

methodology prescribed in the 'Manual for Drought Management, 2016'. MNCFC carries out the assessment using rainfall, remote sensing vegetation index and moisture adequacy index during Kharif season. Further, MNCFC is providing fortnightly and monthly drought assessment reports (June to October) to concerned States and national level Government agencies.

Implementation of crop insurance schemes

2235. DR. ANIL AGRAWAL: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether Government has recently reviewed various crop insurance schemes which are implemented for the benefit of farmers in the country;
- (b) if so, the details thereof, scheme-wise;
- (c) the deficiencies identified in various schemes and corrective measures taken or proposed to be taken by Government for proper implementation of these schemes; and
- (d) the details of premium collected from the farmers in each State/UT under various crop insurance schemes during the last three years?

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE (SHRI NARENDRA SINGH TOMAR): (a) to (c) The revisions/improvements in the crop insurance schemes is a continuous process and decisions on suggestions/representations are taken from time to time after consultation with various stakeholders. On the basis of experience of implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) during past 2 years certain deficiencies like late/non-settlement of claims by insurance companies, late release of their share in premium subsidy by State Governments, delay in submission of Crop Cutting Experiments (CCEs) based yield data to insurance companies by State Governments, demand for coverage of more risks in localized calamities/post harvest loss, very short window/time to inform losses for individual assessment, non-availability of structured grievance redressal system, non-availability of cover for perennial/horticultural crops etc. under yield index based scheme were noticed.

With a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has comprehensively revised the Operational Guidelines of the Pradhan Mantri Fasal Bima

Yojana (PMFBY) which have become effective from Rabi 2018-19. To ensure optimal benefits under the scheme, the following provisions, have, *inter alia*, been made in the Revised Operational Guidelines:—

- (i) Provision of 12% interest rate per annum to be paid by the Insurance Company to farmers for delay in settlement claims beyond 10 days of prescribed cut-off date for payment of claims.
 - (ii) State Government have to pay 12% interest rate for delay in release of State share of Subsidy beyond three months of prescribed cut-off date/submission of requisition by Insurance Companies.
 - (iii) Increased time for change of crop name for insurance – upto 2 working days prior to cut-off date for enrolment instead of earlier provision of 1 month before cut off date.
 - (iv) Rationalization of methodology for calculation of Threshold Yield (TY) to calculate claims – Moving average of best 5 out of 7 years to be taken for calculation.
 - (v) Increase in risk coverage by inclusion of risks of cloud burst and natural fire under localized calamities and hailstorm under post-harvest losses.
 - (vi) Time for intimation of loss due to localized calamities and post-harvest losses has been increased from 48 hours to 72 hours.
 - (vii) Stratified grievance redressal mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC).
 - (viii) Detailed plan for publicity and awareness - 0.5% of Gross premium per company per season earmarked for the purpose.
 - (ix) Detailed Standard Operating Procedures (SOPs) for settlement of claims under localized calamities, post harvest losses, mid-season adversity and prevented sowing and redressal of disputes regarding yield data including add on features.
 - (x) Inclusion of perennial crops and add on coverage for damage by wild animals on pilot basis.
- (d) State-wise details of premium collected from farmers during last three years is given in Statement.

Statement

*Details of premium collected from farmers during last three years under
Pradhan Mantri Fasal Bima Yojana (PMFBY)*

(₹ in crore)

Sl. No.	State/UT Name	Year			Grand Total
		2016-17	2017-18	2018-19	
1	2	3	4	5	6
	1. Andaman and Nicobar Islands	0.00	0.01	0.05	0.06
	2. Andhra Pradesh	199.57	263.17	301.74	764.48
	3. Assam	4.97	5.28	4.83	15.09
	4. Bihar	204.62	177.76		382.38
	5. Chhattisgarh	136.49	133.41	161.25	431.15
	6. Goa	0.07	0.05	0.03	0.15
	7. Gujarat	243.26	398.38	401.71	1,043.35
	8. Haryana	196.53	208.67	252.72	657.91
	9. Himachal Pradesh	31.17	30.53	29.69	91.38
	10. Jammu and Kashmir		9.00	17.31	26.30
	11. Jharkhand	39.63	28.62	49.84	118.09
	12. Karnataka	249.74	237.46	248.98	736.17
	13. Kerala	7.22	6.35	6.20	19.77
	14. Madhya Pradesh	710.12	867.38	917.46	2,494.96
	15. Maharashtra	682.55	563.13	800.35	2,046.04
	16. Manipur	0.74	0.75	0.10	1.59
	17. Meghalaya	0.01	1.01	0.09	1.11
	18. Odisha	142.63	144.87	172.97	460.46

1	2	3	4	5	6
19.	Puducherry	0.22	—	0.99	1.21
20.	Rajasthan	367.33	480.42	570.29	1,418.05
21.	Sikkim	0.01	0.06	0.03	0.10
22.	Tamil Nadu	112.54	135.65	161.33	409.52
23.	Telangana	113.52	180.82	154.91	449.25
24.	Tripura	0.29	0.59	0.05	0.94
25.	Uttar Pradesh	530.88	384.82	405.73	1,321.43
26.	Uttarakhand	19.41	18.81	20.94	59.16
27.	West Bengal	230.10	212.57	258.21	700.88
GRAND TOTAL		4,223.62	4,489.57	4,937.82	13,651.01

Implementation of PMFBY in Karnataka

2236. SHRI SYED NASIR HUSSAIN: Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) the number of farmers insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY);

(b) the amount of money that has been received by Government from farmers as instalment for the said scheme in Karnataka during last three years; and

(c) the amount of money returned to farmers under this scheme in Karnataka during last three years?

THE MINISTER OF AGRICULTURE AND FARMERS WELFARE (SHRI NARENDRA SINGH TOMAR): (a) During 2018-19, 561 lakh farmers' applications have been received from farmers for coverage under Pradhan Mantri Fasal Bima Yojana (PMFBY).

(b) and (c) As per provisions of the scheme actuarial/bidded premium rates are charged by insurance companies under the scheme. But farmers have to pay maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for annual commercial/horticultural crops, with balance of actuarial/bidded premium being shared by the Central and State Government on 50:50 basis. Details of premium paid by farmers to insurance companies