengal | 37,29,373.00 | 39,07,458.44 | 34,89,572.32 |
| EASTERN REGION TOTAL | | 80,01,302.00 | 1,03,67,327.67 | 86,86,024.55 |
| 21. | Chhattisgarh | 7,87,201.00 | 7,67,426.11 | 12,23,742.13 |
| 22. | Madhya Pradesh | 47,04,858.00 | 52,10,400.35 | 56,14,906.41 |

| 1 | 2 | 3 | 4 | 5 |
|-----------------------|----------------------------|----------------|----------------|-----------------|
| 23. | Uttarakhand | 5,58,647.00 | 5,86,937.77 | 6,50,543.42 |
| 24. | Uttar Pradesh | 72,61,136.00 | 87,64,167.01 | 81,58,401.41 |
| CENTRAL REGION TOTAL | | 1,33,11,842.00 | 1,53,28,931.24 | 1,56,47,593.37 |
| 25. | Goa | 77,731.00 | 56,711.46 | 1,01,127.66 |
| 26. | Gujarat | 39,32,672.00 | 44,56,320.39 | 54,27,669.75 |
| 27. | Maharashtra | 66,82,129.00 | 62,77,679.78 | 81,38,383.63 |
| 28. | Dadra and Nagar Haveli UT* | 2,984.00 | 2,026.85 | 8,017.10 |
| 29. | Daman and Diu UT* | 2,605.00 | 644.67 | 3,458.32 |
| WESTERN REGION TOTAL | | 1,06,98,121.00 | 1,07,93,383.15 | 1,36,78,656.47 |
| 30. | Andhra Pradesh | 53,93,621.00 | 74,13,594.20 | 92,86,862.14 |
| 31. | Telangana | 30,51,666.00 | 33,32,568.03 | 67,88,535.43 |
| 32. | Karnataka | 60,23,300.00 | 84,83,248.35 | 78,08,272.12 |
| 33. | Kerala | 57,20,901.00 | 43,39,237.06 | 67,73,876.45 |
| 34. | Puducherry | 15,93,012.00 | 1,08,155.84 | 5,29,008.42 |
| 35. | Tamil Nadu | 1,00,22,577.00 | 91,09,362.38 | 1,32,14,456.68 |
| 36. | Lakshadweep UT | 23,321.00 | - | 327.30 |
| SOUTHERN REGION TOTAL | | 3,18,28,398.00 | 3,27,86,165.86 | 4,44,01,338.54 |
| Grand Total | | 8,45,32,823.00 | 9,15,50,991.50 | 10,65,75,567.01 |

***Data source:** As reported by concerned banks in respect of Cooperative and Regional Rural Banks and data received from IBA in respect of Commercial Banks.

#**Data Source:** Provisional data based on SLBC in respect of Commercial Banks and reporting banks in respect of RRBs and Cooperative Banks.

\$**Data Source:** Data submitted by Banks in ENSURE portal in respect of Cooperative and Regional Rural Banks and data furnished by Banks through mail in respect of Commercial Banks.

Statement-III

Details of No. of Accounts (in lakh) and Loan amount outstanding (₹ in crore) in respect of all agencies as on 31.03.2017 (provisional)

| Sl. No. | State/UT | Total Loan | |
|---------|------------------|-----------------|----------|
| | | No. of Accounts | Amount |
| 1 | 2 | 3 | 4 |
| 1. | Delhi | 0.36 | 13137.61 |
| 2. | Haryana | 28.88 | 56473.57 |
| 3. | Himachal Pradesh | 4.92 | 7336.61 |

| 1 | 2 | 3 | 4 |
|----------------------------|-----------------------------|--------|-----------|
| 4. | Jammu and Kashmir | 4.89 | 6622.86 |
| 5. | Punjab | 28.57 | 83769.91 |
| 6. | Rajasthan | 58.94 | 91431.84 |
| 7. | Chandigarh | 0.10 | 2493.66 |
| NORTHERN REGION TOTAL | | 126.64 | 261266.07 |
| 8. | Arunachal Pradesh | 0.22 | 265.60 |
| 9. | Assam | 20.29 | 10860.65 |
| 10. | Manipur | 0.52 | 432.04 |
| 11. | Meghalaya | 1.25 | 830.92 |
| 12. | Mizoram | 0.40 | 325.71 |
| 13. | Nagaland | 0.57 | 387.36 |
| 14. | Sikkim | 0.21 | 193.00 |
| 15. | Tripura | 6.28 | 2356.64 |
| NORTH EASTERN REGION TOTAL | | 29.74 | 15651.92 |
| 16. | Andaman and Nicobar Islands | 0.19 | 147.98 |
| 17. | Bihar | 64.36 | 34894.03 |
| 18. | Jharkhand | 14.98 | 7306.58 |
| 19. | Odisha | 58.46 | 26853.23 |
| 20. | West Bengal | 69.64 | 38462.61 |
| EASTERN REGION TOTAL | | 207.64 | 107664.43 |
| 21. | Chhattisgarh | 14.94 | 12528.87 |
| 22. | Madhya Pradesh | 88.85 | 73713.63 |
| 23. | Uttarakhand | 6.75 | 9220.91 |
| 24. | Uttar Pradesh | 140.05 | 205301.00 |
| CENTRAL REGION TOTAL | | 250.59 | 300764.40 |
| 25. | Goa | 0.58 | 1535.99 |
| 26. | Gujarat | 36.86 | 70575.42 |
| 27. | Maharashtra | 100.91 | 169149.31 |
| 28. | Dadra and Nagar Haveli | 0.03 | 58.35 |
| 29. | Daman and Diu | 0.01 | 20.08 |
| WESTERN REGION TOTAL | | 138.39 | 241339.14 |

| 1 | 2 | 3 | 4 |
|-----------------------|----------------|---------|------------|
| 30. | Andhra Pradesh | 99.11 | 111322.61 |
| 31. | Telangana | 57.49 | 62257.52 |
| 32. | Karnataka | 82.08 | 122141.01 |
| 33. | Kerala | 63.82 | 69212.43 |
| 34. | Puducherry | 2.50 | 2242.21 |
| 35. | Tamil Nadu | 151.61 | 142931.42 |
| 36. | Lakshadweep | 0.01 | 6.33 |
| SOUTHERN REGION TOTAL | | 456.62 | 510113.53 |
| GRAND TOTAL | | 1209.62 | 1436799.48 |

Source: Data submitted by concerned banks in the ENSURE portal of NABARD.

Statement-IV

List of Names of insurance companies empanelled for implementation of Crop Insurance Schemes in the country

Public Sector Insurance Companies

1. Agriculture Insurance Company of India Ltd.
2. New India Assurance Company Ltd.
3. National Insurance Company Ltd.
4. Oriental Insurance Company Ltd.
5. United India Insurance Company Ltd.

Private Sector Insurance Companies

1. Bajaj Allianz General Insurance Company Ltd.
2. Bharti Axa General Insurance Company Ltd.
3. Cholamandalam Ms General Insurance Company Ltd.
4. Future Generali Insurance Company Ltd.
5. Hdfc Ergo General Insurance Company Ltd.
6. Icici Lombard General Insurance Co. Ltd.
7. Iffco-Tokio General Insurance Company Ltd.
8. Reliance General Insurance Company Limited
9. Sbi General Insurance Company Ltd.
10. Shriram General Insurance Company Ltd.
11. Tata Aig General Insurance Company Ltd.
12. Universal Sompo General Insurance Company Ltd.
13. Royal Sundaram General Insurance Company Ltd.