



# PERFORMANCE EVALUATION OF PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

**PART I**

## **“Governance Analysis”**

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**Final Report**



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# Executive Summary

## Operational Guidelines: Key Features

- PMFBY is a large scale crop subsidy insurance scheme in India with Kharif 2016 being first season.
- Farmers have to pay maximum a net premium of 2% for Kharif crops, 1.5% for Rabi crops and 5% for commercial crops.
- Difference between actuarial premium and farmer's burden is shared equally by Central government and State government.
- The sum insured is calculated over scale of finance.
- PMFBY follows an Area Approach where (village/panchayat) risk is assumed to be similar in an insured area.
- Compulsory coverage for farmers in a notified area taking loans (Crop Loan Accounts/ KCC).
- Yield losses due to non-preventable risks, prevented sowing, post-harvest losses, localized calamities.
- Threshold yield based on seven years' data and indemnity levels.
- Claim based on proportion of shortfall from threshold multiplied by sum insured.
- Actuarial rates (accounting for various risks) determined by insurance companies after receiving scale of finance data and indemnity levels shared by states.
- Based on L1 bidding a company appointed implementing agency for a cluster of districts.

## Implementation 2017-18: Key Features

The data generation process for the seasons Kharif 2017 and Rabi 2017/18 is still underway and our insights are only subject to those data that is available from various companies as of May, 2018. Hence, enrollment, area coverage and premium data is quite reliable. However, claims data is mostly incomplete, especially for Rabi season.

### *Farmer Enrollment*

- Total farmers insured under the scheme in Year 2017-18 were 5.01 crores. This was a reduction of 10.27% from 2016-17. Assam, Jammu & Kashmir, Orissa, Karnataka and Meghalaya saw the highest gains in enrollment. Bihar, Goa, Kerala, Rajasthan and Uttar Pradesh saw a fall in enrollment.
- Enrollment in Kharif 2017 was 3.6 crores (a reduction of 8% from 2016). The states of Assam, Jammu & Kashmir, Kerala and Sikkim witnessed Kharif season enrollment in 2017-18 whereas in 2016 there was no enrollment in these states.
- Enrollment in Rabi 2017-18 was 1.39 crores (a reduction of 16.12% from 2016-17). Assam, Karnataka, Kerala and Rajasthan saw the biggest dips in Rabi enrollment as compared to 2016-17.

### *Area Coverage*

- Total area insured under the scheme in Year 2017-18 was 4.89 crore hectares. This was a reduction of 13.27% from 2016-17. Assam, Jammu & Kashmir, Manipur, Meghalaya and Sikkim saw the highest gains in area coverage. Whereas states of Goa, Karnataka, Maharashtra and Tripura saw highest declines in area covered under the insurance.
- Area insured in Kharif 2017 was 3.32 crore hectares (a reduction of 10% from 2016-17). Assam, Jammu & Kashmir, Meghalaya, Sikkim, Karnataka and Tamil Nadu saw the highest gains in area coverage. Whereas states of Bihar, Goa, Haryana, Jharkhand, Maharashtra, Uttar Pradesh and Uttarakhand saw large fall in area covered under Kharif.
- Area insured in Rabi 2017-18 was 1.56 crore hectares (a reduction of 20.26% from 2016-17). Andhra Pradesh, Jammu & Kashmir, Manipur and Uttarakhand saw the highest gains in area coverage. Whereas states of Goa, Karnataka, Maharashtra and Tripura saw large fall in area covered under Rabi.
- The area insured per farmer in 2017-18 was 0.98 hectares, which was .02 hectares lesser than 2016-17.



### *Sum Insured*

- The total sum insured under the scheme in year 2017-18 was Rs. 1.91 lakh crores with a marginal 0.12% increase from 2016-17. Assam, Jammu & Kashmir, Manipur, Meghalaya, Sikkim and Tamil Nadu saw high gains in sum insured whereas Kerala, Himachal Pradesh, Tripura and Jharkhand witnessed the largest fall in sum insured
- Sum insured in Kharif 2017 was Rs. 1.22 lakh crores which was 1.58% lower than Kharif 2016.
- In Rabi 2017-18, sum insured was Rs. 68,000 crores which was a gain of 3.16% from Rabi 2016-17.
- Sum insured per farmer increased by Rs. 4,597 per farmer and sum insured per hectare increased by Rs. 3,580 in 2017-18 as compared to 2016-17.

### *Premiums*

- The total premium collected by insuring agencies in year 2017-18 was Rs. 23,206.18 Crores. It was an increase of 11.6% compared to the collections in 2016-17
- The total premium paid by farmers was Rs. 3916.98 Crores which was a fall of 1.02 % from the previous year
- The premiums paid by the central and state governments were Rs. 9,679 Crores each
- The average premium paid per farmer was Rs. 4,634 which was 20% increase from year 2016-17

## **Implementation 2016-17: Key Features**

### *Agency Overview*

- A total of 16 insuring companies participated in 2016-17 out of which 11 were private agencies and 7 were public agencies.
- The gross premium collected by insuring companies was Rs. 22,165 Crores out of which share of private agencies was 44%.
- Insurance companies paid out Rs. 13,858 crores, as claims to beneficiary farmers with a claims-to-premium (CP) ratio of 59.75%.

### *Farmer Enrollment*

- Total farmers insured under the scheme in the year 2016-17 were 5.52 crores.
- 50.03% of the farmers were from three highest uptake states of Maharashtra, Rajasthan and Uttar Pradesh.
- The share of loanee farmers (LF) was 75.35% and non-loanee farmers (NLF) was 24.65%.

- The states with the highest share of NLF were Tamil Nadu (77.51%), Tripura (74.62%), Jharkhand (77.13%) and Maharashtra (66.9%).

### *Area Coverage*

- The total area insured in the year 2016-2017 added up to 5.54 Crore hectares.
- 51.67% of the area insured was from the three highest uptake states of Madhya Pradesh, Rajasthan and Maharashtra.
- The average area insured per farmer was 1 hectare.
- The states with the highest area insured per farmer were Madhya Pradesh (1.76), Chhattisgarh (1.57) and Haryana (1.56)
- Wherever there were predominantly irrigated crops, the uptake was low. This signals that co-variate risk is reduced due to irrigation and hence dependence on insurance.
- Rajasthan (1.10 Acres), Manipur (1.09 Acres), Madhya Pradesh (1.76), Karnataka (1.51), Haryana (1.56), Gujarat (1.44) and Chhattisgarh (1.57) insured area per farmer higher than the national average.
- The lowest per farmer area insured were in the hilly states of Sikkim and Himachal Pradesh and some north-Eastern states.

### *Sum Insured*

- The total sum insured in year 2016-17 added up to 1.9 Lakh Crores.
- 42.09% of the sum insured was from the three highest uptake states of Madhya Pradesh, Maharashtra and Uttar Pradesh.
- The average sum insured per farmer was Rs. 34,437.
- The average sum insured per hectare was Rs. 34,311.
- At an all India level, the total sum insured was double in Kharif 2016 as compared to Rabi 2016-17.
- It has to do with two factors: a) low Rabi cultivation of high value or high acreage crops, b) untimely disbursement of indemnities for Kharif losses, creating disinterest for insurance.
- Among the major states Karnataka, Madhya Pradesh, Maharashtra and Rajasthan had lower than all India average per hectare sum insured. This is mainly because of the large acreage in these states and relatively low sum insured.

### *Premiums*

- The total premium collected by insuring agencies in year 2016-17 was Rs. 20513.67 Crores.
- The total premium paid by farmers was Rs. 3957.10 Crores (19.29%).



- The total premium paid by Central Government was Rs. 8182.63 Crores (39.88%).
- The total premium paid by State Governments was Rs. 8371.98 Crores (40.81%).
- The average premium paid per farmer was Rs. 3714.99.

### ***Beneficiaries and claims***

- The total number of beneficiary farmers in the year 2016-17 was 1.03 Crores.
- The three states with the highest number of beneficiary farmers were Maharashtra, Rajasthan and Uttar Pradesh.
- The total claims reported were Rs. 12256.94 Crores.
- 52.83% of the claims came from the three highest states of Tamil Nadu, Madhya Pradesh and Maharashtra.
- The average claims-to-premium ratio for all states combined was 59.75%.
- The average claim per farmer for all states combined was Rs. 11, 805.
- In most of the states, farmers reported losses in Kharif season.
- Tamil Nadu was the only state that reported unusually high losses in Rabi period as compared to Kharif, due to severe rainfall deficit and drought like condition during the season.

### **Governance Hurdles**

#### ***Pre-insurance Phase***

- Formulating long-term plan is a problem for insuring companies as season-based tendering/bidding process, deflates their incentives for setting up rural infrastructure. Moreover, the small operational window incentivizes short-term profit maximization due to uncertainty of continuity in same region.
- Short term - lowest bid method (L1) not favorable: Insurers have to offer lowest possible premiums, at the same time accounting for a variety of risks. This generates pressure on management to prevent claims by raising objections.

#### ***Farmer Enrollment***

- Loanee farmers do not always get enrolled despite compulsory coverage. In low risk areas having good access to irrigation and inputs, farmers want to avoid paying premiums. So, banks get a written consent from farmers, which reduces the banks' implementation burden.
- Low uptake by non-loanee farmers: Companies do not consider non-loanee as profitable

for their portfolio and enrolling them entails additional efforts of background verification. They are reluctant to additionally burden their stressed IT infrastructure. Moreover, for non-loanee, especially, there is small-window for enrolment and lack of adequate information with farmers on the procedures.

- Many small and marginal farmers (SMF) do not see much benefit from taking insurance as the returns are too low for the value of claims settled.

### *Yield Assessment*

- Manual crop cutting experiments (CCEs) are inadequate as between 15 to 20 lakh CCEs are required in each season. They are prone to human error and manipulation by different stakeholders. The primary workers sometimes sides with the insurers (as in some instances in Karnataka) or sometimes with the farmers (as in some places in Gujarat). Companies find it difficult to send their staff for every CCE as they do not have built-in local infrastructure or offices.
- Moreover, we found very low level of actual technology use such as smart phone based CCE Agri-App (being used from Kharif 2017), geo-coding, remote sensing or drones even though there were instances of these at some places.
- The chances of premium rate coming down are possible only if legitimate claims are made.
- Accuracy of claims depend on accuracy of yield assessment. CCEs through which the yield data is arrived is highly ill-managed.
- It is suited for the GCES (General Crop Estimation Survey) purposes and for APY data. States using it for insurance liability assessment is not accurate.
- When NAIS was introduced in 1999 there was a mandate to bring down insured unit to village or panchayat level. This meant that CCEs at district level had to be much more. But states did not build up infrastructure commensurate with this. Hence CCEs are often just done on paper.
- Our case studies in Karnataka and Gujarat suggest that primary workers easily get manipulated by either powerful farmers or insurance agents.

### *Claims Settlement*

- The major reason why there is delay in states transferring subsidy to insurance companies is because states disburse 50% subsidy only after receiving data from companies on insured farmers and sum insured. But companies depend on implementing banks and banks are stressed due to infrastructure constraints. The Centre transfers subsidy only after states submit their transfer certificate, thereby causing the chain of delays.





- Moreover, insurance companies raise objections when they are doubtful of CCE data and this also stalls the payment process. In many regions syndicates are developing to ensure lower payout by companies.
- Farmers generally see premium deductions as a form of investment and in case there are no inflow of claims settled (whether they qualify or not), then a strong negative perception is built against insurance.

### *Risk Cover*

- Predominantly, 'bad risks' are getting insured by the companies and good risks are excluded which means actuarial premium rates go very high. This is not a sustainable business model for insurance companies.
- Leads to a skewed distribution of risks resulting in 75% of premium coming from 25% of the districts and 3/4<sup>th</sup> of total claims getting distributed in these 25% districts.
- Under high payout (as in Karnataka and Tamil Nadu), claims go to farmers. Under low loss scenario, the amount remains with insuring companies as profits booked. So for state governments, the risk cover through a high premium is seen as expenditure wasted, they have no incentive to speed up premium transfer to companies.
- The business model will be sustainable only when premium rates are brought down.

### *Perceptions about Insurance*

- India is generally an insurance averse nation and farmers especially look for immediate short-term gains.
- PMFBY for farmers, is a great option: For every 1 hectare and a sum insured of Rs. 35,000, insurance companies charge a premium of Rs. 4000. Out of this Rs. 3,300 is paid by government (center plus state), and only Rs. 700 is paid by farmers.
- If the scheme works perfectly well, then by paying Rs. 700, farmers can insure Rs. 35,000 worth of losses. Yet, the concept of risk smoothening is not understood by mostly low literate farmers.
- We also found in interviews that farmers will be fine as long as there is some return to their premiums deducted. But delayed claim payments reinforce negative perceptions further.
- Insurance companies made nearly a profit of Rs. 7,000 Crore in 2016-17 with a net operating margin of 25%.
- The companies think this is not a sustainable margin as in a bad drought year, the losses and indemnity payments could go up to Rs. 50,000 Crore.

- Yet, the fact that insurance companies made a profit generates negative perception because this is profit made on perceived ‘agrarian distress’.
- It is government aided subsidy which ensures that insurance companies can operate under such high risk-high premium market, thereby making profits in good year. This adds to the negative public perception.
- In reality, there is no way any company will bid with a non-subsidized insurance product in agricultural sector as certainly there would be market failure.

### *Summary of Initial Trends*

To summarize, a total of over 5.5 crore farmers were officially insured under PMFBY in 2016-17. Out of this, nearly 75% farmers got mandatory coverage if they had applied for any seasonal crop loans, premiums for which got deducted from the loan amounts. Twenty-five percent of the insured opted for insurance voluntarily. Among the sampled states, Maharashtra saw the highest enrollment followed by Uttar Pradesh and West Bengal, whereas states like Gujarat, Karnataka and Himachal Pradesh have witnessed very low uptake. A total cultivable area of roughly 5.5 crore hectare (Ha) has been insured (Figure 2). This means on an average, 1 Ha per farmer has been insured in the year 2016-17. The gross premium collected by insuring companies was Rs. 16,399 crores in Kharif season and Rs. 5,826 crores in Rabi, making it a total of Rs. 22,165 crores in year 2016-17 (Table 1). Private insurance companies share in this was Rs. 10,390 crores, nearly 46% of the total, whereas public agencies (primarily Agricultural Insurance Company, AIC) collected Rs. 11,774 crores or 54%. Out of the total gross premium collected, the insurance companies paid out Rs. 13,858 crores, as claims to beneficiary farmers. This makes the claims-to-premium (CP) ratio close to 62.5%. In Kharif the CP ratio was lower at 59.4%, but was a notch higher at 71.3% in Rabi. The CP ratio was nearly same for private as well as public agencies.

In 2017-18, there has been a general decline in PMFBY uptake. Total farmers insured under the scheme was 5.01 crores (taking both Kharif and Rabi together). This is a reduction of 10.27% from the previous Year 2016-17. Assam, Jammu & Kashmir, Orissa, Karnataka and Meghalaya saw the highest gains in enrollment. Bihar, Goa, Kerala, Rajasthan and Uttar Pradesh saw a fall in enrollment. The total insured area decreased 13.27% to 4.89 crore Ha. The area insured per farmer in 2017-18 was 0.98 Ha. which is .02 Ha. lesser than 2016-17. The total sum insured under the scheme in year 2017-18 was Rs. 1.91 Lakh crores with a marginal 0.12% increase from 2016-17. The sum insured per farmer increased by Rs. 4,597 and sum insured per hectare increased by Rs. 3,580. The total premium collected by insuring agencies in year 2017-18 was Rs. 23,206.18 Crores, which was an increase of 11.6% compared to the previous year’s collections. The average premium paid per farmer was Rs. 4,634 which was 20% higher than what farmers paid in 2016-17. With only two years of operation, it is



very difficult to establish any clear trends of PMFBY's performance. However, the falling enrollment and area coverage while at the same time, increasing premiums, may indicate a marginal decline in popularity for PMFBY and higher risk perceptions among insurance agencies. Yet, this fall may simply be due to the complexities involved in implementation which is very much beyond the control of designated agencies. On the other hand, there are positive trends such as significant additions in the states that participated in 2017-18. The most striking is Jammu & Kashmir, Assam, Kerala and Sikkim which saw major expansions as in most of these states PMFBY was implemented for the first time in the Kharif season, 2017. Around 1.46 lakh farmers in these states got insured for the first time during Kharif 2017.

Overall, the initial two-years' suggest that PMFBY is a good blend of a yield-index insurance product that takes care of systemic or covariate risks associated with widespread vagaries of weather as well as idiosyncratic losses. No scheme previously has offered such a comprehensive protection. With the indexed weather based insurance products also struggling to maintain popularity, the field is all open for PMFBY to become the prime source of risk smoothing for the Indian farmers. While a serious intent among the top level policy makers is quite visible, a sufficient condition will only be plugging of the implementation holes, which rests highly on quality of the foot soldiers and technological intervention.

### **Key Highlights**

- ❖ State-wise statistics of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Years 2016-17 and 2017-18 (all India, all insurers)
- ❖ Comprehensive data for both seasons Kharif and Rabi for 2016-17 and 2017-18 on farmer enrolment (loanee and non-loanee), area insured, sum insured, insurance agency, crops notified, premiums collected (government and farmer share, beneficiary farmers, and claims (all India, all insurers)
- ❖ District-wise statistics of on all key parameters: farmer enrolment (loanee and non-loanee), area insured, sum insured, insurance agency, crops notified, premiums collected (government and farmer share, beneficiary farmers, and claims (eight select states, all insurers), for 2016-17
- ❖ District-level details of the governance and coordination structure for PMFBY including crop notification and yield assessment processes (eight select states, all insurers)
- ❖ Analysis of key trends across states (all India) and districts eight select states, all insurers)
- ❖ Analysis of key implementation hurdles in PMFBY
- ❖ Policy insights and recommendations for improvements

# 1 Introduction and Methodology

## 1.1. Introduction

Pradhan Mantri Fasal Bima Yojana (PMFBY) is one of the world's largest crop insurance programs aimed at providing risk cover to Indian farmers from production vulnerabilities. It was launched in early 2016 with the key feature being a highly subsidized and affordable premium for farmers. Under PMFBY, farmers pay a very low premium of maximum 2% during Kharif sowing, 1.5% during Rabi sowing for food and oilseed crops, whereas for annual commercial crops they have to pay a maximum of 5%. The difference between actuarial premium rates and the farmer rates is shared equally between the Central and the State governments. PMFBY has replaced the previously existing schemes of National Agricultural Insurance Scheme (NAIS) as well as the modified NAIS. All farmers that avail of seasonal crop loans (loanee farmers) are by default expected to be included in the PMFBY scheme whereas other farmers can purchase the insurance voluntarily at similar net premium burden. Different types of important risks such as yield losses due to climatic factors, damages from pests and post-harvest losses, among others are covered under this scheme. The scheme is implemented on an 'area approach' where insured unit is usually the village panchayat level for major crops.

As of the latest available figures, close to 5 crore farmers were enrolled in the year 2017-18 for both the Kharif and Rabi seasons. This is a jump of nearly 40% from the year 2015 when earlier insurance schemes were present. It has been projected that these numbers will significantly increase with every season as farmers across the world have shown to have a strong aversion to production related risks. The promise of this increased coverage will depend on the successful implementation of the program that can be judged by some important parameters such as: increase in voluntary take-up by non-loanee farmers, claims



to premium ratio, and a viable business model for insurance agencies. The attractiveness of the scheme for the two important stakeholders, farmers and insurance providers, however, depends on accuracy of yield assessment and timeliness of delivery as only these can ensure equity and efficiency. This hinges on the governance structure of the scheme's implementation – the bureaucratic apparatus and the level of stakeholder engagement.

In this context, we select 9 states of Assam, Bihar, Gujarat, Himachal Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Uttar Pradesh and West Bengal to achieve the three following objectives:

- a. Assess the status of PMFBY implementation for both Kharif and Rabi seasons in the years 2017-18 and 2016-17, beginning from the processes of crop notification, insurance company empanelment, premium calculation, yield assessment to claims disbursement.
- b. Study the characteristics of sampled farming households that are beneficiaries of PMFBY, both loanee and non-loanee and to assess the factors that can lead to better uptake of crop insurance
- c. To find the Willingness-to-Pay (WTP) for crop insurance under Indian conditions through controlled choice experiments with a randomized sample of households.

## **1.2. Methodology and Data**

For Objective 1 – *Governance Analysis* – the process of implementation at the state level was comprehensively mapped with the assistance of nine states Agro-Economic Research Centers (AERCs) involved in the project. The study involved mixed methods of data collection and involved the use of secondary data, as well as collection of primary stakeholder interviews. The tools included directed and open-ended questions to relevant state authority, insurance company or nodal agencies. AERCs approached state level nodal agencies/authorities responsible for PMFBY. These include the State Department of Agriculture, State Statistics Department, State Level Coordination Committee on Crop Insurance (SLCCCI), District Level Technical Committee (DLTC) or any other relevant body. The objective was to gather information on the functions of the contacted agencies, details of banks and insurance companies involved in the concerned districts and district-wise progress report of the PMFBY for Kharif 2016 and Rabi 2017 in the particular state. For the year 2017-18, available state level data was used.

For Objective 2 – *Uptake Analysis* – the process involved understanding what factors promote or dissuade farmers from enrolling under PMFBY, what are the other risk management strategies that farmers have and what are the reasons behind farmers opting for each of them. The study relied on a primary survey questionnaire. A total of 1,350 farmers across

all the nine states were surveyed based on random sampling. AERCs sampled roughly 150 farmers across three districts of each state. These three districts were categorized based on the number of farmers and area insured, and each category and each district had a sample size of 50 farmers. No district with zero loanee farmers were selected. A low uptake district was that which had lowest number of loanee and non-loanee farmers, a medium uptake district was the one with median number of farmers whereas a high uptake district had the highest number of farmers enrolled. Best attempts were made to sample on an average 30 loanee, 10 non-loanee and 10 uninsured farmers (control group) from each district.

For Objective 3 – *Willingness-to-Pay (WTP)* – the behavior of farmers with respect to awareness and uptake of crop insurance was investigated, and a detailed experiment on their choice preferences of various insurance policies was conducted. The experiments were performed in collaboration with International Food Policy Research Institute (IFPRI) in the four states of Gujarat, Himachal Pradesh, Karnataka and Uttar Pradesh, through enumerators of AERCs, using Computer Assisted Personal Interviewing (CAPI) tool. This involved use of electronic tablets in the process of data collection where surveys and experiments being conducted could be tracked in real-time at a centralized server base. A training workshop was conducted at Indian Agricultural Research Institute (IARI) – New Delhi with the objective of enabling the enumerators collect precise data in the prescribed manner for choice experiments. The choice experiments were conducted with a total of 575 individual farmers in a controlled ‘lab-in-the-field’ setting to collect the necessary data.

The present report discusses the data and result from Objective 1 of the study – Governance Analysis. Objectives 2 and 3 will be presented in Part II report of the PMFBY implementation study titled ‘Uptake and Willingness-to-Pay’.



# 2 | Insurance Cycle

## 2.1. Crop Insurance in India: Overview

Any country that is serious about its developmental goals cannot ignore the importance of insuring farmers against unintended losses. Farming is the largest private enterprise of Indians. There are two key differences though: inputs and outputs are plagued with uncertainties of the highest order, unlike any other private business; moreover, the distribution, pricing and value chains are more of public goods, again unlike a traditional private business. Insurance in such a situation, is but a necessity. Moreover, given the low awareness and education level of farmers, it has to be mandatory. Wherever there are private players involved, there has to be an extra dose of regulatory supervision.

Agricultural Insurance is a means of protecting the farmer against financial losses due to uncertainties that may arise from named or all unforeseen perils beyond their control. However, in developing countries, crop insurance has not been very pervasive or successful. According to Mahul and Stutley (2010), in rich countries crop insurance is 1.99% of the agricultural GDP, whereas in middle income and low income countries it is 0.16% and 0.01% respectively. As Rajeev et al. (2016) describe, crop insurance achieved great popularity between 1950s and 1980s in many Latin American and Asian countries as they were linked to seasonal loans. However, the popularity declined and thereby, governments started promoting private insurance participation in the agricultural insurance sector as well.

Increasing weather shocks and non-diversified exposure to income smoothing have affected the well-being of Indian farmers for ages. There are several ways in which farmers smoothen their incomes and risks, such as, intercropping with different drought tolerances, shift in sowing timings, irrigation and diversification to rural non-farm economic activities Cole et al. (2013). Agricultural insurance is one among such ways to manage risks. Moreover, it





comes at the tail of risk management when all other options have been exhausted and is more of a redistribution of losses than prevention. There is evidence to suggest that while provisioning of insurance has hardly much effect on total agricultural investments, they alter the composition of such investments (Cole et al., 2017, Tadesse et al., 2015). Further, Cole et al. (2017) find strong evidence to suggest that with better crop insurance farmers shift towards high return, high risk cash crops. Hence, there is not much doubt in the academic literature that better provisioning of crop insurance leads to farmers' welfare.

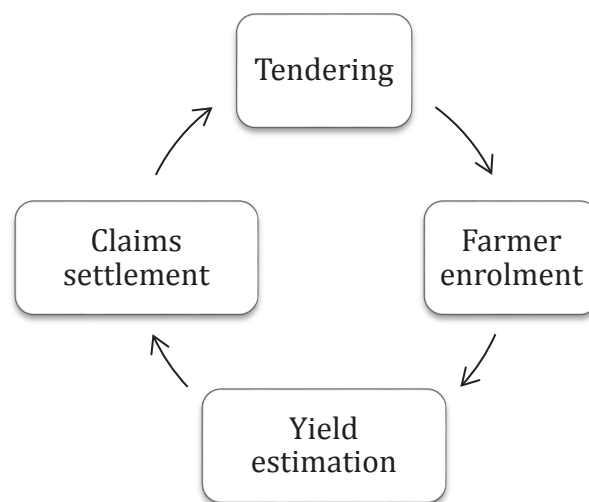
In India, there has been a consistent, albeit patchy, interest and attempt to insure farmers against residual risks from the time of India's independence (Raju and Chand., 2007, Roy et al., 2018). However, there was no concrete action till 1970s when a Pilot Crop Insurance Scheme (PCIS) was launched by the General Insurance Company (GIC) in 1979. This was based on "Area Approach" for providing insurance cover against a decline in crop yield below the threshold level. This was operational till 1984-85 with partial success. However, it faced several problems and was replaced by the Comprehensive Crop Insurance Scheme (CCIS) which existed between 1985-1999. While PCIS was voluntary, CCIS was made compulsory for all loanee farmers. It also faced shortcomings such as having an area approach, coverage confined to loanee farmers, uniform premium rate for all the farmers and regions, coverage of limited crops and time lag for indemnity payment. An improved version of this was continued since 1999 in the form of National Agricultural Insurance Scheme (NAIS, and eventually a modified version called MNAIS) which operated both on an area approach as well on individual basis. It was also available for voluntary uptake apart from mandatory loanee farmers. The list of crops included was also significantly widened and premiums were highly subsidized. However, claims exceeded the premiums collected to a great extent and made the scheme unviable, the administrative costs, notwithstanding. Apart from these, the Weather Based Crop Insurance Scheme (WBCIS) has been operational since 2003-04, mostly as an initiative of the private sector followed suit by AIC. It is designed to provide insurance protection against adverse weather events and is up for voluntary take up by farmers. For a detailed discussion on India's historical experiences with agricultural insurance see Raju and Chand. (2007). In 2016, all the previous schemes were subsumed into one consolidated form called the Pradhan Mantri Fasal Bima Yojana (PMFBY). The rest of the document discusses it in details.

## **2.2. Features and Phases of PMFBY**

PMFBY is a large scale crop subsidy insurance scheme in India with Kharif 2016 being first season. Farmers have to pay a net premium of 2% for Kharif crops, 1.5% for Rabi crops and 5% for commercial crops. The difference between actuarial premium and farmer's

burden is shared equally by Central government and State government. The sum insured is calculated over scale of finance shared by state governments for crops and regions under their jurisdiction and based on the costs of cultivation. The actuarial premium rates (accounting for various risks) is determined by insurance companies after receiving scale of finance data and indemnity levels shared by states. PMFBY follows an Area Approach where (village/panchayat) risk is assumed to be similar in an insured area. There is compulsory coverage for farmers in a notified area taking loans (Crop Loan Accounts/KCC), whereas non-loanee farmers are encouraged to enrol for the insurance scheme. The coverage includes mainly yield losses due to non-preventable risks, prevented sowing, post-harvest losses and localized calamities. The losses are calculated based on difference from threshold yield which is calculated on seven years' data and indemnity levels. The claims are based on proportion of shortfall from threshold multiplied by the sum insured. An insurance company is designated based on L1 bidding methodology from several interested parties. For further comprehensive details on specific features of PMFBY, please read the Operational Guidelines of PMFBY.<sup>1</sup>

There are 4 main phases in the insurance cycle which repeats every cropping season. All the stakeholders are involved in the cycle. The banks and government act as facilitators in the process. Figure 2.1 above shows the cyclical flow diagram of the seasonal insurance cycle. The cycle keeps repeating every crop season.



**Figure 2.1: Insurance cycle under PMFBY**

### 2.2.1. Tendering Phase

The first phase of the cycle begins before the start of the cropping season. The individual state governments float the tender along with the data on threshold yield over the past

<sup>1</sup> [https://www.agri-insurance.gov.in/Document/Oprational\\_Guidelines.pdf](https://www.agri-insurance.gov.in/Document/Oprational_Guidelines.pdf), accessed on 15.06.18



10 years for various notified crops in the state. The state is divided into clusters and each cluster consists of a balance of high risk and low risk districts. The participating insurance companies use the data of threshold yield provided by the government to calculate the actuarial premium rates that they would charge for various crops in the districts. Figure A.1 (in Appendix A) provides a snapshot of the document shared to the competing insuring agencies by the state government.

The actuarial premium rate for a particular crop in a district can vary significantly across districts for the same crop as the indemnity levels of each district is very different. The insurance agencies map the risk and quantify it in the process known as *Underwriting*. The process involves mapping the risk in terms of parameters such as whether conditions, political stability, CCE monitoring experience and claim ratio of previous years among others and assigning a value to these factors. Based on the values assigned for these factors, weights are given to various districts before coming to a final premium rate which not only captures the risk elements but also is low enough to be acceptable in order to obtain the contract. High actuarial premium rates would ensure complete risk coverage but will reduce the chance of obtaining the contract.

### **Crop Notification**

Notification of all insurance details is the responsibility of the state government through primarily the State Level Coordination Committee on Crop Insurance (SLCCCI). As per the operational guidelines of PMFBY, for Kharif season, the notification process should be completed by March and for Rabi season in September. Within a week or two of the issuance of notification, all the details have to be uploaded on the PMFBY web portal. The notification details generally include the crops that are insured for a particular cluster (both major and minor crops) based on coverage criteria; insured areas; scale of finance (cost of cultivation) or the maximum sum to be insured; threshold yield level; premiums etc. Table 2.1 gives details on the actual crop notifications of select states for the seasons Kharif 2016 and Rabi 2016-17.

**Table 2.1: Crop notification details**

Name of State	Notified Crops	Process and/or Date of Notification
Uttar Pradesh	<u>Kharif</u> : Paddy, Maize, Jowar, Bajra, Urad, Moong, Groundnut, Til, Soyabean and Arhar <u>Rabi</u> : Wheat, Gram, Pea, Lentil, Rapeseed, Mustards and Potato	10/06/2016 30/06/2016 (simultaneously for both seasons)
Bihar	<u>Kharif</u> : Paddy, Maize <u>Rabi</u> : Wheat, Maize, Gram, Rai-Mustard, Potato, Sugarcane	Kharif: 10/08/2016 Rabi: 21/12/2016
Assam	<u>Kharif</u> : Ahu Paddy, Sali Paddy, Jute, Black gram <u>Rabi</u> : Summer Paddy, Wheat, Potato, Sugarcane, Rapeseed and Mustard	N/A
West Bengal	<u>Kharif</u> : Aus, Amon, Maize, Jute <u>Rabi</u> : Wheat, Boro Paddy, Summer Maize, Gram, Lentil, <u>Rabi</u> : Moong, Sugarcane, Mustard, Til, Groundnut, Potato	Reasonability and Regional sensitivities of the crop. Kharif: 31st May, 2016 Rabi: 26th Dec, 2016
Himachal Pradesh	<u>Kharif</u> : Maize and paddy <u>Rabi</u> : Wheat	N/A
Gujarat	<u>Kharif</u> : Paddy(Irrigated), Paddy(Un-Irrigated), Cotton(Irrigated), Cotton(Un-Irrigated), Jowar, Ragi, Tur, Moong, Math, Urad, Groundnut, Sesame Maize, Castor, Banana, Bajra <u>Rabi</u> : Wheat(Irrigated), Wheat(Un-Irrigated), Rape & Mustard, Gram Cumin, Fennel, Isabgul, Onion, Garlic, Potato, Summer Groundnut, Summer Bajra	The minimum area under the crop should be 1000 ha per taluka or more has been considered as the criteria for selection of notified crops Kharif: 16th April 2016 Rabi: 10th November 2016
Maharashtra	<u>Kharif</u> : Jowar, Bajra, Paddy, Maize, Ragi, Tur, Urad, Moong, Soyabean, Niger, Sesame, Sunflower, Groundnut, Cotton, Onion	If a minimum of 5000 hectares are under a particular crop, that crop is notified under the PMFBY. The GoM communicated the guidelines for Rabi 2017 orally to the DCCB and Lead Banks in March 2016.  The actual GR was issued by June end. The enrolment period for the scheme started on 1 <sup>st</sup> July 2016 and concluded in end-July.



Name of State	Notified Crops	Process and/or Date of Notification
Madhya Pradesh	<u>Kharif: Patwari Halka Level:</u> Soybean, Paddy irrigated, Paddy unirrigated, Bajra, Maize, Tur; <u>Tehsil Level:</u> Ground-nut, Til, Jawar, Kodo-Kutki, Cotton; <u>District Level:</u> Moong, Urad <u>Rabi: Patwari Halka Level:</u> Wheat Irrigated, Wheat Unirrigated, Gram, Mustard; <u>Tehsil Level:</u> Linseed; <u>District Level:</u> Lentil	Based on the yield data of past 7 years for the insurance unit level. Patwari Halka Level: Acreage should be 100 hectares and above Tehsil and District Level: Acreage should be 500 hectares and above May 2016 (for Kharif 2016) October 2017 (for Rabi 2017)
Karnataka	<u>Kharif:</u> Food grains, Oil Seeds Commercial, Paddy (irrigated, rainfed), Lentils, Chilli, Maize, Sunflower, Cotton, Jowar, Groundnut, Onion, <u>Rabi:</u> Finger Millet, Soya bean, Potato, Foxtail Millet, Castor seed, Tomato, Ragi, Chilli, Green and black gram, cabbage, Toor dal, turmeric	Kharif:23/04/2016 Rabi: 09/2016

Source: State AERCs

### Actuarial Premiums

The scale of finance for the crops and indemnity level is given to the insurer by the state government. The average yield per crop in each cluster/district/taluka and Gram Panchayat (GP) for the past 10 years is given to the insurer. This data is used to obtain *Threshold yield (TY)* of each district/taluka/GP. Once the TY is calculated, it is used to calculate the loss in those years (TY-Yield of particular year). The average loss for 10 years is calculated on the basis of the yield loss in those years. Then a loading/discounting factor (LDF) is multiplied to the average percentage loss in yield. The LDF is subjective and is different for various districts depending on a lot of factors. Loading is an additional amount that is built into the insurance cost. This amount is added to the premium to provide the cover for a 'risky' individual. Basically, loading covers the losses that arise from insuring an individual that is prone to a form of risk that makes the potential losses for that period higher than anticipated. The loading factors considered in the realms of crop insurance are:

1. Risk of draught
2. Risk of flood
3. Political risks
4. Hailstorm
5. Pest attack
6. CCE monitoring experience

7. Previous years claim ratio
8. Moral hazard
9. Adverse selection

The above mentioned are the factors which may affect the number of claims and hence the insurer must quantify the risk arising due to these factors. Every district will have its own set of risks and reasons behind the risks. Some districts can have high political tension while some other can be prone to draught. Actuaries, therefore, make reasonable estimations and assign weights for each of these parameters which are then aggregated. The loading factors are then rated separately for each district on the basis of this scale. Most of this rating is done based on past experience by the firm and other firms in the district. In case of weather conditions historical data is obtained from the IMD. After calculations based on these, the actuarial premium rates are quoted by the competing insurance agencies. From these the State-Level Coordination Committee on Crop Insurance (SLCCCI) selects the lowest bidder (L1) among the bids and the lowest bidding company gets the contract for the particular cluster of the state of a single crop season.

Tables A.1 to A.9 in Appendix A give the crop-wise actuarial premium rates for crops in selected states for seasons Kharif 2016 and Rabi 2016-17.

### **2.2.2. Farmer Enrolment**

Once the tendering is done the empanelled insurer ties up with lead banks, local banks and cooperative societies in order to get farmers on board the insurance scheme. The government plays the role of a catalyst in ensuring that farmers are aware of the insurance scheme. The agricultural officers of various districts hold meetings at local gram panchayats in order to educate the farmers about the scheme and its benefits. The banks also play a pivotal role in ensuring that the loanee farmers are insured. For each farmer insured (loanee or non-loanee) they receive a 4% on the premium obtained. The loanee farmers who have defaulted on their loans can also avail the insurance scheme by paying the premium amount. One of the pre-requisites in the process is good infrastructure and network connectivity.

The following documents are needed to be submitted by the farmer to obtain crop insurance:

- a. RTC- Right, tenancy and crop document
- b. Crop cultivation certificate

Both these certificates are available at the Gram Panchayat level authorities. The crop insurance portal set up by the government is one of the most distinguishing features of the scheme where the information can be recorded online. The government insurance portal needs to be updated by the bank after the farmers have been enrolled. The portal



is very user friendly and has the required information with regard to the district wise crops insured, premium rates, type of crop and sum insured, insuring agency among others. There is a separate individual login id for farmers, state government, banks, insurers and central government. There is also a link for downloading the CCE mobile application. Premium calculator is also given for reference and the operational guidelines have been mentioned in a separate document which can be accessed through the portal. There is a dashboard in which one can access the number of villages insured and the district wise notified crops across various states. There is also a pictorial representation of the data. Once the farmers are enrolled the data is updated in the portal. The policies are booked by the insurer in their database and the government portal is also updated. In case of non loanee farmers applying for crop insurance the insuring agency does the farmer's background check before enrolling him. The decision to accept or reject the premium amount lies with the insuring agency.

### 2.2.3. Yield estimation

The third, and arguably the most important, phase of the insurance cycle occurs in the ending months of the cropping season when the produce is ready for harvest. The crop cutting experiments (CCEs) are performed in order to estimate the yield of the crop by primary workers. Earlier this process was not online but now due to the advent of PMFBY the process has become online in most places. The CCEs are conducted and coordinated by the district and state level authorities. The sampling process is done and a small number of plots are selected for performing these experiments. The method of sampling used in the process is known as "multi stage stratified random sampling". The number of experiments is determined based on the level of the insurance unit. PMFBY, as such, requires as many as 35 to 40 lakhs of CCEs to be conducted during Kharif and Rabi season harvesting. It is as shown in Table 2.2

**Table 2.2: CCE sample size for different Insured Unit (IU) levels**

Level of IU for CCE	Minimum sample size
District level	24
Taluka/Tehsil/Block level	16
Mandal/Phirka/Hobli level	10
Village panchayat level	4 for major crops and 8 for other crops

**Source:** PMFBY Operational Guidelines

The insurance agencies are allowed to witness these experiments as they are being performed.

The CCEs are performed by the following procedure as shown in Table 2.3.

**Table 2.3: Flow chart for conducting Crop Cutting Experiments (CCE)**

Village selection	Random selection of village is done for conducting CCE for a notified crop
	Survey and sub survey number are allotted in each selected village
Plot selection	Plot selection within the village is done by district level government officials
	Insurer are allowed to visit the plots and witness the experiments being conducted
Dimensions mapping	The length and breadth of the entire plot is measured using foot step count by the primary workers
	Number of foot-steps in 5m = 6 steps
Random No. Generation	Details of survey ID, experiment ID, L*B in steps and crop name entered in government App
	A random number for L & B is generated by the app which is used for conducting the CCE
Conducting the experiment	The southwest corner of the field is chosen and the required steps are taken on the basis of the random number
	After the requisite steps are taken a 5*10m area is demarcated for the CCE
	The crop within the 5*10M is then plucked (harvested), weighed and recorded by the workers
Recording in the APP	Video and photos of the plot are taken by the primary workers and uploaded on to the government CCE App
	The recorded weight is also mentioned in the APP and the farmers signature is taken in a form

**Source:** PMFBY Operational Guidelines and Field Experiences

Table 2.4 gives a snapshot of the process details of CCEs in select states for seasons Kharif 2016 and Rabi 2016-17.

**Table 2.4: Process and status of Crop Cutting Experiments (CCE)**

Who conducts CCEs	What role of DLMC/SLCC in CCEs	Other officers involved in CCEs	Any other agency involved in CCE?	Sample size for CCEs	Technology applications in CCEs
<b>Uttar Pradesh</b>					
Primary workers of Revenue Department	SLCCCI has no directive role in CCE, however committee review the progress	All District level Agriculture Department officials have been directed to check the CCE at harvesting stage in each season to ensure reliability of yield data	The District Magistrate direct district officials of other department also to check the CCE at harvesting stage in each season so that more and more CCE's are checked at harvesting stage	8 CCE's for Groundnut crop and 4 CCE's for other notified crops in each Village Panchayat	Not, so far. Action has been taken to digitize CCE's from forthcoming season





Who conducts CCEs	What role of DLMC/SLCC in CCEs	Other officers involved in CCEs	Any other agency involved in CCE?	Sample size for CCEs	Technology applications in CCEs
<b>Bihar</b>					
Directorate of Economics and Statistics	NA				
<b>Assam</b>					
Directorate of Economics and Statistics	To review the experiment conducted by the E&S Department	Approx. 27 officers	No	4 in one Gram Panchayat, following Random Table	Not Yet
<b>West Bengal</b>					
Bureau of Applied Economics & Statistics (BAE & S) and Agriculture Department	They are directly involved in monitoring and supervision of the total process of insurance programme	All Block, Sub-Division & District Level Agriculture Officers	Matir Katha – For photographic presentation by smart phone	NA	Smart phones based CCE Agri App
<b>Gujarat</b>					
The Crop Cutting Experiments is conducted as per the guideline of General Crop Estimation Surveys (GCES) by the Director of Agriculture, GOG with assistance from other stake holders.	NA	NA	KDM Enterprises	In case of major notified crop, the sample size was 6 CCEs per village GP per season per crop and in case of minor notified crop, 20 CCEs per taluka per season per crop are covered.	Yes, about 70 to 80 per cent CCEs are digitized  geo-coding, date stamping was followed  RST was used for only verification purpose by utilizing services of MNCFC, New Delhi.

Who conducts CCEs	What role of DLMC/SLCC in CCEs	Other officers involved in CCEs	Any other agency involved in CCE?	Sample size for CCEs	Technology applications in CCEs
<b>Maharashtra</b>					
Agriculture Statistics Department (ASD) plans the CCEs at the divisional level and SLCC approves the plans		ASD conducts training in presence of District Magistrates for: District Level Officials, Tehsildars, Talathis (Revenue Department), BDOs, Gram Sevaks from the Zilla Panchayat, Krishi Sevaks (Agriculture Department)	In some places insurance company representative	NA	HHIDs are now being used together with geo-coding for conducting the CCEs.
<b>Madhya Pradesh</b>					
Revenue and Agriculture Officers	Monitoring	RAEO (Rural Agriculture Extension Officer) and Patwari	No	4 CCE per Patwari Halka 16 CCE per tehsil 24 CCE per district	Smartphone based CCE Agri App has started from Kharif 2017
<b>Karnataka</b>					
Primary worker allocated for conducting of CCEs is village accountant of Revenue, AAO/AO of Agriculture, HA/AHO of Horticulture and Secretary/ PDO of RDPR departments	SLCCCI provides inputs for CCE, WBCIS	NA	NA	NA	Yes, geo-coding, date stamping

**Source:** State AERCs

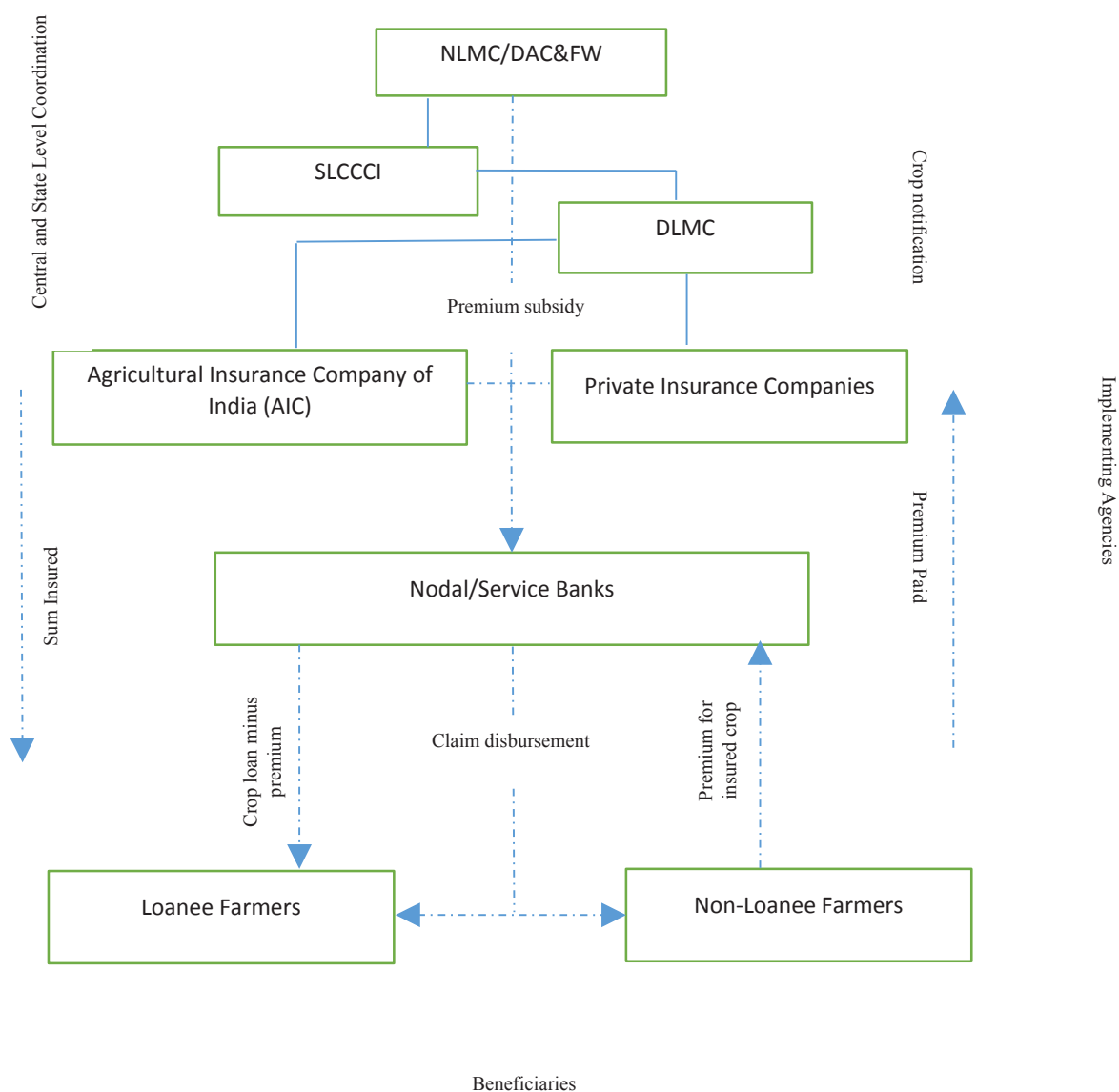


#### **2.2.4. Claims Settlement**

Based on the CCEs performed by the primary workers the claims are determined as per the operational guidelines. There are important protocols to ensure the yield loss assessments take place effectively and the linked claim disbursements are timely. Several protocols such as – geo-coding, date-time stamping, use of smart phones, hand held devices and smart sampling through satellite imagery are to be followed. The state agencies responsible for yield assessments through CCEs are advised to use these technologies with the help of MNCFC (Mahalanobis National Crop Forecast Centre) and IASRI (Indian Agricultural Statistical Research Institute). Moreover, RST (remote sensing technology), drones and online transmission of data are to be applied wherever possible. Reliability, accuracy and speed of CCEs is needed for claims settlement. The PMFBY also has, therefore, an emphasis loss assessment procedure such as assessment within 10 days and claim settlement within 15 days. Moreover, insurance companies are required to make electronic transfers to nodal banks in insured areas which are then expected to credit them into the accounts of farmers within a week. The banks are required to display the claim settlement data in notice boards and also feed the information in the PMFBY portal.

### **2.3. Coordination Structure for PMFBY Implementation**

The Figure 2.2 summarizes the coordination structure of PMFBY implementation. The central level coordination takes place at the NLMC whereas the key coordinating agencies in the state and districts are the SLCCCI and DLMC respectively. Table 2.3 and 2.4 give in brief the structure of SLCCCI and DLMC from select states.



**Figure 2.2: Simplified schema of the implementation structure of PMFBY with important stakeholders**

NLMC: National Level Monitoring Committee. Chaired by Joint Secretary (Credit), Department of Agriculture Cooperation and Farmers Welfare (DAC&FW); SLCCCI: State-Level Coordination Committee on Crop Insurance. Chaired by Chief Secretary or some other high level state official that varies with states; DLMC: District Level Monitoring Committee. Chaired most often by District Magistrate; *Dashed lines show financial flows; Solid lines show coordination control*



**Table 2.5: Composition of State-Level Coordination Committee on Crop Insurance (SLCCCI)**

Name of State	Members of SLCCCI
Uttar Pradesh	<p><u>Members:</u> Commissioner of Agricultural Products (Chairman), Director, Agricultural Statistics &amp; Crop Insurance (Member-Secretary), Principal Secretary (Agriculture), Uttar Pradesh Government, Principal Secretary (Horticulture), Uttar Pradesh Government, Principal Secretary (Cooperative), Uttar Pradesh Government, Principal Secretary (Finance), Uttar Pradesh Government OR Representative, Secretary &amp; Relief Commissioner, Uttar Pradesh Government, Commissioner &amp; Secretary, Revenue Council, Uttar Pradesh Government OR Representative, Sugarcane Commissioner, Uttar Pradesh, Director General – Institutional Finance, Uttar Pradesh Government OR Representative, Commissioner &amp; Registrar of Co-operative Societies, Uttar Pradesh, Managing Director Uttar Pradesh Co-operative Bank Ltd., Director of Agriculture, Uttar Pradesh, Director Horticulture, Uttar Pradesh, Director Indian Meteorological Department, Uttar Pradesh, Director Remote Sensing, Uttar Pradesh, General Manager – Reserve Bank of India, Uttar Pradesh OR Representative, Chief General Manager – National Agricultural &amp; Rural Development Bank OR Representative, Coordinator State level Bankers’ Committee, Uttar Pradesh, Representatives of all insurance companies designated by the Government of India for implementation of the Crop Insurance Scheme, Farmer Representative</p> <p><u>Frequency of meeting:</u> N/A</p>
Bihar	<p><u>Members:</u> Development Commissioner (Chairman), Principal Secretary (Finance), Principal Secretary (Planning &amp; Development), Principal Secretary (Agriculture), Principal Secretary (Co-operatives), Director (Directorate of Economic &amp; Statistics), Registrar (Co-operative Societies), Director (Indian Weather Science Centre), Director (Bihar Remote Sensing Centre), Director (Horticulture Directorate), Joint Secretary (Ministry of Agriculture &amp; Farmers Welfare, GoI), Chief General Manager (NABARD, Bihar), Chief General Manager (RBI, Patna), Managing Director (Bihar State Co-operative Bank Ltd., Patna), Convener (State Level Bankers Samittee, Patna)</p> <p><u>Frequency of meeting:</u> N/A</p>
Assam	<p><u>Members:</u> Agriculture Production Commissioner (Chairman), Commissioner and Secretary of Agriculture Department (Member-Secretary), Secretary of Agriculture Department, Director of Economics and Statistics, General Manager NABARD, Secretary of Cooperation Department, all lead banks, Registered Cooperative Societies, Director of NSSO, Implementing Agency</p> <p><u>Frequency of meeting:</u> 2 Times a year – for Kharif and Rabi</p>
West Bengal	<p><u>Members:</u> Director and ex-officio Secretary, Directorate of Agriculture, Joint Secretary, Agriculture Department, ADA (Evaluation), or his representative (CONVENER), Director, BAE &amp; S or his representative, Representative of Co-operation Department, State Level Officer of the Implementing Insurance Agency, Convener of SLBC or his nominee, AGM, NABARD or his nominee, Invitee Member, if any</p> <p><u>Frequency of meeting:</u> N/A</p>
Himachal Pradesh	NA

Name of State	Members of SLCCCI
Gujarat	<p><u>Members:</u> Principal Secretary Agriculture (Chairman), Additional Director of Agriculture (Member-Secretary), Agriculture, Gandhinagar, Principal Secretary/ Secretary (Exp.) Finance Dept., Joint Secretary, Min. of Agri. Gol, New Delhi, Secretary (Co-op), Development Commissioner, Gandhinagar, Registrar (Co-op), Gandhinagar, Director (Agriculture), Gandhinagar, Director (Horticulture), Gandhinagar, Director, IMD, Meteorological Centre, Ahmedabad, Director, Bureau of Economics &amp; Statistics, Gandhinagar, Director, BISAG, Gandhinagar, General Manager, R.B.I Ahmedabad Chief General Manager, NABARD, Ahmedabad, General Manager &amp; Convener, SLBC, Dena Bank, General Manager, Gujarat State Co-op Bank Ltd., Director, National Sample Survey Organization, Ahmedabad, Implementing Insurance Company's representatives (One from each cluster), Implementing Insurance Company's representatives (One from each cluster), Implementing Insurance Company's representatives (One from each cluster), 2 Farmer's representatives</p> <p><u>Frequency of meeting:</u> N/A</p>
Maharashtra	<p><u>Members:</u> Principal Secretary, Agriculture and other members of Agriculture Department</p> <p><u>Frequency of meeting:</u> Meet 3-4 times per season</p>
Madhya Pradesh	<p>Additional Chief Secretary/ Chief Secretary - Govt of Madhya Pradesh Finance/ Revenue/ Cooperative/ Panchayat and Rural Development/ Horticulture and food processing Department/ Directorate of Economics and Statistics, Commissioner, Land record and Settlement</p> <p><u>Frequency of meeting:</u> 4-5 times per year or as per need</p>
Karnataka	NA

**Source:** Collected by AERCs from Director Agriculture of different states

The key implementing agencies are AIC (which is a PSU) and several other private insurance companies. They offer the sum insured based on the scale of finance data provided by the state level SLCCCI and also determine the actuarial premium rates. The net premiums are deducted from the loan accounts of the loanee farmers by the nodal banks in rural areas. These banks are also responsible for collecting premiums from the non-loanee farmers and transferring that to the insurance companies. If the loanee farmers in a particular insured area feel that they do not need insurance for a particular crop/s, then they have the option to come together and give the banks in a written format that they are willing to opt out of PMFBY. The final data on sum insured, farmers insured and premiums collected is sent by the banks to the SLCCCI which then asks the state finance departments to transfer the premium subsidy to the insurance companies. The state government sends a confirmation of this (transfer certificate) to the central finance department which then transfers the remaining subsidy amount to the insurance companies. These nodal banks are also responsible for the claims disbursement to individual farmers (loanee and non-loanee).



**Table 2.6: Composition of District Level Monitoring Committee (DLMC) on Crop Insurance**

Name of State	Members of DLMC
Uttar Pradesh	<u>Members:</u> District Magistrate (Chairman), District Agricultural Officer (Member-Secretary), Chief Development Officer, Secretary, District Co-operative Bank, Manager, Lead Bank, Representative of General Insurance Corporation of India, Deputy Director of Agricultural, Assistant Registrar, Co-operative Societies, Uttar Pradesh, Statistical Officer
Bihar	<u>Members:</u> District Magistrate (Chairman), District Co-operative Officer, Additional Collector, District Agriculture Officer, District Statistical Officer, District Development Manager (NABARD), Managing Director (Central Co-operative Bank Ltd.), Lead Bank Manager, District Panchayati Raj Officer, Senior Deputy Collector (Banking)
Assam	<u>Members:</u> Deputy Commissioner (Chairman), District Agriculture Officer (Member-Secretary), Lead Bank Manager (UCO Bank), Deputy Director of Economics and Statistics, Nodal Insurance Company (Oriental Insurance Company Ltd.), Representative of NABARD, District Veterinary Officer
West Bengal	<u>Members:</u> District Magistrate or his representative, Karmadhyaksha, Krishi, Secho-Samabaya Sthayee Samiti of the respective Zilla Parishad, Deputy Director of Agriculture (Admn.), (CONVENER), Assistant Director, BAE & S, AEO (Evaluation Wing), Representative of Co-operation Department, Representative of the Implementing Insurance Agency, Lead District Manager, District Development Manager, NABARD, Invitee Member, if any.
Himachal Pradesh	<u>Members:</u> District Magistrate, 1 lead bank representative, 1 insurance company representative
Gujarat	<u>Members:</u> The Collector (Chairman), The Deputy Director of Agriculture (Member-Secretary), The District Development Officer, The District Development Manager (NABARD), District Agriculture Officer, District Horticulture Officer, The District Officer of the Co-operation Commission, Representative from the Implementing Insurance Company (IA), Representative from the Lead Bank
Maharashtra	<u>Members:</u> Collector, Officials from the DCCB, Officials from the Lead Bank, Krishi Vikas Adhikari from the Zilla Parishad
Madhya Pradesh	<u>Members:</u> District Collector (Chairman), Additional Collector/Deputy Collector, Revenue (Member-Secretary), Chief Executive Officer, District Panchayat, Deputy Director, Agriculture, Project Director, ATMA, Deputy Director/Assistant Director, Horticulture and Territory Forestry, District Planning Officer, Deputy Commissioner, Cooperative, Superintendent, Land Records, General Manager, District Cooperative Central Bank, District Development Manager, NABARD, Representative of Agricultural Science Centre, District Lead Bank Officer, Representative, Implementing Agency (Authorized Agency for Crop Insurance)
Karnataka	NA

**Source:** State AERCs

# 3 Implementation Status - All India

## Introduction

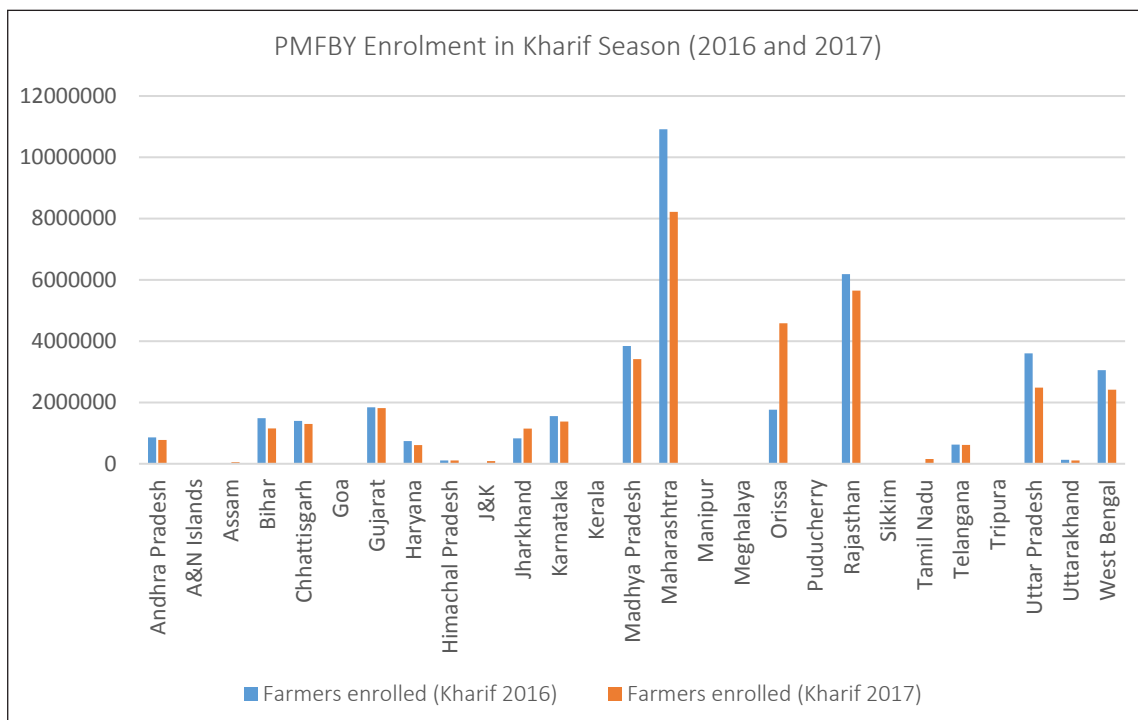
In this chapter we present the status of implementation of PMFBY in the years 2016-17 and 2017-18, for the two prime cropping seasons, Kharif and Rabi. The data generation process for the seasons Kharif 2017 and Rabi 2017/18 is still underway and our insights are only subject to those data that is available from various companies as of May, 2018. Hence, enrolment, area coverage and premium data is quite reliable, however claims data is mostly incomplete, especially for Rabi season.

## 3.1. Implementation Status 2017-18

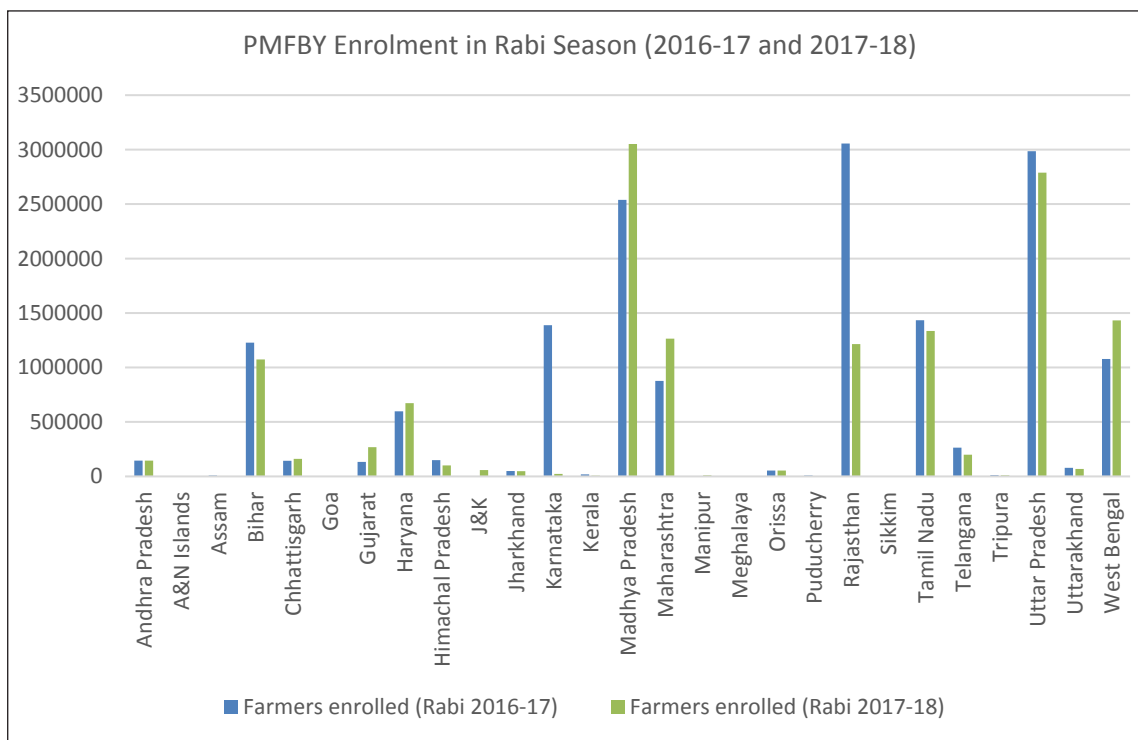
### *3.1.1. Farmer Enrolment*

The total farmers insured under the scheme in the Year 2017-18 were 5.01 crores. This was a decrease of 10.27% from 2016-17. Assam, Jammu & Kashmir, Orissa, Karnataka and Meghalaya saw the highest gains in enrolment while Bihar, Goa, Kerala, Rajasthan and Uttar Pradesh saw a fall in enrolment. Enrolment in Kharif 2017 was 3.6 crores (a decrease of 8% from 2016). The states of Assam, Jammu & Kashmir, Kerala and Sikkim witnessed Kharif season enrolment in 2017-18 whereas in 2016 there was no enrolment in these states. Enrolment in Rabi 2017-18 was 1.39 crores (a decrease of 16.12% from 2016-17). Assam, Karnataka, Kerala and Rajasthan saw the biggest dips in Rabi enrolment as compared to 2016-17.





**Figure 3.1: Farmers enrolled under PMFBY in Kharif seasons, 2016 and 2017**



**Figure 3.2: Farmers enrolled under PMFBY in Rabi seasons, 2016-17 and 2017-18**

**Table 3.1: Enrolment and Coverage in Kharif 2017 and Rabi 2017-18**

S.N.	State/Union Territory	Kharif 2017			Rabi 2017/18		
		Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)
1	Andhra Pradesh	774759 (2.15)	5,96,236.41 (1.79)	4,388.81 (3.59)	144929 (0.89)	2,20,522.01 (1.17)	1,243.31 (1.89)
2	A&N Islands	0 (0.00)	0.00 (0.00)	0.00 (0.00)	364 (0.00)	248.38 (0.00)	0.47 (0.00)
3	Assam	52323 (0.15)	38,792.28 (0.12)	231.75 (0.19)	4638 (0.03)	3,826.36 (0.02)	29.18 (0.04)
4	Bihar	1150714 (3.19)	10,82,300.31 (3.25)	5,346.28 (4.37)	1074290 (6.61)	10,20,495.27 (5.41)	4,622.05 (7.02)
5	Chhattisgarh	1298521 (3.60)	19,82,345.88 (5.96)	6,620.92 (5.41)	161802 (1.00)	2,28,774.58 (1.21)	662.04 (1.01)
6	Goa	537 (0.00)	396.11 (0.00)	4.46 (0.00)	1 (0.00)	0.99 (0.00)	0.01 (0.00)
7	Gujarat	1816905 (5.04)	23,24,913.81 (6.99)	11,057.53 (9.04)	268998 (1.66)	3,22,203.06 (1.71)	1,308.25 (1.99)
8	Haryana	610477 (1.69)	9,24,358.35 (2.78)	6,303.96 (5.15)	672972 (4.14)	9,21,353.77 (4.89)	5,365.62 (8.15)
9	Himachal Pradesh	108022 (0.30)	38,663.52 (0.12)	115.99 (0.09)	100630 (0.62)	35,415.33 (0.19)	106.25 (0.16)
10	J&K	85904 (0.24)	84,757.44 (0.25)	273.04 (0.22)	57752 (0.36)	56,506.38 (0.30)	245.91 (0.37)
11	Jharkhand	1149786 (3.19)	2,75,862.06 (0.83)	1,386.15 (1.13)	47652 (0.29)	25,338.38 (0.13)	152.11 (0.23)
12	Karnataka	1375471 (3.81)	22,10,921.96 (6.65)	8,178.56 (6.68)	22522 (0.14)	63,637.06 (0.34)	118.55 (0.18)
13	Kerala	7341 (0.02)	7,030.10 (0.02)	6.97 (0.01)	6250 (0.04)	7,903.23 (0.04)	71.32 (0.11)
14	Madhya Pradesh	3415699 (9.47)	69,45,478.34 (20.89)	24,758.33 (20.23)	3051605 (18.78)	55,34,279.80 (29.36)	20,110.42 (30.54)
15	Maharashtra	8218961 (22.78)	48,06,252.57 (14.45)	15,602.20 (12.75)	1264198 (7.78)	21,254.30 (0.11)	70.12 (0.11)
16	Manipur	0 (0.00)	0.00 (0.00)	0.00 (0.00)	9109 (0.06)	18,664.89 (0.10)	49.77 (0.08)
17	Meghalaya	4541 (0.01)	1,904.00 (0.01)	28.54 (0.02)	0 (0.00)	0.00 (0.00)	0.00 (0.00)
18	Orissa	4585830 (12.71)	13,54,873.09 (4.07)	7,244.01 (5.92)	53444 (0.33)	53,501.51 (0.28)	333.80 (0.51)
19	Puducherry	0 (0.00)	0.00 (0.00)	0.00 (0.00)	0 (0.00)	0.00 (0.00)	0.00 (0.00)



S.N.	State/Union Territory	Kharif 2017			Rabi 2017/18		
		Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)
20	Rajasthan	5647390 (15.65)	60,75,441.35 (18.27)	9,966.15 (8.14)	1215437 (7.48)	27,33,883.99 (14.50)	8,278.50 (12.57)
21	Sikkim	793 (0.00)	192.56 (0.00)	2.21 (0.00)	598 (0.00)	106.05 (0.00)	0.53 (0.00)
22	Tamil Nadu	153208 (0.42)	1,38,590.80 (0.42)	848.88 (0.69)	1335772 (8.22)	11,89,341.83 (6.31)	7,173.79 (10.89)
23	Telangana	614337 (1.70)	6,46,737.81 (1.94)	4,632.11 (3.78)	199431 (1.23)	2,76,527.63 (1.47)	1,446.90 (2.20)
24	Tripura	2320 (0.01)	1,006.38 (0.00)	6.03 (0.00)	9398 (0.06)	2,039.07 (0.01)	15.14 (0.02)
25	Uttar Pradesh	2487115 (6.89)	23,46,294.66 (7.06)	9,134.35 (7.46)	2789062 (17.17)	23,06,225.67 (12.23)	11,160.16 (16.95)
26	Uttarakhand	106245 (0.29)	59,791.78 (0.18)	405.93 (0.33)	69237 (0.43)	35,543.82 (0.19)	234.43 (0.36)
27	West Bengal	2416223 (6.70)	13,11,682.83 (3.94)	5,838.20 (4.77)	1432886 (8.82)	5,97,442.45 (3.17)	5,201.47 (7.90)
	Total	36083422 (100.00)	3,32,54,824.39 (100.00)	1,22,381.36 (100.00)	16248510 (100.00)	1,88,51,157.73 (100.00)	65,848.88 (100.00)

Source: Company Data and State AERCs

### 3.1.2. Area Coverage

The total area insured under the scheme in Year 2017-18 was 4.89 crore ha. This was a decrease of 13.27% from 2016-17. Assam, Jammu & Kashmir, Manipur, Meghalaya and Sikkim saw the highest gains in area coverage, whereas the states of Goa, Karnataka, Maharashtra and Tripura saw large falls in area covered under insurance.

The total area insured in Kharif 2017 was 3.32 crore ha. (a decrease of 10% from 2016-17). Assam, Jammu & Kashmir, Meghalaya, Sikkim, Karnataka and Tamil Nadu saw the highest gains in area coverage. Whereas states of Bihar, Goa, Haryana, Jharkhand, Maharashtra, Uttar Pradesh and Uttarakhand saw large fall in area covered under PMFBY in Kharif.

The total area insured in Rabi 2017-18 was 1.56 crore ha (a decrease of 20.26% from 2016-17). Andhra Pradesh, Jammu & Kashmir, Manipur and Uttarakhand saw the highest increment in area coverage, whereas the states of Goa, Karnataka, Maharashtra and Tripura saw a large fall in area covered under PMFBY in Rabi. The area insured per farmer in the crop year 2017-18 was 0.98 ha/farmer, which was 0.02 ha. lesser than that in 2016-17.

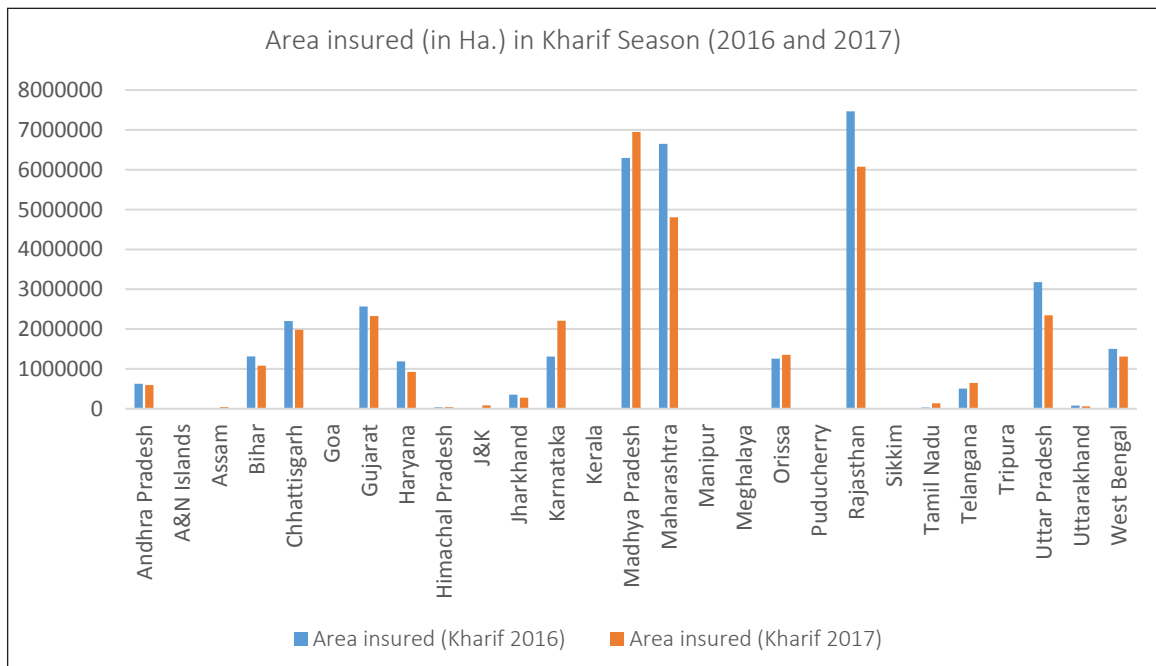


Figure 3.3: Area insured under PMFBY in Kharif seasons, 2016 and 2017

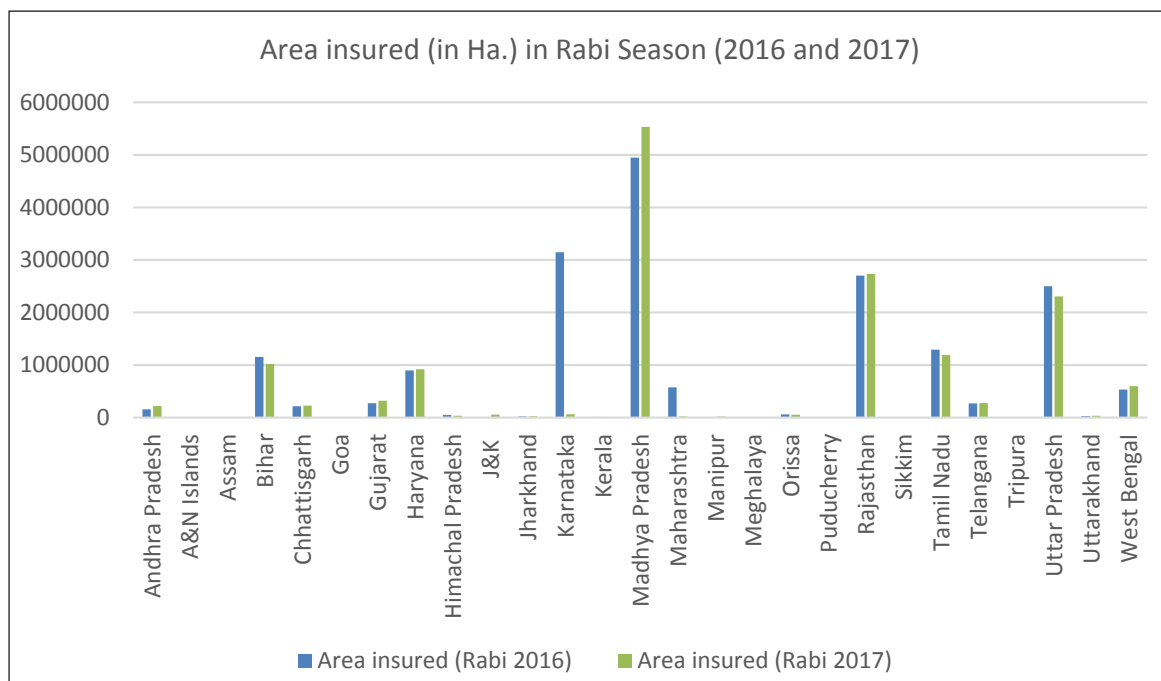


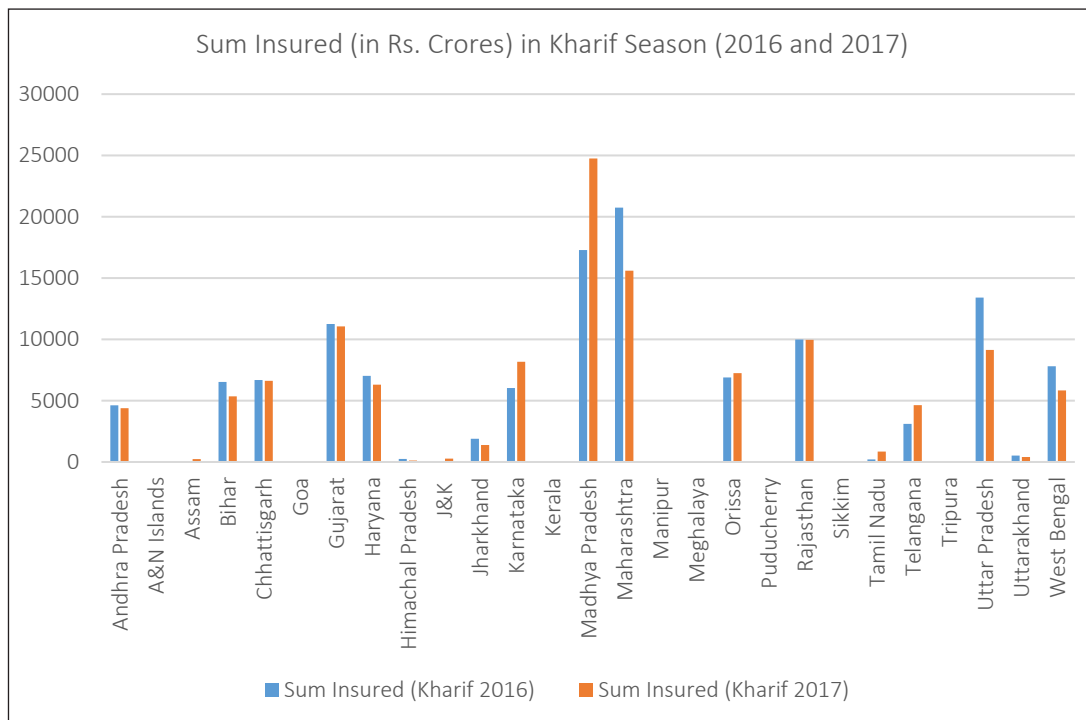
Figure 3.4: Area insured under PMFBY in Rabi seasons, 2016 and 2017

### 3.1.3. Sum Insured

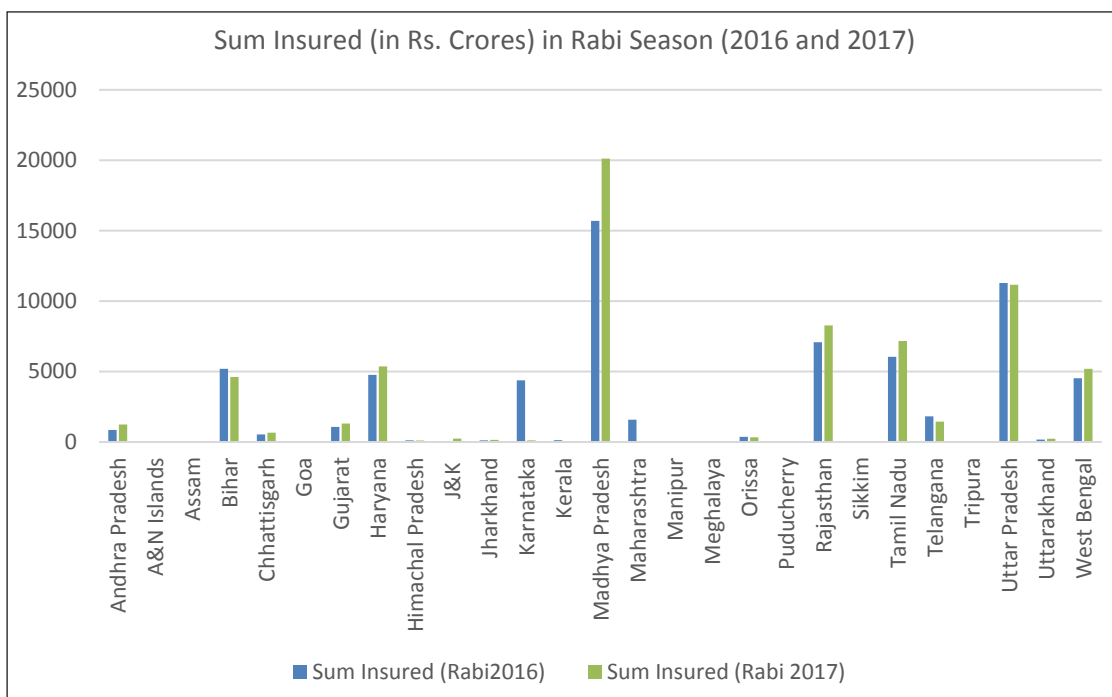
The total sum insured under the scheme in the year 2017-18 was Rs. 1.91 Lakh crores with a marginal increase of 0.12% from 2016-17. Assam, Jammu & Kashmir, Manipur, Meghalaya, Sikkim and Tamil Nadu saw high increases in sum insured whereas Kerala, Himachal Pradesh, Tripura and Jharkhand witnessed the greatest fall in total sum insured. Sum insured in Kharif 2017 was Rs. 1.22 Lakh crores which was 1.58% lower than Kharif 2016.



In Rabi 2017-18, sum insured was 68 thousand crores which was 3.16% higher than Rabi 2016-17. The Sum insured per farmer increased by Rs. 4, 597 per farmer and sum insured per hectare increased by Rs. 3,580 in 2017-18 as compared to 2016-17.



**Figure 3.5: Sum insured under PMFBY in Kharif seasons, 2016 and 2017**



**Figure 3.6: Sum insured under PMFBY in Rabi seasons, 2016 and 2017**

**Table 3.2: Coverage per farmer, per hectare in year 2017-18**

							Total (2017-18)
S.N.	State/Union Territory	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Area Insured/Farmer	Sum Insured/Ha (in Rs.)	Sum Insured/Farmer (in Rs.)
1	Andhra Pradesh	919688 (1.84)	8,16,758.42 (1.67)	5,632.12 (2.96)	0.89	68956.98	61239.46
2	A&N Islands	364 (0.00)	248.38 (0.00)	0.47 (0.00)	0.68	19080.00	13019.42
3	Assam	56961 (0.11)	42,618.64 (0.09)	260.93 (0.14)	0.75	61224.21	45808.40
4	Bihar	2225004 (4.44)	21,02,795.5 (4.30)	9,968.33 (5.24)	0.95	47405.15	44801.42
5	Chhattisgarh	1460323 (2.92)	22,11,120.4 (4.52)	7,282.95 (3.83)	1.51	32937.84	49872.21
6	Goa	538 (0.00)	397.10 (0.00)	4.47 (0.00)	0.74	112500.43	83035.99
7	Gujarat	2085903 (4.17)	26,47,116.8 (5.41)	12,365.78 (6.50)	1.27	46714.15	59282.63
8	Haryana	1283449 (2.56)	18,45,712.1 (3.77)	11,669.58 (6.13)	1.44	63225.36	90923.61
9	Himachal Pradesh	208652 (0.42)	74,078.84 (0.15)	222.24 (0.12)	0.36	29999.96	10651.05
10	J&K	143656 (0.29)	1,41,263.82 (0.29)	518.95 (0.27)	0.98	36736.33	36124.59
11	Jharkhand	1197438 (2.39)	3,01,200.44 (0.62)	1,538.26 (0.81)	0.25	51070.93	12846.25
12	Karnataka	1397993 (2.79)	22,74,559.0 (4.65)	8,297.11 (4.36)	1.63	36477.88	59350.15
13	Kerala	13591 (0.03)	14,933.33 (0.03)	78.29 (0.04)	1.10	52428.47	57606.63
14	Madhya Pradesh	6467304 (12.91)	1,24,79,758.1 (25.51)	44,868.75 (23.57)	1.93	35953.22	69377.82
15	Maharashtra	9483159 (18.94)	48,27,506.8 (9.87)	15,672.33 (8.23)	0.51	32464.64	16526.48
16	Manipur	9109 (0.02)	18,664.89 (0.04)	49.77 (0.03)	2.05	26666.01	54640.26
17	Meghalaya	4541 (0.01)	1,904.00 (0.00)	28.54 (0.01)	0.42	149894.96	62849.59



							Total (2017-18)
S.N.	State/Union Territory	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Area Insured/Farmer	Sum Insured/Ha (in Rs.)	Sum Insured/Farmer (in Rs.)
18	Orissa	4639274 (9.26)	14,08,374.59 (2.88)	7,577.80 (3.98)	0.30	53805.32	16334.03
19	Puducherry	0 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00	0.00	0.00
20	Rajasthan	6862827 (13.70)	88,09,325.33 (18.00)	18,244.64 (9.58)	1.28	20710.60	26584.73
21	Sikkim	1391 (0.00)	298.61 (0.00)	2.74 (0.00)	0.21	91655.27	19676.02
22	Tamil Nadu	1488980 (2.97)	13,27,932.63 (2.71)	8,022.68 (4.21)	0.89	60414.78	53880.34
23	Telangana	813768 (1.63)	9,23,265.43 (1.89)	6,079.01 (3.19)	1.13	65842.46	74701.97
24	Tripura	11718 (0.02)	3,045.46 (0.01)	21.17 (0.01)	0.26	69508.75	18065.03
25	Uttar Pradesh	5276177 (10.54)	46,52,520.33 (9.51)	20,294.51 (10.66)	0.88	43620.46	38464.42
26	Uttarakhand	175482 (0.35)	95,335.60 (0.19)	640.36 (0.34)	0.54	67168.52	36491.21
27	West Bengal	3849109 (7.69)	19,09,125.28 (3.90)	11,039.67 (5.80)	0.50	57825.81	28681.11
	Total	50076399	4,89,29,860.1	1,90,381.44	0.98	38909.05	38018.20

**Source:** Company Data and State AERCs

### 3.1.4. Premiums

The total premium collected by insuring agencies in the year 2017-18 was Rs. 23,206.18 Crores. It was an increase of 11.6% as compared to the collections in 2016-17. The total premium paid by farmers was Rs. 3916.98 Crores which was 1.02 % lesser than the previous year. The premiums paid by the central and state governments were Rs. 9,679 Crores each. The average premium paid by each farmer was Rs. 4,634 which was a 20% increase as compared to the year 2016-17.

**Table 3.3: Total Premium with Government and Farmers' Share (Kharif 2017 and Rabi 2017/18)**

S.N.	State/Union Territory	Kharif 2017				Rabi 2017/18			
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)
1	Andhra Pradesh	114.23 (4.15)	147.54 (1.98)	147.54 (1.97)	409.31 (2.32)	22.82 (1.96)	53.58 (2.46)	53.58 (2.44)	129.98 (2.35)
2	A&N Islands	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)	0.02 (0.00)	0.03 (0.00)
3	Assam	7.97 (0.29)	9.04 (0.12)	9.04 (0.12)	26.04 (0.15)	0.67 (0.06)	0.33 (0.02)	0.33 (0.02)	1.33 (0.02)
4	Bihar	106.93 (3.88)	286.98 (3.86)	286.98 (3.83)	680.88 (3.85)	70.68 (6.07)	135.00 (6.21)	135.00 (6.15)	340.67 (6.15)
5	Chhattisgarh	128.11 (4.65)	84.97 (1.14)	84.97 (1.14)	298.05 (1.69)	9.93 (0.85)	27.26 (1.25)	27.26 (1.24)	64.45 (1.16)
6	Goa	0.05 (0.00)	0.00 (0.00)	0.00 (0.00)	0.05 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
7	Gujarat	365.61 (13.28)	1,394.09 (18.75)	1,394.09 (18.63)	3,153.80 (17.85)	29.89 (2.57)	38.23 (1.76)	38.23 (1.74)	106.35 (1.92)
8	Haryana	120.34 (4.37)	60.05 (0.81)	110.74 (1.48)	291.12 (1.65)	80.31 (6.90)	34.28 (1.58)	34.28 (1.56)	148.87 (2.69)
9	Himachal Pradesh	1.71 (0.06)	0.01 (0.00)	0.01 (0.00)	1.73 (0.01)	1.59 (0.14)	3.77 (0.17)	3.77 (0.17)	9.14 (0.17)
10	J&K	5.46 (0.20)	8.42 (0.11)	8.42 (0.11)	22.31 (0.13)	2.82 (0.24)	5.64 (0.26)	5.64 (0.26)	14.11 (0.17)
11	Jharkhand	26.54 (0.96)	87.31 (1.17)	87.31 (1.17)	201.16 (1.14)	2.10 (0.18)	6.95 (0.32)	6.95 (0.32)	15.99 (0.29)





S.N.	State/Union Territory	Kharif 2017				Rabi 2017/18			
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)
12	Karnataka	201.84 (7.33)	750.55 (10.10)	750.55 (10.03)	1,702.93 (9.64)	2.00 (0.17)	9.18 (0.42)	9.18 (0.42)	20.37 (0.37)
13	Kerala	1.55 (0.06)	0.95 (0.01)	0.95 (0.01)	3.45 (0.02)	1.60 (0.14)	1.06 (0.05)	1.06 (0.05)	3.73 (0.07)
14	Madhya Pradesh	502.75 (18.27)	1,613.57 (21.71)	1,613.57 (21.56)	3,729.89 (21.11)	301.17 (25.86)	474.77 (21.82)	474.77 (21.63)	1,250.72 (22.59)
15	Maharashtra	391.24 (14.21)	1,467.26 (19.74)	1,467.26 (19.60)	3,325.76 (18.82)	1.10 (0.09)	1.13 (0.05)	1.13 (0.05)	3.35 (0.06)
16	Manipur	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.75 (0.06)	0.60 (0.03)	0.60 (0.03)	1.94 (0.04)
17	Meghalaya	1.00 (0.04)	0.20 (0.00)	0.20 (0.00)	1.40 (0.01)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
18	Orissa	145.84 (5.30)	345.78 (4.65)	345.78 (4.62)	837.40 (4.74)	5.03 (0.43)	6.41 (0.29)	6.41 (0.29)	17.85 (0.32)
19	Puducherry	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
20	Rajasthan	228.99 (8.32)	744.32 (10.01)	744.32 (9.94)	1,717.64 (9.72)	176.59 (15.16)	237.37 (10.91)	237.37 (10.82)	651.33 (11.77)
21	Sikkim	0.05 (0.00)	0.00 (0.00)	0.00 (0.00)	0.05 (0.00)	0.01 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)
22	Tamil Nadu	22.81 (0.83)	19.49 (0.26)	19.49 (0.26)	61.79 (0.35)	112.70 (9.68)	739.74 (34.00)	739.74 (33.71)	1,592.18 (28.76)

S.N.	State/Union Territory	Kharif 2017				Rabi 2017/18			
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)
23	Telangana	90.76 (3.30)	95.24 (1.28)	95.24 (1.27)	281.25 (1.59)	23.02 (1.98)	18.00 (0.83)	18.00 (0.82)	59.60 (1.08)
24	Tripura	0.12 (0.00)	0.02 (0.00)	0.02 (0.00)	0.16 (0.00)	0.47 (0.04)	0.06 (0.00)	0.06 (0.00)	0.59 (0.01)
25	Uttar Pradesh	182.78 (6.64)	255.21 (3.43)	255.21 (3.41)	693.20 (3.92)	197.82 (16.99)	247.23 (11.36)	247.23 (11.26)	692.28 (12.51)
26	Uttarakhand	4.30 (0.16)	0.07 (0.00)	0.07 (0.00)	4.43 (0.03)	3.52 (0.30)	2.35 (0.11)	2.35 (0.11)	8.21 (0.15)
27	West Bengal	101.41 (3.68)	62.72 (0.84)	62.72 (0.84)	226.84 (1.28)	117.99 (10.13)	132.66 (6.10)	151.77 (6.92)	402.42 (7.27)
	Total	2,752.38 (100.00)	7,433.79 (100.00)	7,484.49 (100.00)	17,670.66 (100.00)	1,164.60 (100.00)	2,175.61 (100.00)	2,194.72 (100.00)	5,535.52 (100.00)

Source: Company Data

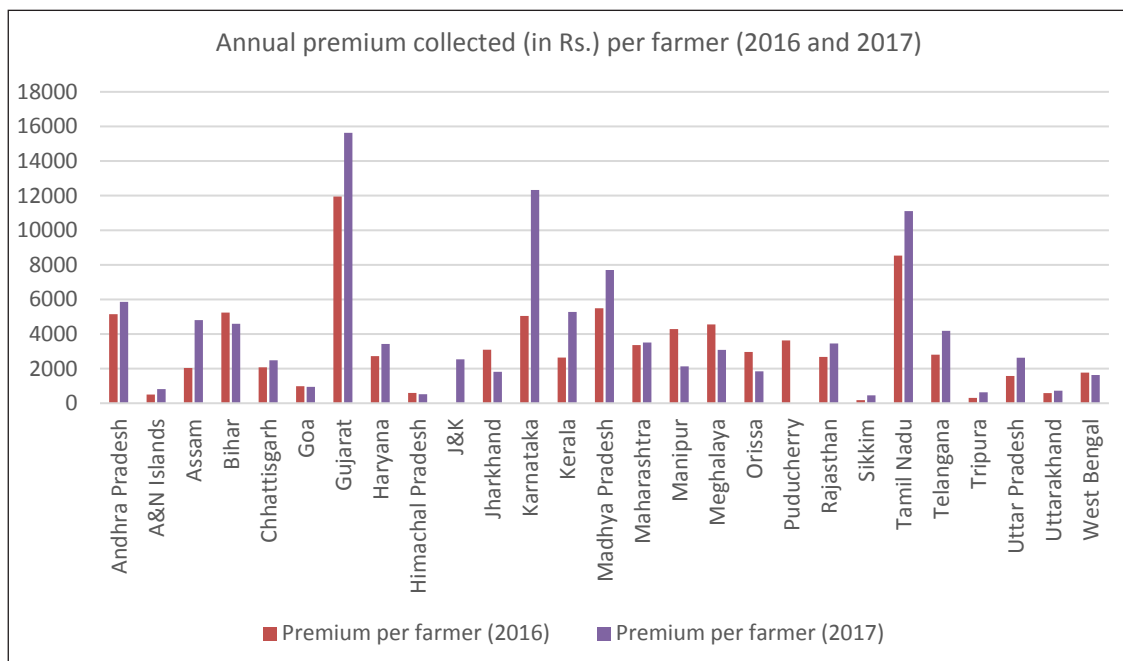


Figure 3.7: Premiums collected per farmer under PMFBY in years 2016 and 2017

Table 3.4: Total Premium with Government and Farmers' Share (Year 2017-18)

S.N.	State/Union Territory	Year (2017-18)				
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Premium per farmer (in Rs.)
1	Andhra Pradesh	137.05 (3.50)	201.12 (2.09)	201.12 (2.08)	539.30 (2.32)	5863.91
2	A&N Islands	0.00 (0.00)	0.01 (0.00)	0.02 (0.00)	0.03 (0.00)	816.02
3	Assam	8.64 (0.22)	9.37 (0.10)	9.37 (0.10)	27.37 (0.12)	4805.71
4	Bihar	177.60 (4.53)	421.97 (4.39)	421.97 (4.36)	1,021.55 (4.40)	4591.23
5	Chhattisgarh	138.04 (3.52)	112.23 (1.17)	112.23 (1.16)	362.50 (1.56)	2482.33
6	Goa	0.05 (0.00)	0.00 (0.00)	0.00 (0.00)	0.05 (0.00)	943.66
7	Gujarat	395.50 (10.10)	1,432.33 (14.91)	1,432.33 (14.80)	3,260.15 (14.05)	15629.43
8	Haryana	200.65 (5.12)	94.33 (0.98)	145.02 (1.50)	440.00 (1.90)	3428.24
9	Himachal Pradesh	3.31 (0.08)	3.78 (0.04)	3.78 (0.04)	10.87 (0.05)	520.88
10	J&K	8.29 (0.21)	14.06 (0.15)	14.06 (0.15)	36.42 (0.16)	2534.96

Year (2017-18)						
S.N.	State/Union Territory	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Premium per farmer (in Rs.)
11	Jharkhand	28.64 (0.73)	94.26 (0.98)	94.26 (0.97)	217.15 (0.94)	1813.48
12	Karnataka	203.84 (5.20)	759.73 (7.91)	759.73 (7.85)	1,723.30 (7.43)	12326.99
13	Kerala	3.14 (0.08)	2.02 (0.02)	2.02 (0.02)	7.18 (0.03)	5279.66
14	Madhya Pradesh	803.92 (20.52)	2,088.35 (21.73)	2,088.35 (21.58)	4,980.61 (21.46)	7701.22
15	Maharashtra	392.34 (10.02)	1,468.39 (15.28)	1,468.39 (15.17)	3,329.11 (14.35)	3510.55
16	Manipur	0.75 (0.02)	0.60 (0.01)	0.60 (0.01)	1.94 (0.01)	2130.99
17	Meghalaya	1.00 (0.03)	0.20 (0.00)	0.20 (0.00)	1.40 (0.01)	3083.02
18	Orissa	150.87 (3.85)	352.19 (3.67)	352.19 (3.64)	855.25 (3.69)	1843.50
19	Puducherry	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00
20	Rajasthan	405.58 (10.35)	981.69 (10.22)	981.69 (10.14)	2,368.97 (10.21)	3451.88
21	Sikkim	0.06 (0.00)	0.00 (0.00)	0.00 (0.00)	0.06 (0.00)	452.59
22	Tamil Nadu	135.51 (3.46)	759.23 (7.90)	759.23 (7.84)	1,653.98 (7.13)	11108.11
23	Telangana	113.78 (2.90)	113.24 (1.18)	113.24 (1.17)	340.86 (1.47)	4188.61
24	Tripura	0.59 (0.02)	0.08 (0.00)	0.08 (0.00)	0.75 (0.00)	636.10
25	Uttar Pradesh	380.60 (9.72)	502.44 (5.23)	502.44 (5.19)	1,385.48 (5.97)	2625.92
26	Uttarakhand	7.81 (0.20)	2.42 (0.03)	2.42 (0.02)	12.65 (0.05)	720.75
27	West Bengal	219.40 (5.60)	195.38 (2.03)	214.48 (2.22)	629.26 (2.71)	1634.82
	<b>Total</b>	<b>3916.98</b>	<b>9609.40</b>	<b>9679.21</b>	<b>23206.18</b>	<b>4634.16</b>

**Source:** Company Data



## 3.2. Implementation Status 2016-17

Table 3.1 shows the number of farmers that were enrolled, the area insured and the sum insured by all participating insurance companies for both the seasons. In all, 21 states (including union territories) were covered in Kharif and 25 states in Rabi. The data has been collected from state agricultural statistics departments and verified by centralized company databases. The details are discussed in the sub-sections below:

### 3.2.1. Overview (Claims-to-Premium, Public vs. Private)

**Table 3.5: Claims-to-Premium (CP) ratio in 2016-17 (public and private insurers)**

	Kharif 16	Rabi 16/17	Total 16/17
Participant Insurance Agencies	13	12	16
Private Agencies		8	7
Public Agencies		5	7
Gross Premium (in Rs. Crores.)	16339	5826	22165
Private Agencies		8033	2357
Public Agencies		8305	3469
Claims (in Rs. Crores.)	9703	4156	13858
Private Agencies		4924	1560
Public Agencies		4778	2595
Claims-to-Premium Ratio (%)	59.4	71.3	62.5
Private Agencies		61.3	66.2
Public Agencies		57.5	74.8

**Source:** State AERCs and Company Data

A total of 16 insuring companies participated in 2016-17 out of which 9 were private agencies and 7 public agencies. The gross premium collected by the insuring companies in Kharif 2016 was Rs. 16,399. The gross premium collected by the insuring companies in Rabi 2016/17 was Rs. 5,826 crores. The gross total premium collected by insuring companies in Year 2016-17 was Rs. 22,165 crores. Private insurance companies share in this was 46% (Rs. 10,390 crores). Public insurance agencies' (primarily Agricultural Insurance Company, AIC) share was 54% (Rs. 11,774 crores). Insurance companies paid out Rs. 13,858 crores, as claims to beneficiary farmers, thus making the claims-to-premium (CP) ratio close to 62.5%. In Kharif the CP ratio was lower at 59.4% but was a notch higher at 71.3% in Rabi. The CP ratio was nearly the same for private as well as public agencies.

### 3.2.2. Number of farmers insured

#### Kharif 2016

The total farmers insured under the scheme in Kharif 2016 was 3.89 Crore. 53.7% of these farmers were from the three highest uptake states of Maharashtra, Rajasthan and Madhya Pradesh. 21.8% were from the three lowest uptake states of West Bengal, Uttar Pradesh and Gujarat.

#### Rabi 2016/17

The total farmers insured under the scheme in Rabi 2016-17 was 1.62 Crore. 52.8% of the farmers were from three highest uptake states of Rajasthan, Uttar Pradesh and Madhya Pradesh. 17.2% were from lowest uptake states Tamil Nadu and Karnataka.

#### Total year 2016-17

The total farmers insured under the scheme in Year 2016-17 was 5.52 Crore. 50.03% of the farmers were from three highest uptake states of Maharashtra, Rajasthan and Uttar Pradesh. Less than 0.01% of the farmers were from three lowest uptake states of Meghalaya, A&N Islands and Sikkim.

**Table 3.6: Enrolment and coverage in Kharif 2016 and Rabi 2016/17**

S.N.	State/Union Territory	Kharif 2016			Rabi 2016/17		
		Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)
1	Andhra Pradesh	859593 (2.21)	628637.49 (1.72)	4627.97 (3.72)	145588 (0.90)	157245.79 (0.83)	851.34 (1.29)
2	A&N Islands	0 (0.00)	0 (0.00)	0 (0.00)	324 (0.00)	253.2 (0.00)	0.46 (0.00)
3	Assam	0 (0.00)	0 (0.00)	0 (0.00)	8516 (0.05)	4312.95 (0.02)	30.11 (0.05)
4	Bihar	1485432 (3.81)	1312217 (3.59)	6531.06 (5.25)	1227746 (7.56)	1153032.2 (6.12)	5193.21 (7.89)
5	Chhattisgarh	1399203 (3.59)	2200245.7 (6.02)	6680.51 (5.37)	143260 (0.88)	214509.04 (1.14)	532 (0.81)
6	Goa	744 (0.00)	543.76 (0.00)	5.77 (0.00)	13 (0.00)	4.38 (0.00)	0.03 (0.00)
7	Gujarat	1842439 (4.73)	2566969.7 (7.02)	11250.46 (9.05)	132753 (0.82)	274659.95 (1.46)	1073.29 (1.63)
8	Haryana	738812 (1.90)	1188004.6 (3.25)	7020.64 (5.65)	597172 (3.68)	896571.24 (4.76)	4762.29 (7.23)



S.N.	State/Union Territory	Kharif 2016			Rabi 2016/17		
		Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)
9	Himachal Pradesh	110878 (0.28)	35417.69 (0.10)	251.63 (0.20)	149687 (0.92)	49998.5 (0.27)	119.72 (0.18)
10	Jharkhand	828412 (2.13)	352730.69 (0.96)	1891.26 (1.52)	49647 (0.31)	22995.14 (0.12)	119.23 (0.18)
11	Karnataka	1555552 (3.99)	1310397.1 (3.58)	6034.68 (4.85)	1387908 (8.54)	3144668 (16.68)	4375.78 (6.65)
12	Kerala	0 (0.00)	0 (0.00)	0 (0.00)	18415 (0.11)	12961.11 (0.07)	128.27 (0.19)
13	Madhya Pradesh	3844615 (9.87)	6296365.1 (17.22)	17290.74 (13.91)	2539513 (15.63)	4945957 (26.24)	15698.61 (23.84)
14	Maharashtra	10916065 (28.01)	6650774.7 (18.19)	20747.76 (16.69)	876964 (5.40)	576554 (3.06)	1587.45 (2.41)
15	Manipur	8366 (0.02)	9120.89 (0.02)	36.93 (0.03)	0 (0.00)	0 (0.00)	0 (0.00)
16	Meghalaya	63 (0.00)	21.67 (0.00)	0.29 (0.00)	26 (0.00)	16.04 (0.00)	0.17 (0.00)
17	Orissa	1766541 (4.53)	1258011.4 (3.44)	6891.22 (5.54)	53695 (0.33)	60700.43 (0.32)	371.12 (0.56)
18	Puducherry	0 (0.00)	0 (0.00)	0 (0.00)	8537 (0.05)	7978.62 (0.04)	33.98 (0.05)
19	Rajasthan	6187364 (15.88)	7465271.2 (20.41)	9992.49 (8.04)	3056422 (18.81)	2702815.7 (14.34)	7081.63 (10.75)
20	Sikkim	0 (0.00)	0 (0.00)	0 (0.00)	574 (0.00)	130.5 (0.00)	0.45 (0.00)
21	Tamil Nadu	15873 (0.04)	30646.32 (0.08)	207.26 (0.17)	1433506 (8.82)	1292474.7 (6.86)	6046.48 (9.18)
22	Telangana	622957 (1.60)	504569.28 (1.38)	3107.8 (2.50)	264093 (1.63)	269863.67 (1.43)	1818.67 (2.76)
23	Tripura	1881 (0.00)	845.69 (0.00)	3.58 (0.00)	10647 (0.07)	4070.85 (0.02)	25.98 (0.04)
24	Uttar Pradesh	3600921 (9.24)	3179245.1 (8.69)	13407.03 (10.79)	2986246 (18.38)	2498289.2 (13.25)	11290.49 (17.15)
25	Uttarakhand	129386 (0.33)	78571.97 (0.21)	519.95 (0.42)	78789 (0.48)	28657.45 (0.15)	177.27 (0.27)
26	West Bengal	3055007 (7.84)	1502096.8 (4.11)	7811.18 (6.28)	1078469 (6.64)	532438.08 (2.82)	4530.71 (6.88)
	<b>Total</b>	<b>38970104</b>	<b>36570704</b>	<b>124310.21</b>	<b>16248510</b>	<b>18851158</b>	<b>65848.88</b>

Source: State AERCs and Company Data

### **3.2.3. Area insured**

#### **Kharif 2016**

A total of 3.65 Crore Ha of cultivable area was insured under PMFBY in Kharif 2016. 55.82% of the area insured was from the three highest uptake states of Rajasthan, Maharashtra and Madhya Pradesh. 0.00% of the area insured was from the three lowest uptake states of Sikkim, Puducherry, Andaman and Nicobar Islands. (Assam and Kerala also had 0% of their areas insured.)

#### **Rabi 2016/17**

The total area insured in Rabi 2017 added up to 1.88 Crore Ha. 57.265 of the area insured was from the three highest uptake states of Karnataka, Madhya Pradesh and Rajasthan. 0.00% of the area insured was from the three lowest uptake states of Sikkim, Meghalaya and Manipur.

#### **Total year 2016-17**

The total area insured in Year 2016-2017 added up to 5.54 Crore Ha. 51.67% of the area insured was from the three highest uptake states of Madhya Pradesh, Rajasthan and Maharashtra. 0.00% of the area insured was from the three lowest uptake states of Goa, Sikkim and Andaman and Nicobar Islands.

### **3.2.4. Sum insured**

#### **Kharif 2016**

The total sum insured in Kharif 2016 added up to 1.24 Lakh Crores. 41.39% of the sum insured was from the three highest uptake states of Madhya Pradesh, Maharashtra and Uttar Pradesh. 0.00% of the sum insured was from the three lowest uptake states of Assam, Kerala and Sikkim.

#### **Rabi 2016/17**

The total sum insured in Rabi 2016/17 added up to 65.84 thousand Crores. 51.74% of the sum insured was from the three highest uptake states of Uttar Pradesh, Rajasthan and Madhya Pradesh. 0.00% of the sum insured was from the three lowest uptake states of Meghalaya, Manipur and Sikkim.

#### **Total year 2016-17**

The total sum insured in Year 2016-17 added up to 1.9 Lakh Crores. 42.09% of the sum





insured was from the three highest uptake states of Madhya Pradesh, Maharashtra and Uttar Pradesh. 0.00% of the sum insured was from the three lowest uptake states of Goa, Meghalaya and Sikkim.

### 3.2.5. Area and Sum Insured (per farmer per hectare)

#### Total year 2016-17

The average area insured per farmer in year 2016-17 was 1 Ha/farmer. The average sum insured per farmer in year 2016-17 was Rs. 34,437. The average sum insured per hectare in year 2016-17 was Rs. 34,311. The states with the highest area insured per farmer were Madhya Pradesh (1.76), Chhattisgarh (1.57) and Haryana (1.56). The states with the highest sum insured per farmer were Meghalaya, Goa and Kerala. The states with the highest sum insured per hectare were Meghalaya, Kerala and Goa.

**Table 3.7: Coverage per farmer, per hectare in year 2016-17**

S.N.	State/ Union Territory	Farmers enrolled	Area insured (Ha)	Sum Insured (in Rs. Crores)	Area Insured/ Farmer	Total (2016-17)	
						Sum Insured/ Ha (in Rs.)	Sum Insured/ Farmer (in Rs.)
1	Andhra Pradesh	1005181 (1.82)	785883.28 (1.42)	5479.31 (2.88)	0.78	69721.68	54510.68
2	A&N Islands	324 (0.00)	253.2 (0.00)	0.46 (0.00)	0.78	18167.46	14197.53
3	Assam	8516 (0.02)	4312.95 (0.01)	30.11 (0.02)	0.51	69813.01	35356.98
4	Bihar	2713178 (4.91)	2465249.21 (4.45)	11724.27 (6.17)	0.91	47558.15	43212.31
5	Chhattisgarh	1542463 (2.79)	2414754.7 (4.36)	7212.51 (3.79)	1.57	29868.50	46759.70
6	Goa	757 (0.00)	548.14 (0.00)	5.8 (0.00)	0.72	105812.38	76618.23
7	Gujarat	1975192 (3.58)	2841629.65 (5.13)	12323.75 (6.48)	1.44	43368.60	62392.67
8	Haryana	1335984 (2.42)	2084575.87 (3.76)	11782.93 (6.20)	1.56	56524.35	88196.64
9	Himachal Pradesh	260565 (0.47)	85416.19 (0.15)	371.35 (0.20)	0.33	43475.36	14251.72
10	Jharkhand	878059 (1.59)	375725.83 (0.68)	2010.49 (1.06)	0.43	53509.50	22896.98
11	Karnataka	2943460 (5.33)	4455065.07 (8.04)	10410.46 (5.47)	1.51	23367.69	35368.10

							<b>Total (2016-17)</b>
<b>S.N.</b>	<b>State/ Union Territory</b>	<b>Farmers enrolled</b>	<b>Area insured (Ha)</b>	<b>Sum Insured (in Rs. Crores)</b>	<b>Area Insured/ Farmer</b>	<b>Sum Insured/ Ha (in Rs.)</b>	<b>Sum Insured/ Farmer (in Rs.)</b>
12	Kerala	18415 (0.03)	12961.11 (0.02)	128.27 (0.07)	0.70	98965.29	69655.17
13	Madhya Pradesh	6384128 (11.56)	11242322.2 (20.28)	32989.35 (17.35)	1.76	29343.89	51674.01
14	Maharashtra	11793029 (21.36)	7227328.65 (13.04)	22335.21 (11.75)	0.61	30903.83	18939.33
15	Manipur	8366 (0.02)	9120.89 (0.02)	36.93 (0.02)	1.09	40489.47	44142.96
16	Meghalaya	89 (0.00)	37.71 (0.00)	0.46 (0.00)	0.42	121983.56	51685.39
17	Orissa	1820236 (3.30)	1318711.78 (2.38)	7262.34 (3.82)	0.72	55071.47	39897.79
18	Puducherry	8537 (0.02)	7978.62 (0.01)	33.98 (0.02)	0.93	42588.82	39803.21
19	Rajasthan	9243786 (16.74)	10168086.9 (18.35)	17074.12 (8.98)	1.10	16791.87	18470.92
20	Sikkim	574 (0.00)	130.5 (0.00)	0.45 (0.00)	0.23	34482.76	7839.72
21	Tamil Nadu	1449379 (2.62)	1323120.97 (2.39)	6253.74 (3.29)	0.91	47265.07	43147.72
22	Telangana	887050 (1.61)	774432.95 (1.40)	4926.47 (2.59)	0.87	63613.90	55537.68
23	Tripura	12528 (0.02)	4916.54 (0.01)	29.56 (0.02)	0.39	60123.58	23595.15
24	Uttar Pradesh	6587167 (11.93)	5677534.27 (10.24)	24697.52 (12.99)	0.86	43500.43	37493.39
25	Uttarakhand	208175 (0.38)	107229.42 (0.19)	697.22 (0.37)	0.52	65021.33	33492.01
26	West Bengal	4133476 (7.49)	2034534.84 (3.67)	12341.89 (6.49)	0.49	60661.97	29858.38
	<b>Total</b>	<b>55218614</b>	<b>55421861.4</b>	<b>190158.95</b>	<b>1.00</b>	<b>34311.18</b>	<b>34437.47</b>

**Source:** State AERCs and Company Data

### 3.2.6. Proportion of non-loanee farmers

#### Kharif 2016

The total number of loanee farmers (LF) in Kharif 2016 was 2.87 Crore and the total number of non-loanee farmers (NLF) was 1.01 Crore. 47% of the LF were from the three highest uptake states of Uttar Pradesh, Rajasthan and Maharashtra. 90.03% of the NLF were from the three highest uptake states of West Bengal, Maharashtra and Jharkhand.



## Rabi 2016/17

The total number of loanee farmers (LF) in Rabi 2016/17 was 1.28 Crore. And the total number of non-loanee farmers (NLF) was 0.34 Crore. 66.07% of the LF were from the three highest uptake states of Madhya Pradesh, Rajasthan and Uttar Pradesh. 89.07% of the NLF were from the three highest uptake states of Maharashtra, Karnataka and Tamil Nadu.

## Total year 2016-17

The share of loanee farmers (LF) for total year 2016-17 was 75.35%. The share of non-loanee farmers (NLF) for total year 2016-17 was 24.65%. The states with the highest share of NLF were Tamil Nadu (77.51%), Tripura (74.62%), Jharkhand (77.13%), and Maharashtra (66.9%).

**Table 3.8: Proportion of loanee farmers and non-loanee farmers in total (2016-17)**

S.N.	State/ Union Territory	Loanee Farmers (LF)		Non-Loanee (NLF)		Total (LF+NLF)		NLF %	LF %
		Kharif 2016	Rabi 16/17	Kharif 2016	Rabi 16/17	Kharif 2016	Rabi 16/17	Total	Total
1	Andhra Pradesh	814346 (2.83)	78408 (0.61)	45247 (0.44)	67180 (1.96)	859593 (2.21)	145588 (0.90)	11.18	88.82
2	A&N Islands	NA	324 (0.00)	NA	0 (0.00)	NA	324 (0.00)	NA	NA
3	Assam	NA	8489 (0.07)	NA	27 (0.00)	NA	8516 (0.05)	NA	NA
4	Bihar	1463358 (5.08)	1209269 (9.43)	22074 (0.22)	18477 (0.54)	1485432 (3.81)	1227746 (7.56)	1.49	98.51
5	Chhattisgarh	1251124 (4.35)	100240 (0.78)	148079 (1.45)	43020 (1.26)	1399203 (3.59)	143260 (0.88)	12.39	87.61
6	Goa	744 (0.00)	13 (0.00)	0 (0.00)	0 (0.00)	744 (0.00)	13 (0.00)	0.00	100.0
7	Gujarat	1837952 (6.39)	132555 (1.03)	4487 (0.04)	198 (0.01)	1842439 (4.73)	132753 (0.82)	0.24	99.76
8	Haryana	736915 (2.56)	596007 (4.65)	1897 (0.02)	1165 (0.03)	738812 (1.90)	597172 (3.68)	0.23	99.77
9	Himachal Pradesh	108947 (0.38)	92138 (0.72)	1931 (0.02)	57549 (1.68)	110878 (0.28)	149687 (0.92)	22.83	77.17
10	Jharkhand	169381 (0.59)	31474 (0.25)	659031 (6.47)	18173 (0.53)	828412 (2.13)	49647 (0.31)	77.13	22.87
11	Karnataka	1250964 (4.35)	179834 (1.40)	304588 (2.99)	1208074 (35.26)	1555552 (3.99)	1387908 (8.54)	51.39	48.61
12	Kerala	NA	18414 (0.14)	NA	1 (0.00)	NA	18415 (0.11)	NA	NA

S.N.	State/ Union Territory	Loanee Farmers (LF)		Non-Loanee (NLF)		Total (LF+NLF)		NLF %	LF %
		Kharif 2016	Rabi 16/17	Kharif 2016	Rabi 16/17	Kharif 2016	Rabi 16/17	Total	Total
13	Madhya Pradesh	3450072 (11.99)	2442017 (19.05)	394543 (3.87)	97496 (2.85)	3844615 (9.87)	2539513 (15.63)	7.71	92.29
14	Maharashtra	3746725 (13.02)	156582 (1.22)	7169340 (70.38)	720382 (21.02)	10916065 (28.01)	876964 (5.40)	66.90	33.10
15	Manipur	5928 (0.02)	NA	2438 (0.02)	NA	8366 (0.02)	0 (0.00)	29.14	70.86
16	Meghalaya	63 (0.00)	26 (0.00)	0 (0.00)	0 (0.00)	63 (0.00)	26 (0.00)	0.00	100.0
17	Orissa	1735919 (6.03)	51701 (0.40)	30622 (0.30)	1994 (0.06)	1766541 (4.53)	53695 (0.33)	1.79	98.21
18	Puducherry	NA	44 (0.00)	NA	8493 (0.25)	NA	8537 (0.05)	NA	NA
19	Rajasthan	6186692 (21.49)	3056324 (23.84)	672 (0.01)	98 (0.00)	6187364 (15.88)	3056422 (18.81)	0.01	99.99
20	Sikkim	NA	0 (0.00)	NA	574 (0.02)	NA	574 (0.00)	NA	NA
21	Tamil Nadu	15870 (0.06)	310071 (2.42)	3 (0.00)	1123435 (32.79)	15873 (0.04)	1433506 (8.82)	77.51	22.49
22	Telangana	581124 (2.02)	248268 (1.94)	41833 (0.41)	15825 (0.46)	622957 (1.60)	264093 (1.63)	6.50	93.50
23	Tripura	937 (0.00)	2242 (0.02)	944 (0.01)	8405 (0.25)	1881 (0.00)	10647 (0.07)	74.62	25.38
24	Uttar Pradesh	3596526 (12.49)	2972594 (23.18)	4395 (0.04)	13652 (0.40)	3600921 (9.24)	2986246 (18.38)	0.27	99.73
25	Uttarakhand	118020 (0.41)	60340 (0.47)	11366 (0.11)	18449 (0.54)	129386 (0.33)	78789 (0.48)	14.32	85.68
26	West Bengal	1712598 (5.95)	1074761 (8.38)	1342409 (13.18)	3708 (0.11)	3055007 (7.84)	1078469 (6.64)	32.57	67.43
	Total	28784205	12822135	10185899	3426375	38970104	16248510	24.65	75.35

Source: State AERCs and Company Data



### 3.2.7. Premiums

**Table 3.9: Total Premium with Government and Farmers' Share (Kharif and Rabi)**

S.N.	State/Union Territory	Kharif 2016				Rabi 2016/17			
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)
1	Andhra Pradesh	110.36 (4.14)	148.49 (2.35)	148.49 (2.29)	407.34 (2.63)	14.08 (1.09)	47.89 (2.57)	47.89 (2.55)	109.86 (2.19)
2	A&N Islands	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)	0.02 (0.00)
3	Assam	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.86 (0.07)	0.43 (0.02)	0.43 (0.02)	1.73 (0.03)
4	Bihar	130.62 (0.00)	495.94 (7.85)	495.94 (7.64)	1122.50 (7.25)	73.30 (5.69)	112.57 (6.05)	112.57 (6.00)	298.44 (5.94)
5	Chhattisgarh	127.54 (4.78)	72.15 (1.14)	72.15 (1.11)	271.84 (1.76)	8.01 (0.62)	20.46 (1.10)	20.46 (1.09)	48.92 (0.97)
6	Goa	0.07 (0.00)	0.00 (0.00)	0.00 (0.00)	0.07 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
7	Gujarat	224.34 (8.41)	972.80 (15.39)	1108.31 (17.06)	2305.45 (14.89)	25.05 (1.94)	15.14 (0.81)	15.14 (0.81)	55.32 (1.10)
8	Haryana	126.86 (4.75)	46.04 (0.73)	83.20 (1.28)	256.09 (1.65)	69.67 (5.40)	18.83 (1.01)	18.83 (1.00)	107.32 (2.13)
9	Himachal Pradesh	2.58 (0.10)	0.19 (0.19)	0.19 (0.00)	2.95 (0.02)	2.25 (0.17)	5.12 (0.28)	5.12 (0.27)	12.49 (0.25)
10	Jharkhand	37.83 (1.42)	113.74 (1.80)	113.74 (1.75)	265.30 (1.71)	1.96 (0.15)	2.35 (0.13)	2.35 (0.13)	6.66 (0.13)

		Kharif 2016					Rabi 2016/17				
S.N.	State/Union Territory	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)		
11	Karnataka	156.08 (5.85)	351.06 (5.55)	351.06 (5.41)	858.20 (5.54)	65.81 (5.10)	280.04 (0.06)	280.04 (14.92)	625.89 (12.45)		
12	Kerala	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	2.62 (0.20)	1.12 (0.06)	1.12 (0.06)	4.86 (0.10)		
13	Madhya Pradesh	367.95 (13.79)	1070.45 (16.93)	1070.45 (16.48)	2508.90 (16.20)	235.57 (18.27)	380.53 (20.44)	380.53 (20.27)	996.64 (19.82)		
14	Maharashtra	565.81 (21.21)	1666.87 (26.37)	1666.87 (25.66)	3899.54 (25.18)	18.40 (1.43)	22.06 (1.18)	22.06 (1.18)	62.51 (1.24)		
15	Manipur	0.74 (0.03)	1.43 (0.02)	1.43 (0.02)	3.59 (0.02)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)		
16	Meghalaya	0.01 (0.00)	0.01 (0.00)	0.01 (0.00)	0.03 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)		
17	Orissa	137.83 (5.17)	197.46 (3.12)	197.46 (3.04)	532.76 (3.44)	4.80 (0.37)	0.76 (0.04)	0.76 (0.04)	6.32 (0.13)		
18	Puducherry	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.26 (0.02)	1.29 (0.07)	1.54 (0.08)	3.10 (0.06)		
19	Rajasthan	222.74 (8.35)	877.49 (13.88)	877.49 (13.51)	1977.72 (12.77)	139.50 (10.82)	177.21 (9.52)	177.21 (9.44)	493.91 (9.82)		
20	Sikkim	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)		
21	Tamil Nadu	4.69 (0.18)	1.03 (0.02)	2.11 (0.03)	9.76 (0.06)	290.70 (22.55)	468.34 (25.16)	468.34 (24.95)	1227.38 (24.41)		



S.N.	State/Union Territory	Kharif 2016					Rabi 2016/17				
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)		
22	Telangana	61.93 (2.32)	54.27 (0.86)	54.27 (0.84)	170.46 (1.10)	31.93 (2.48)	23.21 (1.25)	23.21 (1.21)	78.35 (1.56)		
23	Tripura	0.05 (0.00)	0.00 (0.00)	0.00 (0.00)	0.05 (0.00)	0.24 (0.02)	0.05 (0.00)	0.05 (0.00)	0.34 (0.01)		
24	Uttar Pradesh	251.73 (9.44)	188.08 (2.98)	188.08 (2.90)	627.89 (4.05)	199.85 (15.50)	105.27 (5.66)	105.27 (5.61)	410.40 (8.16)		
25	Uttarakhand	5.75 (0.22)	0.03 (0.00)	0.03 (0.00)	5.80 (0.04)	2.66 (0.21)	1.81 (0.10)	1.81 (0.10)	6.29 (0.13)		
26	West Bengal	132.51 (4.97)	63.64 (1.01)	63.64 (0.98)	259.80 (1.68)	101.56 (7.88)	176.98 (9.51)	192.31 (10.25)	470.85 (9.37)		
	Total	2668.02	6321.16	6494.91	15486.05	1289.08	1861.47	1877.06	5027.62		

Source: State AERCs and Company Data

### Kharif 2016

The total premium collected by insuring agencies for Kharif 2016 was Rs. 15, 486 Crore. The total premium paid by farmers for Kharif 2016 was Rs. 2668.02 crore (17.22%). The total premium paid by central government was Rs. 6321.16 Crore (40.81%) while that paid by state governments for Kharif 2016 was Rs. 6494.91 Crore (41.94%).

### Rabi 2016-17

The total premium collected by insuring agencies for Rabi 2016-17 was Rs. 5,027 Crore. The total premium paid by farmers for Rabi 2016-17 was Rs. 1289.02 Crore (25.64%). The total premium paid by central government for was Rs. 1861.47 Crore (37.02%) while that paid by state governments for Rabi 2016-17 was Rs. 1877.06 Crore (37.33%).

### Total year 2016-17

The total premium collected by insuring agencies for total year 2016-17 was Rs. 20513.67 Crore. The total premium paid by farmers for total year 2016-17 was Rs. 3957.10 Crore (19.29%). The total premium paid by central government was Rs. 8182.63 Crore (39.88%) while that paid by state governments for total year 2016-17 was Rs. 8371.98 Crore (40.81%). The average premium paid per farmer was Rs. 3714.99.

**Table 3.10: Total Premium with Government and Farmers' Share (Year 2016-17)**

S.N.	State/Union Territory	Year (2016-17)				
		Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Premium per farmer (in Rs.)
1	Andhra Pradesh	124.43 (3.14)	196.38 (2.40)	196.38 (2.35)	517.19 (2.52)	5145.28
2	A&N Islands	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)	0.02 (0.00)	500.00
3	Assam	0.86 (0.02)	0.43 (0.01)	0.43 (0.01)	1.73 (0.01)	2034.03
4	Bihar	203.92 (5.15)	608.51 (7.44)	608.51 (7.27)	1420.93 (6.93)	5237.15
5	Chhattisgarh	135.54 (3.43)	92.61 (1.13)	92.61 (1.11)	320.76 (1.56)	2079.54
6	Goa	0.07 (0.00)	0.00 (0.00)	0.00 (0.00)	0.07 (0.00)	979.78
7	Gujarat	249.40 (6.30)	987.93 (12.07)	1123.45 (13.42)	2360.78 (11.51)	11952.14





						Year (2016-17)
S.N.	State/Union Territory	Farmers' Share of Premium (in Rs. Cr.)	Central Govt. Share of Premium (in Rs. Cr.)	State Govt. Share of Premium (in Rs. Cr.)	Total Premium (in Rs. Cr.)	Premium per farmer (in Rs.)
8	Haryana	196.53 (4.97)	64.86 (0.79)	102.02 (1.22)	363.41 (1.77)	2720.20
9	Himachal Pradesh	4.83 (0.12)	5.31 (0.06)	5.31 (0.06)	15.44 (0.08)	592.69
10	Jharkhand	39.79 (1.01)	116.09 (1.42)	116.09 (1.39)	271.96 (1.33)	3097.32
11	Karnataka	221.89 (5.61)	631.10 (7.71)	631.10 (7.54)	1484.09 (7.23)	5041.98
12	Kerala	2.62 (0.07)	1.12 (0.01)	1.12 (0.01)	4.86 (0.02)	2637.80
13	Madhya Pradesh	603.53 (15.25)	1450.99 (17.73)	1450.99 (17.33)	3505.54 (17.09)	5491.03
14	Maharashtra	584.21 (14.76)	1688.92 (20.64)	1688.92 (20.17)	3962.06 (19.31)	3359.66
15	Manipur	0.74 (0.02)	1.43 (0.02)	1.43 (0.02)	3.59 (0.02)	4291.18
16	Meghalaya	0.01 (0.00)	0.01 (0.00)	0.01 (0.00)	0.04 (0.00)	4551.23
17	Orissa	142.63 (3.60)	198.23 (2.42)	198.23 (2.37)	539.08 (2.63)	2961.59
18	Puducherry	0.26 (0.01)	1.29 (0.02)	1.54 (0.02)	3.10 (0.02)	3628.52
19	Rajasthan	362.24 (9.15)	1054.70 (12.89)	1054.70 (12.60)	2471.64 (12.05)	2673.83
20	Sikkim	0.01 (0.00)	0.00 (0.00)	0.00 (0.00)	0.01 (0.00)	177.46
21	Tamil Nadu	295.39 (7.46)	469.37 (5.74)	470.45 (5.62)	1237.13 (6.03)	8535.62
22	Telangana	93.86 (2.37)	77.48 (0.95)	77.48 (0.93)	248.82 (1.21)	2804.97
23	Tripura	0.29 (0.01)	0.05 (0.00)	0.05 (0.00)	0.39 (0.00)	310.43
24	Uttar Pradesh	451.59 (11.41)	293.35 (3.59)	293.35 (3.50)	1038.29 (5.06)	1576.23
25	Uttarakhand	8.41 (0.21)	1.84 (0.02)	1.84 (0.02)	12.09 (0.06)	580.90
26	West Bengal	234.07 (5.92)	240.62 (2.94)	255.95 (3.06)	730.64 (3.56)	1767.63
	Total	3957.10	8182.63	8371.98	20513.67	3714.99

Source: State AERCs and Company Data

### 3.2.8. Claims

#### Kharif 2016

The total claims reported by farmers for Kharif 2016 were Rs. 8439.90 crore. The total number of beneficiary farmers in Kharif 2016 were 0.85 crore. 55.89% of the claims came from these three highest states Rajasthan, Madhya Pradesh and Maharashtra. The three states with the highest number of beneficiary farmers were Maharashtra, Rajasthan and Uttar Pradesh.

#### Rabi 2016/17

The total claims reported by farmers for Rabi 2016/17 was Rs. 3817.04 crore. The total number of beneficiary farmers in Rabi 2016/17 was 0.18 crore. 86.28% of the claims came from these three highest states Tamil Nadu, West Bengal and Andhra Pradesh. The three states with the highest number of beneficiary farmers were West Bengal, Uttar Pradesh and Rajasthan.

**Table 3.11: Claims per farmer, claims to premium ratio (Kharif and Rabi)**

S.N.	State/Union Territory	Kharif 2016		Rabi 2016	
		Claims Reported (in Rs. Cr.)	Beneficiary Farmers	Claims Reported (in Rs. Cr.)	Beneficiary Farmers
1	Andhra Pradesh	89.15 (1.06)	35159.00 (0.41)	247.37 (6.48)	83838.00 (4.68)
2	A&N Islands	0.00 (0.00)	0.00 (0.00)	0.15 (0.00)	295.00 (0.02)
3	Assam	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
4	Bihar	289.38 (3.43)	149698.00 (1.74)	37.80 (0.99)	0.00 (0.00)
5	Chhattisgarh	127.72 (1.51)	95394.00 (1.11)	25.65 (0.67)	38721.00 (2.16)
6	Goa	0.03 (0.00)	111.00 (0.00)	0.00 (0.00)	0.00 (0.00)
7	Gujarat	969.79 (11.49)	460651.00 (5.36)	32.69 (0.86)	39568.00 (2.21)
8	Haryana	234.80 (2.78)	151546.00 (1.76)	59.96 (1.57)	65137.00 (3.64)
9	Himachal Pradesh	1.93 (0.02)	4929.00 (0.06)	4.03 (0.11)	17429.00 (0.97)



S.N.	State/Union Territory	Kharif 2016		Rabi 2016	
		Claims Reported (in Rs. Cr.)	Beneficiary Farmers	Claims Reported (in Rs. Cr.)	Beneficiary Farmers
10	Jharkhand	24.63 (0.29)	31654.00 (0.37)	1.79 (0.05)	4976.00 (0.28)
11	Karnataka	902.40 (10.69)	604631.00 (7.04)	0.00 (0.00)	0.00 (0.00)
12	Kerala	0.00 (0.00)	0.00 (0.00)	3.43 (0.09)	2288.00 (0.13)
13	Madhya Pradesh	1686.64 (19.98)	838884.00 (9.76)	79.85 (2.09)	66188.00 (3.70)
14	Maharashtra	1896.20 (22.47)	2745002.00 (31.95)	28.43 (0.74)	33415.00 (1.87)
15	Manipur	1.96 (0.02)	8358.00 (0.10)	0.00 (0.00)	0.00 (0.00)
16	Meghalaya	0.03 (5.08)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
17	Orissa	429.15 (5.08)	166416.00 (1.94)	1.03 (0.00)	1493.00 (0.08)
18	Puducherry	0.00 (0.00)	0.00 (0.00)	7.34 (0.19)	4254.00 (0.24)
19	Rajasthan	1134.36 (13.44)	2037122.00 (23.71)	130.46 (3.42)	189373.00 (10.54)
20	Sikkim	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
21	Tamil Nadu	4.56 (0.05)	1094.00 (0.01)	2780.56 (72.85)	856854.00 (0.00)
22	Telangana	103.20 (1.22)	121036.00 (1.41)	20.10 (0.53)	22692.00 (1.27)
23	Tripura	0.08 (0.00)	502.00 (0.01)	0.01 (0.00)	20.00 (0.00)
24	Uttar Pradesh	443.50 (5.25)	881658.00 (10.26)	90.46 (2.37)	173994.00 (9.72)
25	Uttarakhand	3.25 (0.04)	14008.00 (0.16)	0.52 (0.01)	4125.00 (0.23)
26	West Bengal	97.14 (1.15)	243372.00 (2.83)	265.41 (6.95)	186110.00 (10.39)
	Total	8439.90	8591225.00	3817.04	1790770.00

Source: State AERCs and Company Data

### Total year 2016-17

The total claims reported by farmers for Year 2016-17 was Rs. 12256.94 crore. The total number of beneficiary farmers in Year 2016-17 was 1.03 crore. 52.83% of the claims came from these three highest states Tamil Nadu, Madhya Pradesh and Maharashtra. The three states with the highest number of beneficiary farmers were Maharashtra, Rajasthan and Uttar Pradesh. The average claims-to-premium ratio for all states combined was 59.75%. The average claim per farmer for all states combined was Rs. 11, 805.

**Table 3.12: Claims per farmer, claims to premium ratio (Year 2016-17)**

S.N.	State/Union Territory	Year 2016-17				
		Claims Reported (in Rs. Cr.)	Beneficiary Farmers	Claims/Farmer (in Rs.)	Total Premium (in Rs. Cr.)	Claims to Premium % (in Rs.)
1	Andhra Pradesh	336.53 (2.75)	118997.00 (1.15)	28280.46	517.19	65.07
2	A&N Islands	0.15 (0.00)	295.00 (0.00)	4935.59	0.02	898.77
3	Assam	0.00 (0.00)	0.00 (0.00)	NA	1.73	0.00
4	Bihar	327.18 (2.67)	149698.00 (1.44)	21855.77	1420.93	23.03
5	Chhattisgarh	153.37 (1.25)	134115.00 (1.29)	11435.88	320.76	47.82
6	Goa	0.03 (0.00)	111.00 (0.00)	2414.41	0.07	36.13
7	Gujarat	1002.48 (8.18)	500219.00 (4.82)	20040.76	2360.78	42.46
8	Haryana	294.76 (2.40)	216683.00 (2.09)	13603.32	363.41	81.11
9	Himachal Pradesh	5.96 (0.05)	22358.00 (0.22)	2666.72	15.44	38.61
10	Jharkhand	26.42 (0.22)	36630.00 (0.35)	7212.39	271.96	9.71
11	Karnataka	902.40 (7.36)	604631.00 (5.82)	14924.76	1484.09	60.80
12	Kerala	3.43 (0.03)	2288.00 (0.02)	14996.30	4.86	70.64
13	Madhya Pradesh	1766.49 (14.41)	905072.00 (8.72)	19517.71	3505.54	50.39
14	Maharashtra	1924.63 (15.70)	2778417.00 (26.72)	6927.06	3962.06	48.58



S.N.	State/Union Territory	Year 2016-17				
		Claims Reported (in Rs. Cr.)	Beneficiary Farmers	Claims/Farmer (in Rs.)	Total Premium (in Rs. Cr.)	Claims to Premium % (in Rs.)
15	Manipur	1.96 (0.02)	8358.00 (0.08)	2343.98	3.59	54.57
16	Meghalaya	0.03 (0.00)	0.00 (0.00)	NA	0.04	64.63
17	Orissa	430.18 (3.51)	167909.00 (1.62)	25619.93	539.08	79.80
18	Puducherry	7.34 (0.06)	4254.00 (0.04)	17245.29	3.10	236.83
19	Rajasthan	1264.82 (10.32)	2226495.00 (21.45)	5680.76	2471.64	51.17
20	Sikkim	0.00 (0.00)	0.00 (0.00)	NA	0.01	0.00
21	Tamil Nadu	2785.12 (22.72)	857948.00 (8.26)	32462.57	1237.13	225.13
22	Telangana	123.30 (1.01)	143728.00 (1.38)	8578.92	248.82	49.56
23	Tripura	0.10 (0.00)	522.00 (0.01)	1855.77	0.39	24.91
24	Uttar Pradesh	533.95 (4.36)	1055652.00 (10.17)	5058.05	1038.29	51.43
25	Uttarakhand	3.77 (0.03)	18133.00 (0.17)	2078.55	12.09	31.17
26	West Bengal	362.56 (2.96)	429482.00 (4.14)	8441.73	730.64	49.62
	Total	12256.94	10381995.00	11805.96	20513.67	59.75

Source: State AERCs and Company Data

### 3.3. Season-wise comparison 2016-17 (all states)

#### 3.3.1. Farmer Coverage

In states where farmers are predominantly Kharif cultivators (Jowar, Bajra, Millets, Soybean, Paddy etc.) or of cash crops (Groundnut, Cotton, Castor), uptake was higher in Kharif than during Rabi for instance, Maharashtra, Orissa, Andhra Pradesh, Chhattisgarh. In states such as West Bengal, Madhya Pradesh and Karnataka, uptake in Rabi and Kharif were similar. This shows a correlation with seasonal agricultural loans and farmers' perception of risk to the total value of produce.

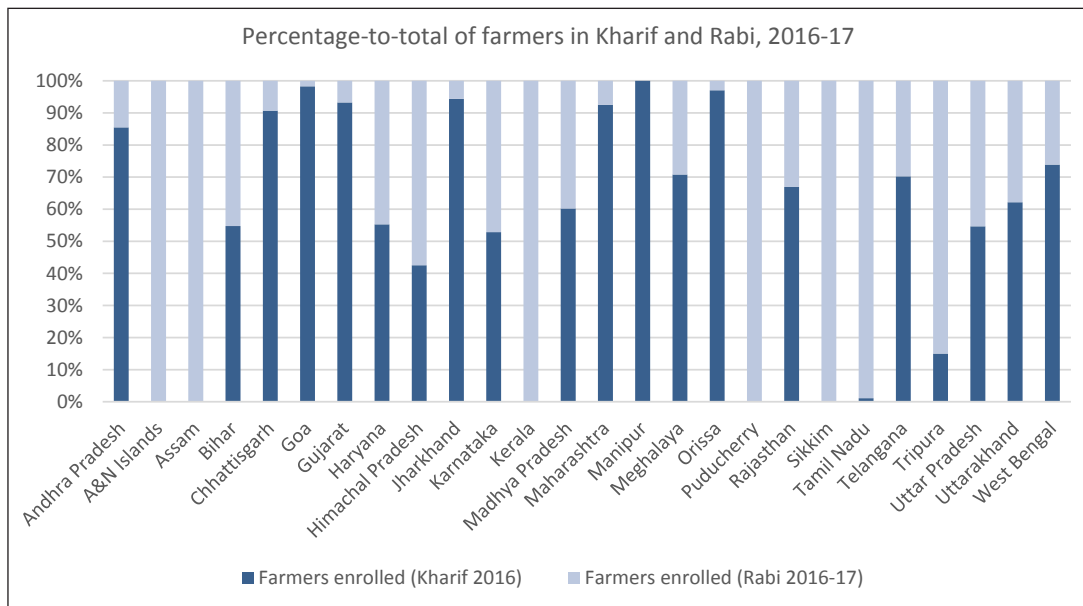


Figure 3.8: State-wise farmer enrolment (Kharif and Rabi, 2016-17)

### 3.3.2. Area Coverage

In Andaman and Nicobar Islands, Assam, Kerala, Puducherry and Sikkim, there was coverage only in Rabi season. In Bihar there was high uptake in Rabi because of Wheat and Maize, which has become a very popular crop and farmers are making cultivation shifts to that. In Gujarat, farmers mostly insured for groundnut, castor and wheat (unirrigated). Wherever, there was predominantly irrigated crops, uptake was low – signals that co-variate risk is reduced due to irrigation and hence dependence on insurance.

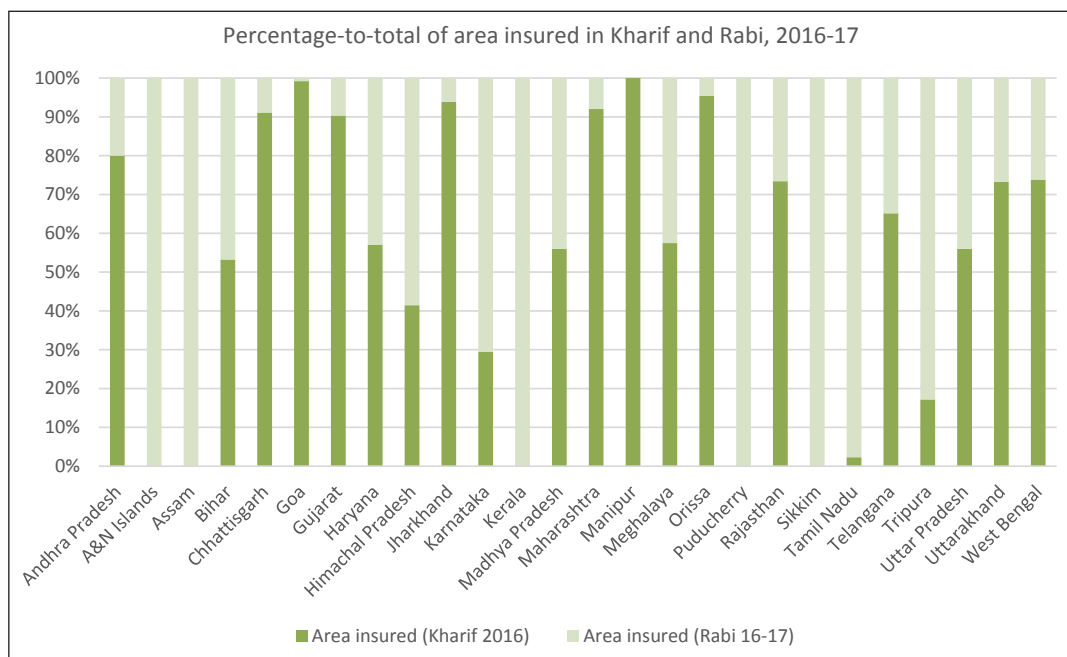


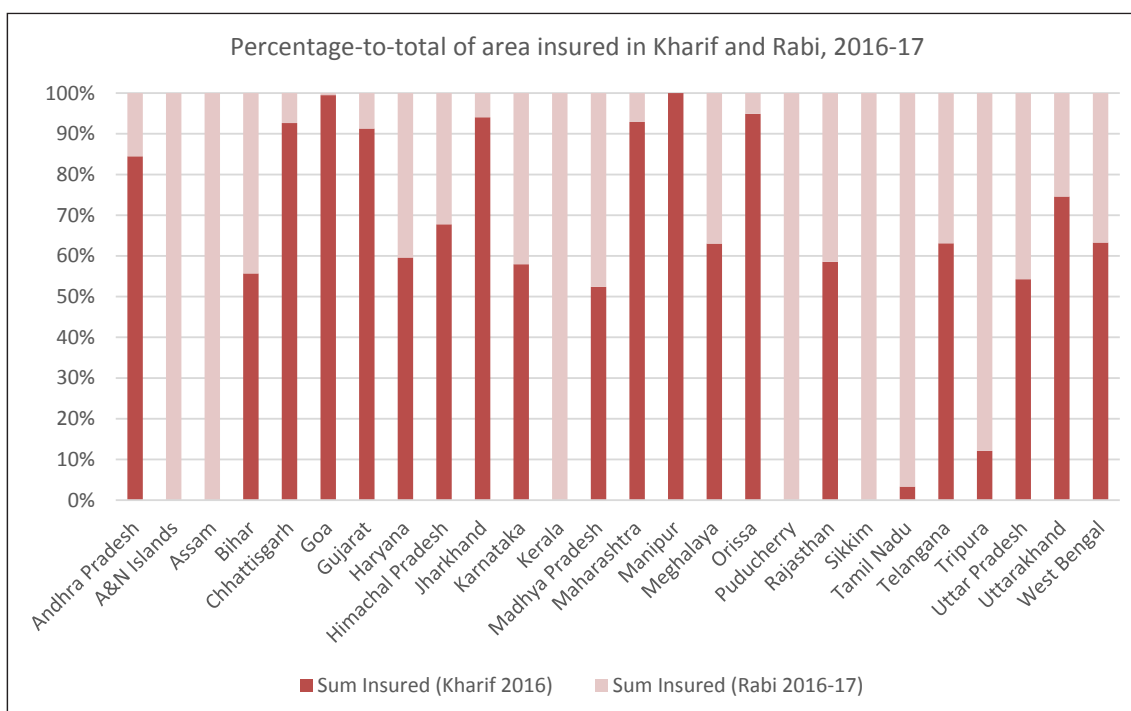
Figure 3.9: State-wise area insured (Kharif and Rabi, 2016-17)



### 3.3.3. Sum Insured

At the all India level, the total sum insured was double in Kharif 2016 as compared to Rabi 2016-17. In Uttar Pradesh, Rajasthan, Madhya Pradesh, Karnataka and Bihar, sum insured in both Kharif and Rabi were either same or had mild difference, whereas in states such as Andhra Pradesh, Chhattisgarh, Gujarat, Maharashtra and Orissa, the sum insured in Rabi was much lower as compared to Kharif. It has to do with two factors:

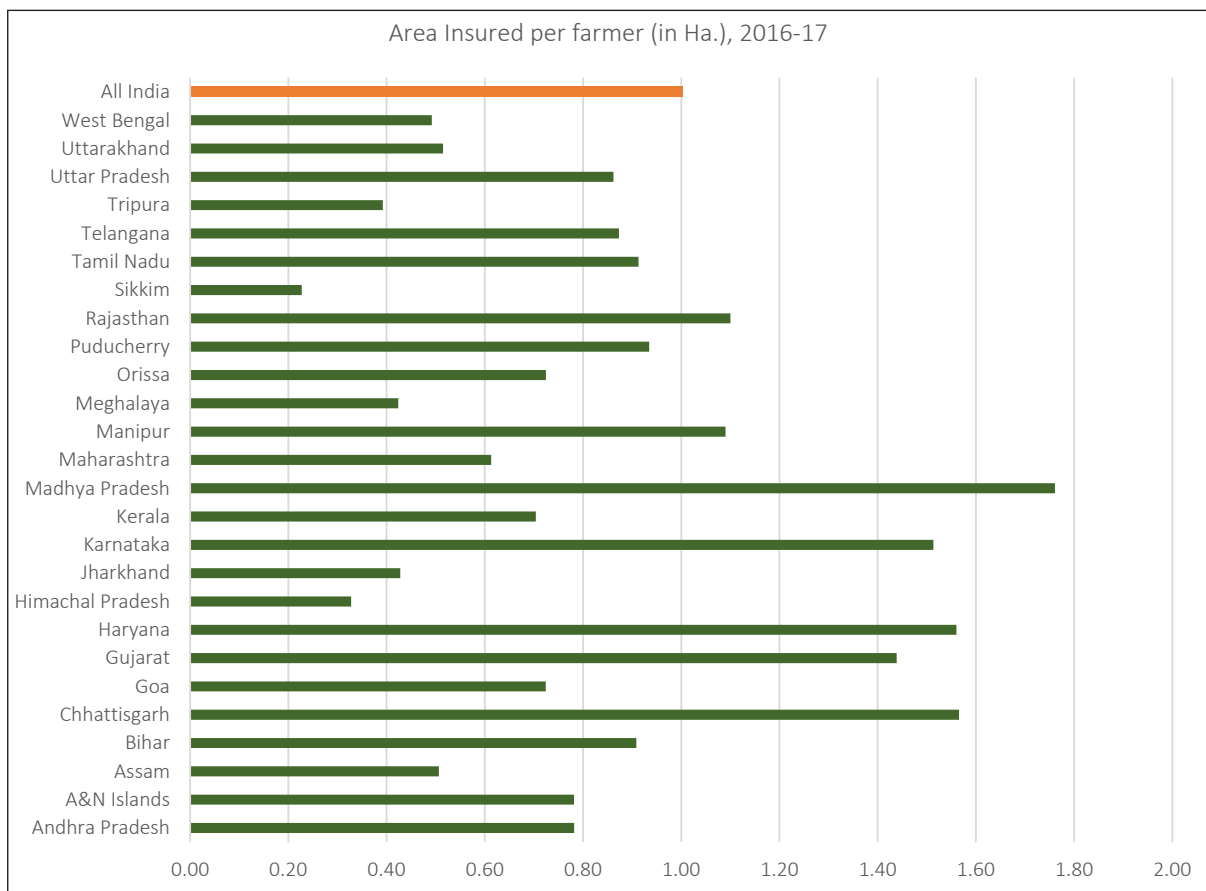
- low Rabi cultivation of high value or high acreage crops,
- untimely disbursement of indemnities for Kharif losses, creating disinterest for insurance.



**Figure 3.10: State-wise sum insured (Kharif and Rabi, 2016-17)**

### 3.3.4. Area Insured per farmer

The average area insured per farmer at all India level was 1 Ha. Rajasthan (1.10 Ha.), Manipur (1.09 Ha.), Madhya Pradesh (1.76), Karnataka (1.51), Haryana (1.56), Gujarat (1.44) and Chhattisgarh (1.57) had insured area per farmer higher than the national average. The lowest per farmer areas insured were in the hilly states of Sikkim and Himachal Pradesh and some north-Eastern states

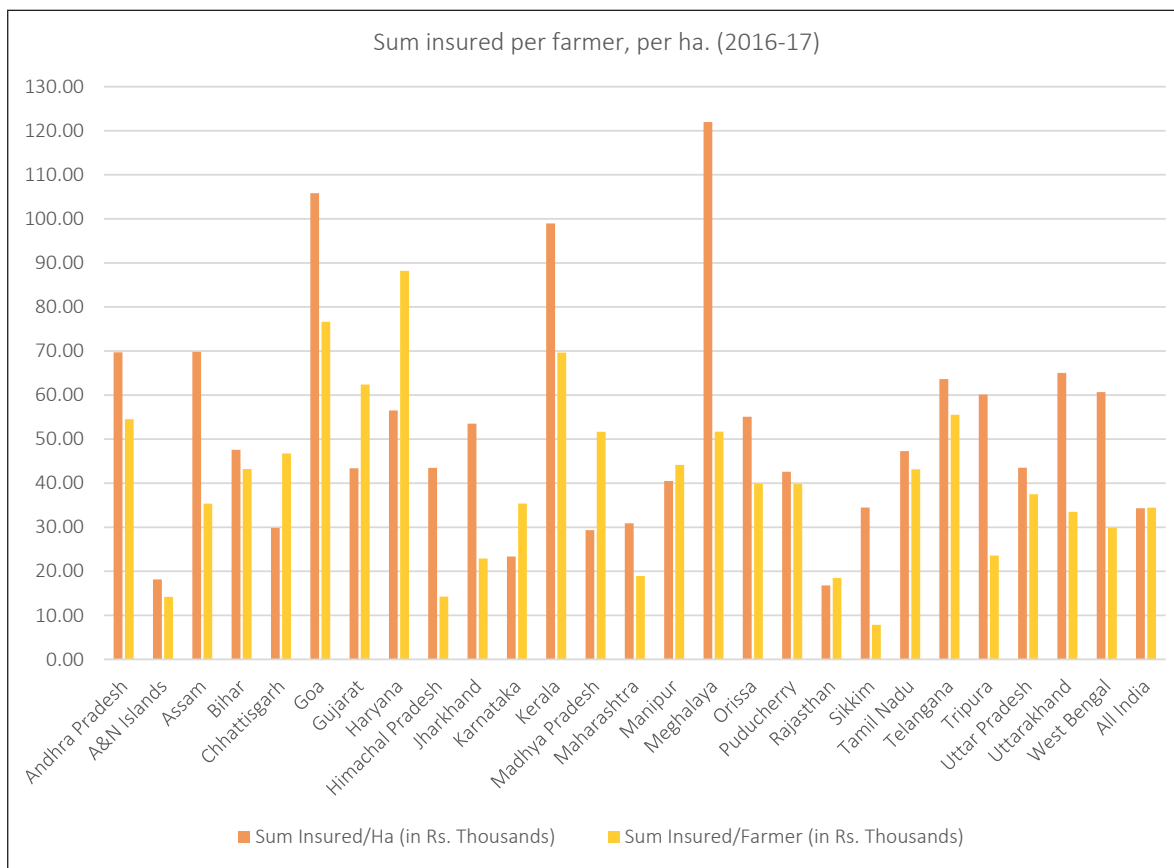


**Figure 3.11: Area insured per farmer (2016-17)**

### 3.3.5. Sum insured per farmer, per hectare

The average all India level sum insured per hectare is Rs. 34,300. Among the major states, Karnataka, Madhya Pradesh, Maharashtra and Rajasthan had lower than all India average per hectare sum insured. This is mainly because of the large acreage in these states and relatively low sum insured. The average all India level sum insured per farmer is Rs. 34,400. The states with the highest sum insured per farmer were Haryana, Goa and Kerala.

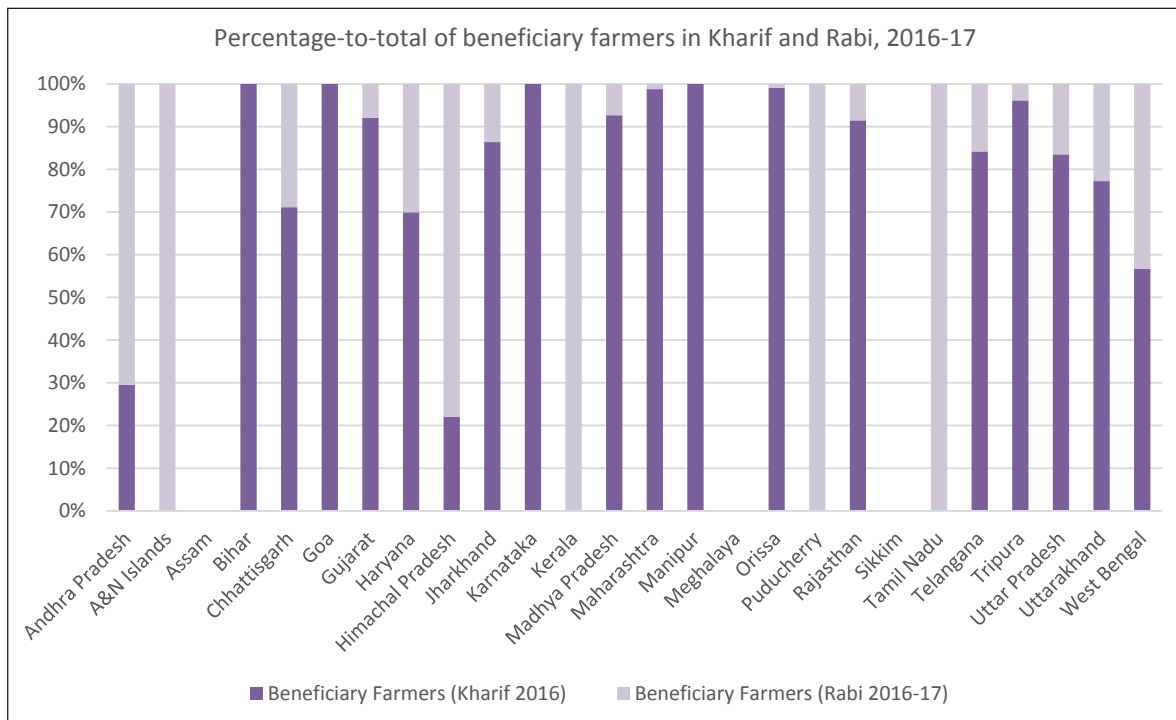




**Figure 3.12: Sum insured per farmer, per hectare**

### 3.3.6. Beneficiary farmers

In most of the states, farmers reported losses in Kharif season. In Kharif roughly over 2.43 Lakh farmers qualified for loss compensation, while in Rabi the number was nearly 1.87 Lakhs. Tamil Nadu was the only state that reported unusually high losses in Rabi period as compared to Kharif, due to severe rainfall deficit and draught like condition during the season.



**Figure 3.13: Beneficiary farmers in Kharif and Rabi, 2016-17**



# 4 | Performance in Select States

## Introduction

After studying the all-India scenario of PMFBY, we looked at a few key states that represented the important geographical regions of India. For these states, data was collected at the district level from various sources such as the states' Directorate of Agricultural Statistics, other state agencies and the insurance companies. The districts were categorized as high, low and medium uptake districts as can be seen in Table 4.1. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.

**Table 4.1: State-wise list of sampled districts based on uptake**

State	Districts		
	High Uptake	Medium Uptake	Low Uptake
Uttar Pradesh	Jhansi	Hardoi	Jaunpur
Bihar	Samastipur	Jamui	Saharsa
Assam	Dhubri	Goalpara	Kamrup Metro
West Bengal	Burdwan	North 24 Pargana	Dakshin Dinajpur
Himachal Pradesh	Hamirpur	Solan	Shimla
Gujarat	Rajkot	Sabarkantha	Vadodra
Maharashtra	Jalna	Amravati	Pune
Madhya Pradesh	Sagar	Jabalpur	Umaria

**Source:** State AERCs and Company Data

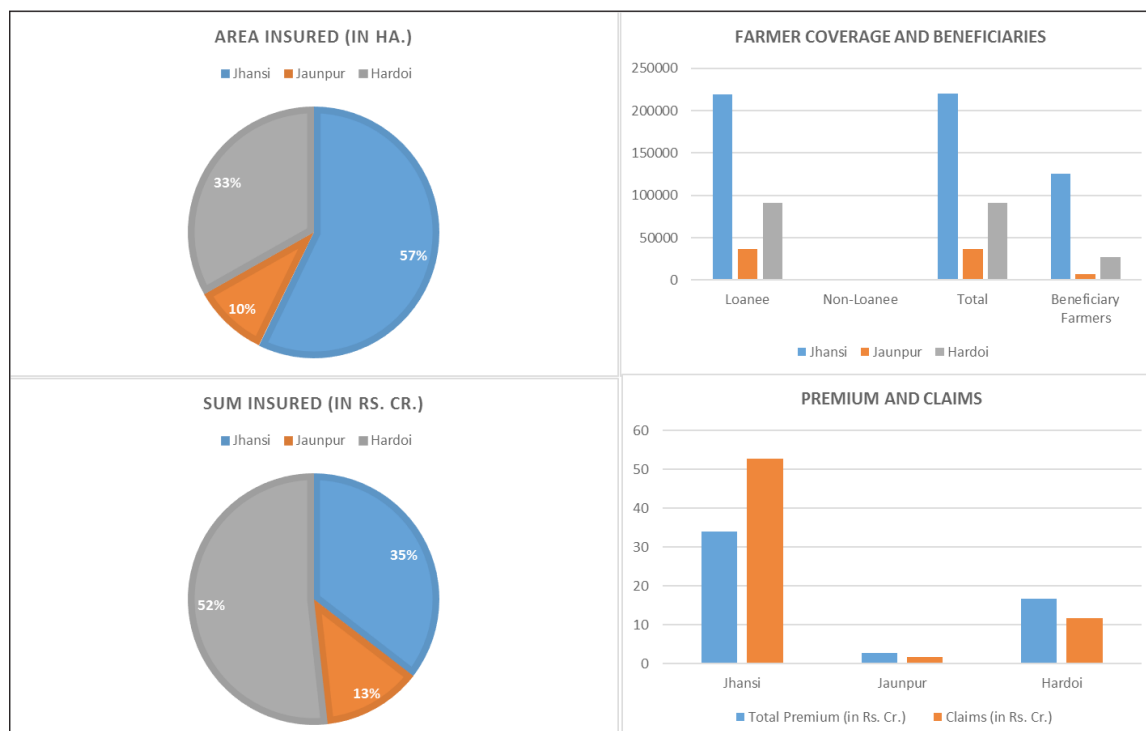
## 4.1. Uttar Pradesh

### 4.1.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in Uttar Pradesh can be seen in Appendix B, Table B.1. Some highlights are as follows:



The total number of farmers enrolled in Kharif 2016 in UP is 34.68 Lakh. Out of this 99.87% are Loanee and 0.12% are non-loanee farmers. The total area insured is 31.21 lakh Ha. The total sum insured is Rs. 11,668.6 Crores. The total premium collected by all insuring agencies is Rs. 629.19 Crores. The total beneficiary farmers are 8.56 Lakhs. The total claims paid out/filed are Rs. 408.35 Crores. The district with the highest farmer enrolment was Jhansi (6.34%) and lowest enrolment is Baghpath (0.09%). The district with the highest enrolment of non-loanee farmers is Unnav (40.37%) and lowest enrolment of non-loanee farmers is Saharanpur (0.00%). The district with the highest area insured is Lalitpur (5.98%) and the lowest area insured is Muzaffarnagar (0.06%). The district with the highest sum insured is Lalitpur (3.63%) and the lowest sum insured is Muzaffarnagar (0.08%). The district that had the highest number of beneficiary farmers is Jhansi (14.69%). The district that received the highest claims disbursement is Lalitpur (16.16%) and the lowest is Kaasganj (0.10%). Figure 4.1 gives a snapshot of the key parameters in three selected districts of Uttar Pradesh for Kharif 2016. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.

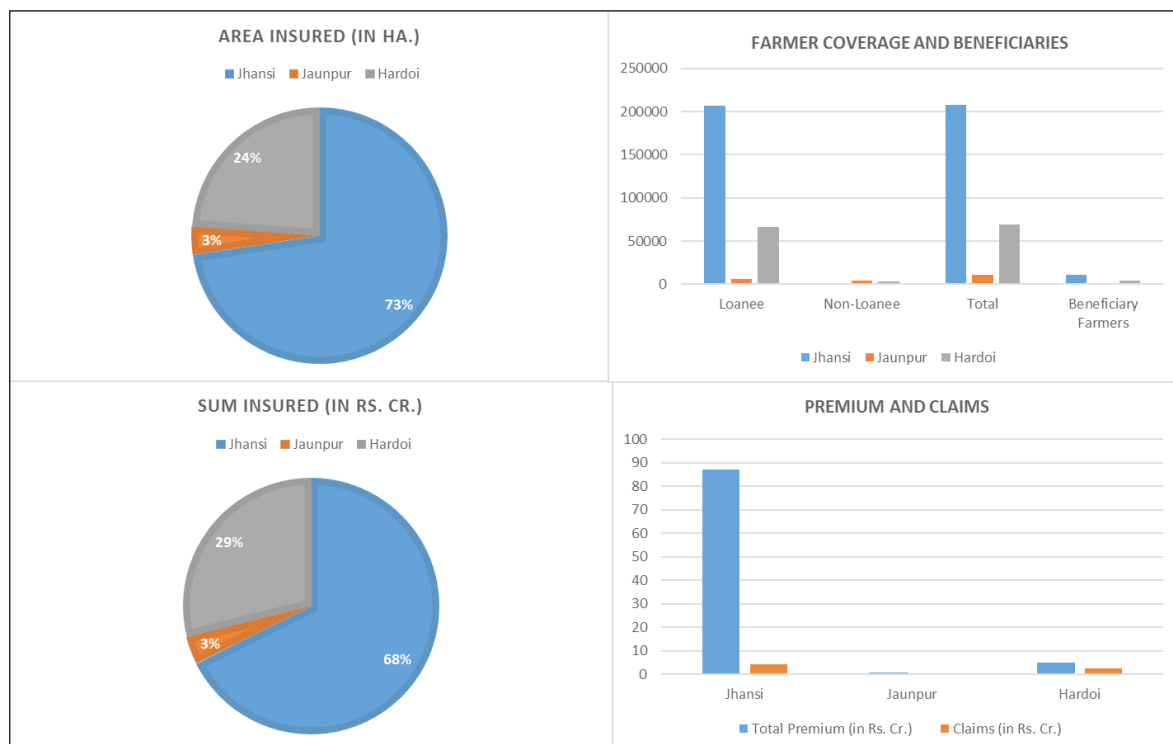


**Figure 4.1: Key parameters in Jhansi, Jaunpur and Hardoi districts of Uttar Pradesh (Kharif, 2016)**

### 4.1.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Uttar Pradesh can be seen in Appendix B, Table B.2. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in UP is 29.11 Lakhs. Out of this, 99.11% are Loanee and 0.89% are Non-loanee farmers. The total area insured is 24.97 Lakhs Ha. The total sum insured is Rs. 11,163.42 Crores. The total premium collected by all insuring agencies is Rs. 422.01 Crores. The total beneficiary farmers are 1.73 Lakhs. The total claims paid out/reported are Rs. 89.77 Crores. The district with the highest farmer enrolment was Jhansi (7.12%) and lowest enrolment is Ghaziabad (0.02%). The district with the highest enrolment of non-loanee farmers is Jaunpur (16.71%) and lowest enrolment of non-loanee farmers is Sultanpur (0%). The district with the highest area insured is Jhansi (7.79%) and the lowest area insured is Ghaziabad (0.02%). The district with the highest sum insured is Jhansi (6.50%) and the lowest sum insured is Ghaziabad (0.02%). The district that had the highest number of beneficiary farmers is Agra (6.45%). The district that received the highest claims is Banda (10.55%) and the lowest claims is G B Nagar (0%). Figure 4.2 gives a snapshot of the key parameters in three selected districts of Uttar Pradesh for Rabi 2016/17.



**Figure 4.2: Key parameters in Jhansi, Jaunpur and Hardoi districts of Uttar Pradesh (Rabi, 2016-17)**



## 4.2. Bihar

### 4.2.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in Bihar can be seen in Appendix B, Table B.3. Some highlights are as follows:

The total number of farmers enrolled in Kharif 2016 in Bihar is 14.85 Lakhs. Out of this 98.51% are loanee and 1.48% are non-loanee farmers. The total area insured is 13.12 Lakhs Ha. The total sum insured is Rs. 6122.16 Crores. The total premium collected by all insuring agencies is Rs. 1112.49 Crores. The total beneficiary farmers are 1.51 Lakhs. The total claims paid out/reported are Rs. 289.38 Crores. The district with the highest farmer enrolment was Samastipur (9.52%) and lowest enrolment is Shivahar (0.35%). The district with the highest enrolment of non-loanee farmers is Muzaffarpur (21.06%) and lowest enrolment of non-loanee farmers is Darbhanga (0%). The district with the highest area insured is Samastipur (7.67%) and the lowest area insured is Madhepura (0.34%). The district with the highest sum insured is Begusarai (8.59%) and the lowest sum insured is Madhepura (0.35%). The district that had the highest number of beneficiary farmers is Khagadia (27.26%). The district that received the highest claims is Khagadia (23.34%) and the lowest claims is Kishanganj (0.00%). Figure 4.3 gives a snapshot of the key parameters in three selected districts of Bihar for Kharif 2016. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.

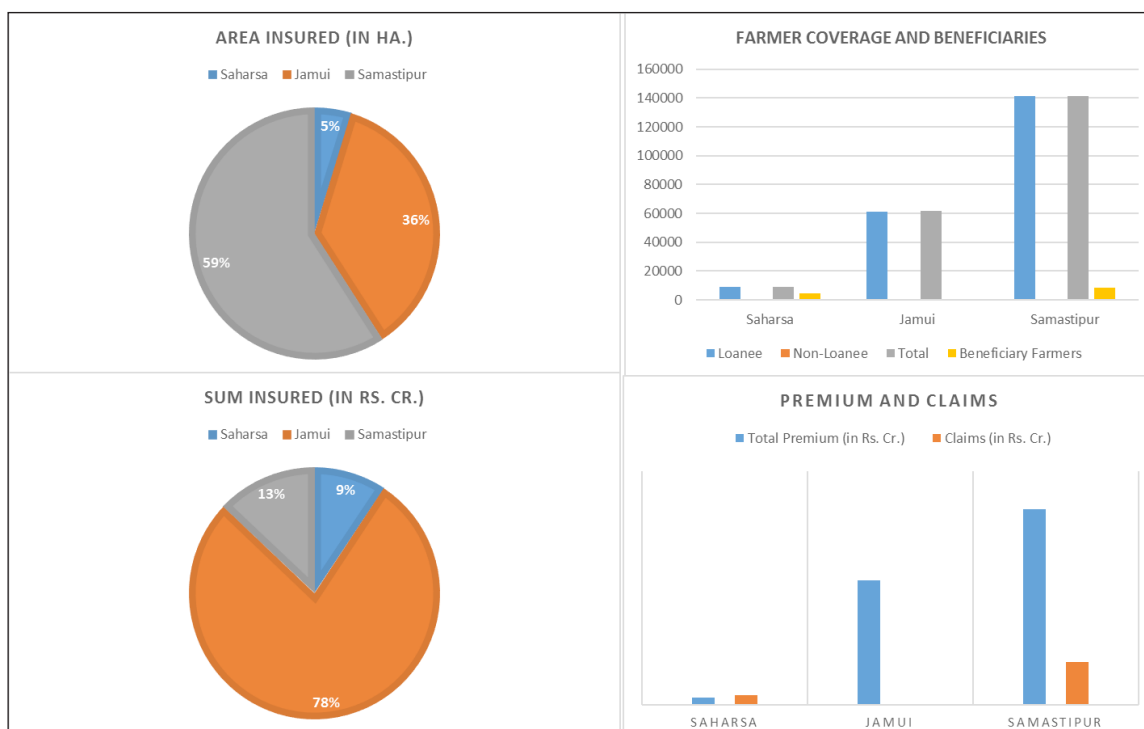


Figure 4.3: Key parameters in Saharsa, Jamui and Samastipur districts of Bihar (Kharif, 2016)

### 4.2.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Uttar Pradesh can be seen in Appendix B, Table B.4. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in Bihar is 12.27 Lakhs. Out of this, 98.90% are Loanee and 1.09% are non-loanee farmers. The total area insured is 11.52 Lakhs Ha. The total sum insured is Rs. 927.73 Crores. The total premium collected by all insuring agencies is Rs. 5193.82 Crores. The total claims paid out/reported are Rs. 58.85 Crores. The district with the highest farmer enrolment was Samastipur (9.96%) and lowest enrolment is Shivahar (0.28%). The district with the highest enrolment of non-loanee farmers is East Champaran (99.76%) and lowest enrolment of non-loanee farmers is Jamui (0%). The district with the highest area insured is Gaya (7.58%) and the lowest area insured is Shivahar (0.28%). The district with the highest sum insured is Samastipur (2.82%) and the lowest sum insured is Shivahar (0.80%). The district that received the highest claims is East Champaran (34.42%) and the lowest claims is Kishanganj (0%). Figure 4.4 gives a snapshot of the key parameters in three selected districts of Bihar for Rabi 2016-17.

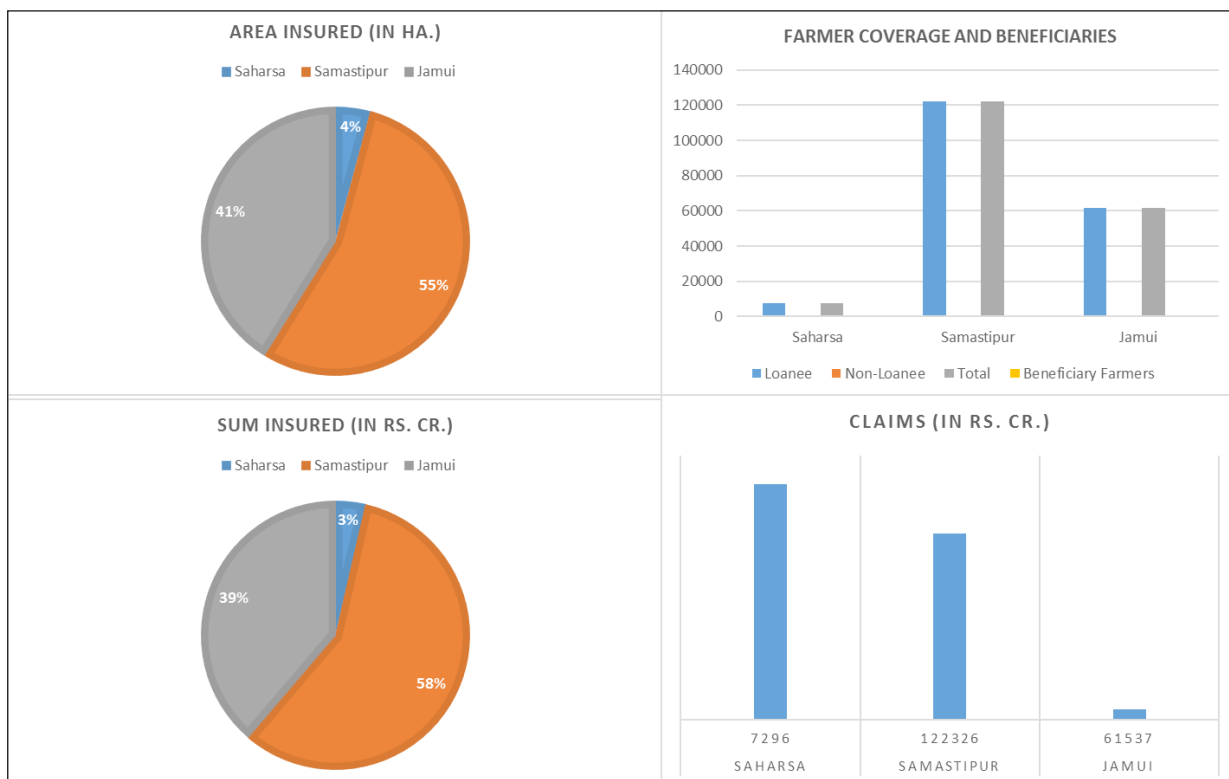


Figure 4.4: Key parameters in Saharsa, Jamui and Samastipur districts of Bihar (Rabi, 2016-17)



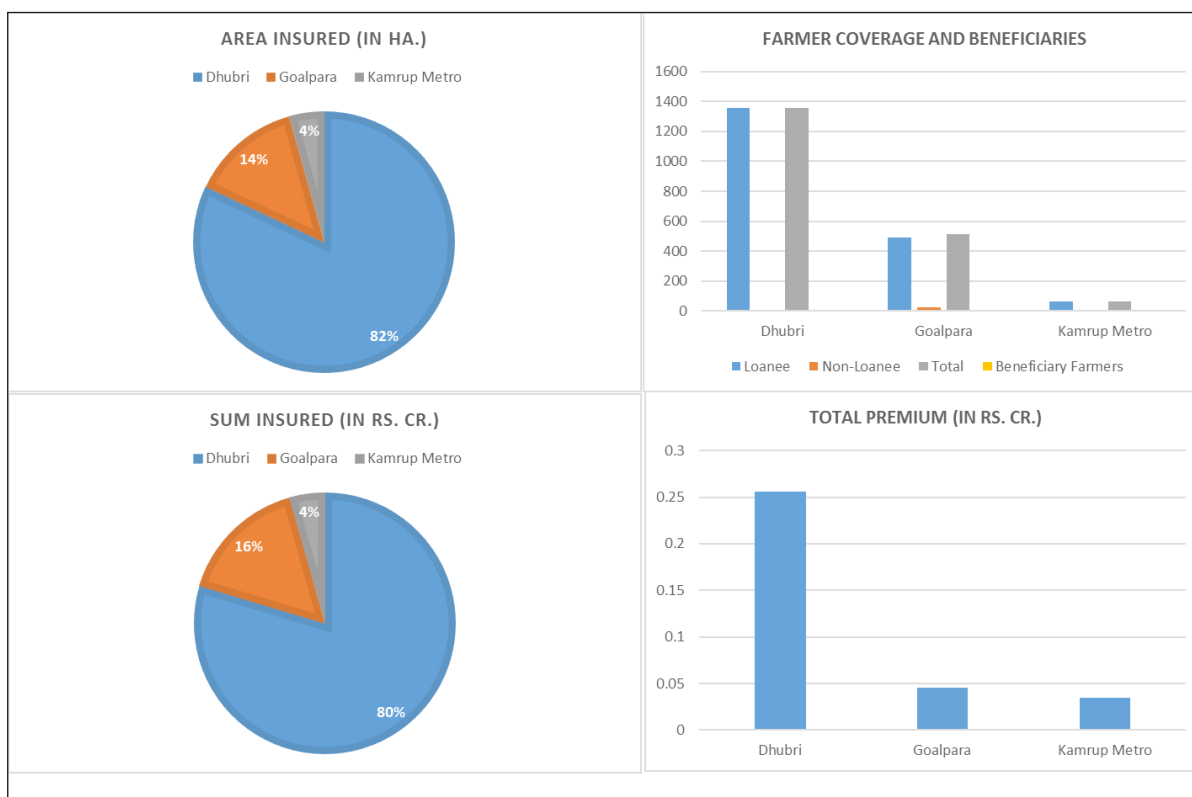


## 4.3. Assam

### 4.3.1. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Assam can be seen in Appendix B, Table B.5. Some highlights are as follows:

The total number of farmers enrolled in Kharif 2016 in Assam is 8,500. Out of this, 99.68% are loanee and 0.32% are non-loanee farmers. The total area insured is 4.31 thousand Ha. The total sum insured is Rs. 30.12 Crores. The total premium collected by all insuring agencies is Rs. 1.73 Crores. The district with the highest farmer enrolment was Dhubri (15.95%) and lowest enrolment is Karbi-Anglong (0.08%) The district with the highest enrolment of non-loanee farmers is Goalpara (100%) and lowest enrolment of non-loanee farmers is Jorhat (0%). The district with the highest area insured is Morigaon (15.85%) and the lowest area insured is Tinsukia (0.47%). The district with the highest sum insured is Dhubri (16.72%) and the lowest sum insured is Tinsukia (0.39%). Figure 4.5 gives a snapshot of the key parameters in three selected districts of Assam for Rabi 2016-17. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.

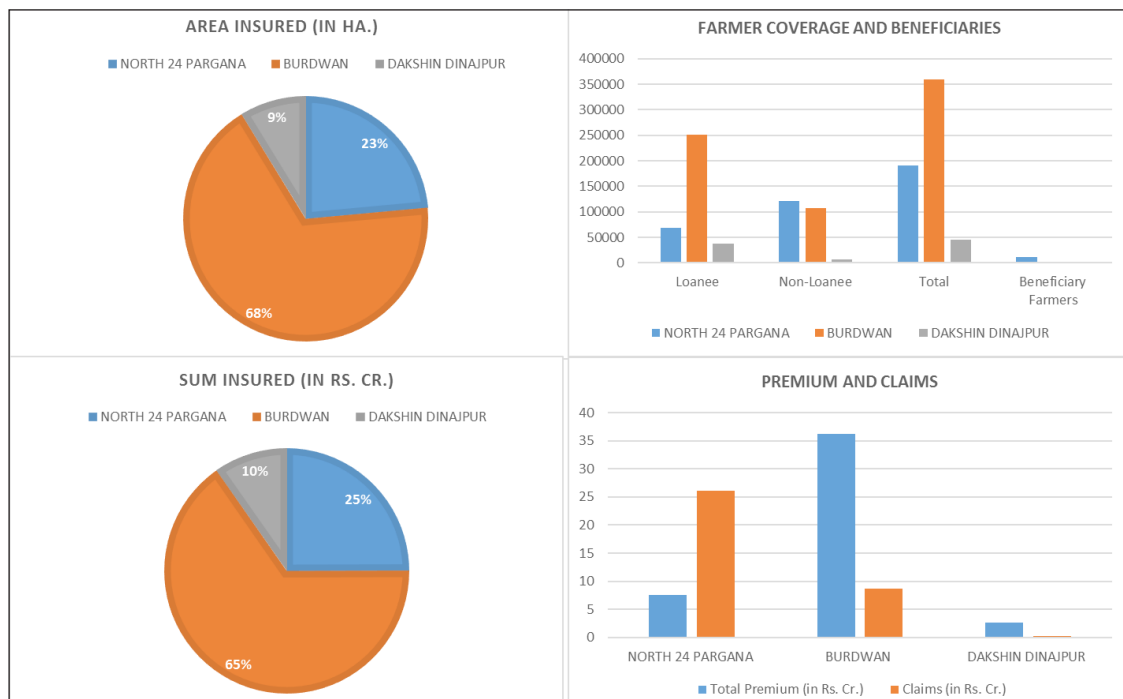


**Figure 4.5: Key parameters in Dhubri, Goalpara and Kamrup Metro districts of Assam (Rabi, 2016-17)**

## 4.4. West Bengal

### 4.4.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in West Bengal can be seen in Appendix B, Table B.6. Some highlights are as follows: The total number of farmers enrolled in Kharif 2016 in West Bengal is 30.55 Lakhs. Out of this, 56.05% are Loanee and 43.94% are non-loanee farmers. The total area insured is 15.02 Lakhs Ha. The total sum insured is Rs. 7,811.18 Crores. The total premium collected by all insuring agencies is Rs. 259.80 Crores. The total beneficiary farmers are 50,065. The total claims paid out/reported are Rs. 107.15 Crores. The district with the highest farmer enrolment was Purba Midnapore (18.84%) and lowest enrolment is Darjeeling (0.09%). The district with the highest enrolment of non-loanee farmers is Purba Midnapore (19.99%) and lowest enrolment of non-loanee farmers is Darjeeling (0.04%). The district with the highest area insured is Burdwan (16.77%) and the lowest area insured is Darjeeling (0.08%). The district with the highest sum insured is Burdwan (15.45%) and the lowest sum insured is Darjeeling (0.08%). The district that had the highest number of beneficiary farmers is Purba Midnapore (35.53%). The district that received the highest claims is, Purba Midnapore (25.03%) and the lowest claims is Darjeeling (0%). Figure 4.6 gives a snapshot of the key parameters in three selected districts of West Bengal for Kharif 2016. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.



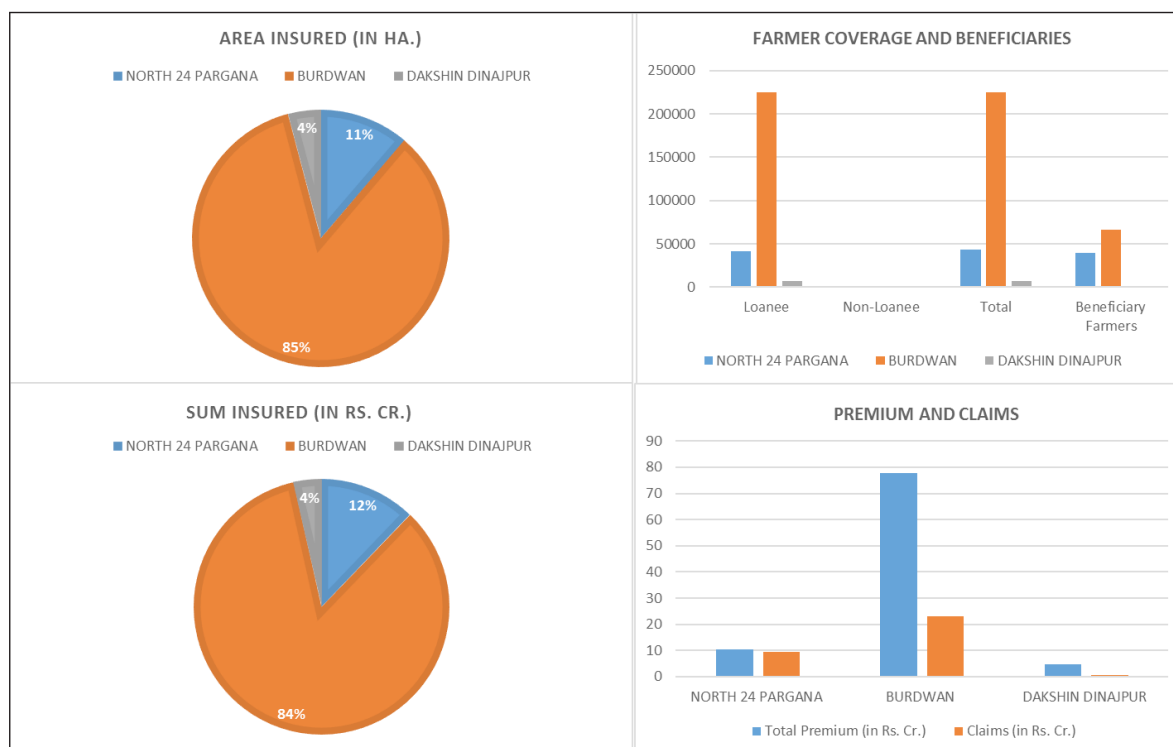
**Figure 4.6: Key parameters in North 24 Paraganas, Burdwan and Dakshin Dinajpur districts of West Bengal (Kharif, 2016)**



#### 4.4.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in West Bengal can be seen in Appendix B, Table B.7. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in West Bengal is 10.79 Lakhs. Out of this, 99.52% are Loanee and 0.48% are non-loanee farmers. The total area insured is 5.32 Lakhs Ha. The total sum insured is Rs. 4534.75 Crores. The total premium collected by all insuring agencies is Rs. 469.82 Crores. The total beneficiary farmers are 2.62 Lakhs. The total claims paid out/reported are Rs. 107.06 Crores. The district with the highest farmer enrolment was Burdwan (20.85%) and lowest enrolment is Purulia (0.07%). The district with the highest enrolment of non-loanee farmers is Paschim Midnapore (29.93%) and lowest enrolment of non-loanee farmers is Maldah (0%). The district with the highest area insured is Burdwan (26.26%) and the lowest area insured is Darjeeling (0.06%). The district with the highest sum insured is Burdwan (23.29%) and the lowest sum insured is Darjeeling (0.06%). The district that had the highest number of beneficiary farmers is Burdwan (25.37%). The district that received the highest claims is Burdwan (21.48%) and the lowest claims is Purulia (0.00%). Figure 4.7 gives a snapshot of the key parameters in three selected districts of West Bengal for Rabi 2016-17.



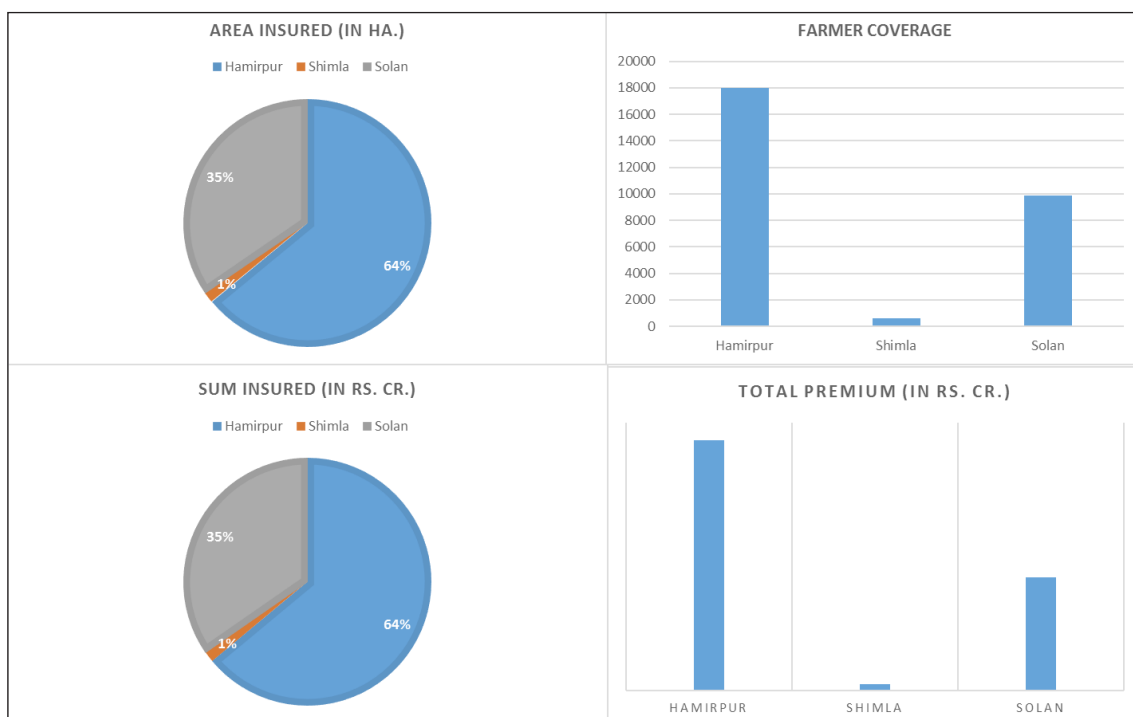
**Figure 4.7: Key parameters in North 24 Paraganas, Burdwan and Dakshin Dinajpur districts of West Bengal (Rabi, 2016-17)**

## 4.5. Himachal Pradesh

### 4.5.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in Himachal Pradesh can be seen in Appendix B, Table B.8. Some highlights are as follows:

The total number of farmers enrolled in Kharif 2016 in Himachal Pradesh is 1.10 Lakhs. Out of this, 98.25% are Loanee and 1.75% are non-loanee farmers. The total area insured is 35,417 Ha. The total sum insured is Rs. 251.63 Crores. The total premium collected by all insuring agencies is Rs. 2.95 Crores. The total beneficiary farmers are 4,938. The total claims paid out/reported are Rs. 1.93 Crores. The district with the highest farmer enrolment was Kangra (37.09%) and lowest enrolment is Kullu (0.01%). The district with the highest enrolment of non-loanee farmers is Kangra (20.82%) and lowest enrolment of non-loanee farmers is Chamba (0.26%). The district with the highest area insured is Kangra (40.42%) and the lowest area insured is Kullu (0.01%). The district with the highest sum insured is Kangra (40.78%) and the lowest sum insured is Kullu (0.01%). The district that had the highest number of beneficiary farmers is Solan (37.10%). The district that received the highest claims is Kangra (53.67%) and the lowest claims is Bilaspur (0.0%). Figure 4.8 gives a snapshot of the key parameters in three selected districts of Himachal Pradesh for Kharif 2016. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.



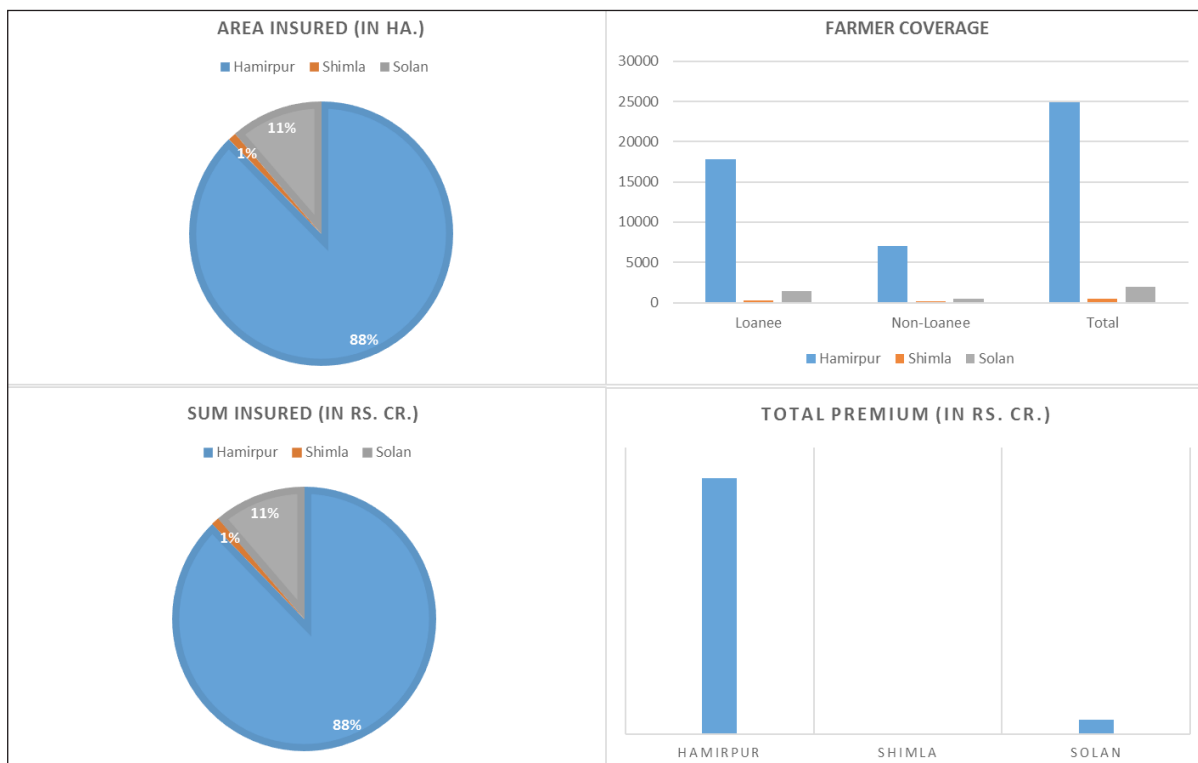
**Figure 4.8: Key parameters in Hamirpur, Shimla and Solan districts of Himachal Pradesh (Kharif, 2016)**



#### 4.5.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Himachal Pradesh can be seen in Appendix B, Table B.9. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in Himachal Pradesh is 1.49 Lakhs. Out of this, 61.66% are loanee and 38.33% are non-loanee farmers. The total area insured is 49,998 Ha. The total sum insured is Rs. 149.89 Crores. The total premium collected by all insuring agencies is Rs. 11.44 Crores. The total beneficiary farmers are 4,402. The total claims paid out/reported are Rs. 1.53 Crores. The district with the highest farmer enrolment was Mandi (29.37%) and lowest enrolment is Kinnaur (0.08%). The district with the highest enrolment of non-loanee farmers is Mandi (60.77%) and lowest enrolment of non-loanee farmers is Chamba (0.04%). The district with the highest area insured is Kangra (25.87%) and the lowest area insured is Kinnaur (0.07%). The district with the highest sum insured is Kangra (25.88%) and the lowest sum insured is Kinnaur (0.07%). The district that had the highest number of beneficiary farmers is Bilaspur (97.97%). The district that received the highest claims is Bilaspur (99.35%) and the lowest claims is Mandi (0.35%). Figure 4.9 gives a snapshot of the key parameters in three selected districts of Himachal Pradesh for Rabi 2016-17.



**Figure 4.9: Key parameters in Hamirpur, Shimla and Solan districts of Himachal Pradesh (Rabi, 2016-17)**

## 4.6. Gujarat

### 4.6.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in Gujarat can be seen in Appendix B, Table B.10. It is to be noted that the data is not updated for entire Kharif period (due to lack of inputs from state agricultural statistics), but we use them to observe district wise variation. Some highlights are as follows:

The total number of farmers enrolled in Kharif 2016 in Gujarat is 4.14 Lakhs. The total area insured is 6.86 Lakhs Ha. The total sum insured is Rs. 2985.18 Crores. The total premium collected by all insuring agencies is Rs. 813.80 Crores. The total beneficiary farmers are 1.6 Lakhs. The total claims paid out/reported are Rs. 440.71 Crores. The district with the highest farmer enrolment was Rajkot (54.64%) and lowest enrolment is Surat (0.00%). The district with the highest area insured is Rajkot (60.08%) and the lowest area insured is Surat (0.00%). The district with the highest sum insured is Rajkot (57.60%) and the lowest sum insured is Surat (0.00%). The district that had the highest number of beneficiary farmers is Rajkot (91.81%). The district that received the highest claims is Rajkot (93.21%) and the lowest claims is Patan (0.00%). Figure 4.10 gives a snapshot of the key parameters in two selected districts of Gujarat for Kharif 2016.

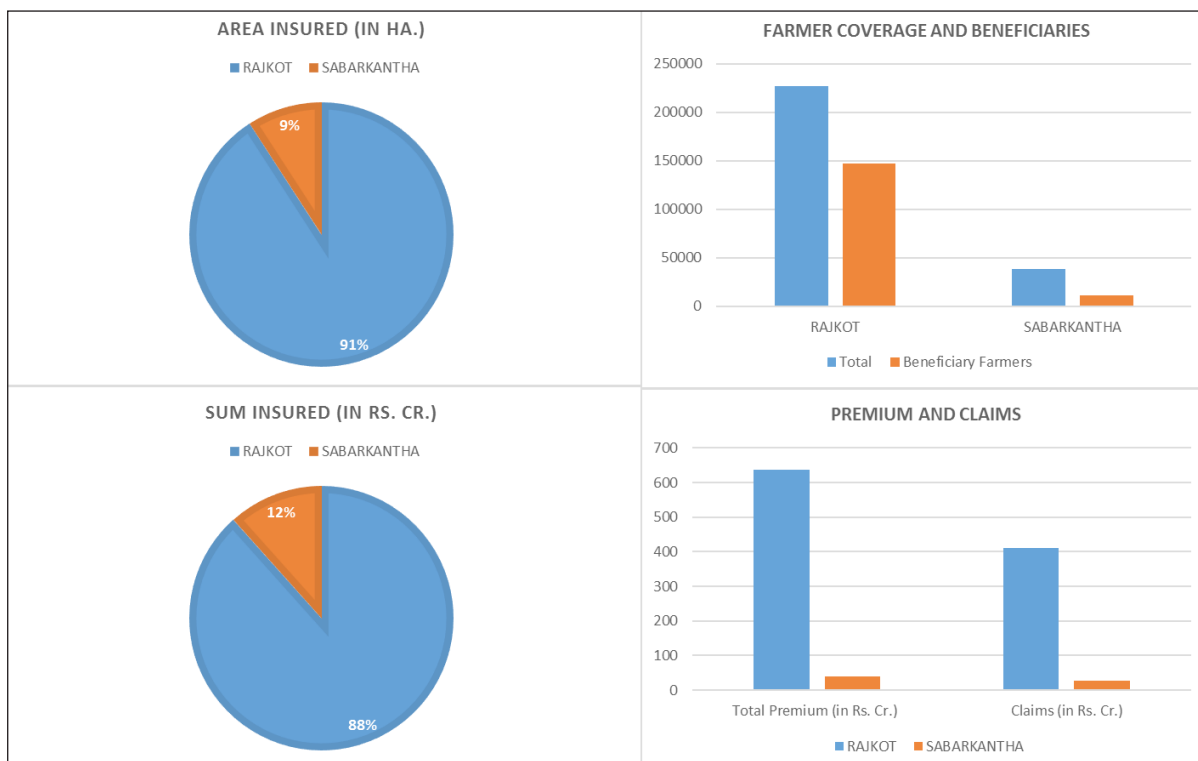


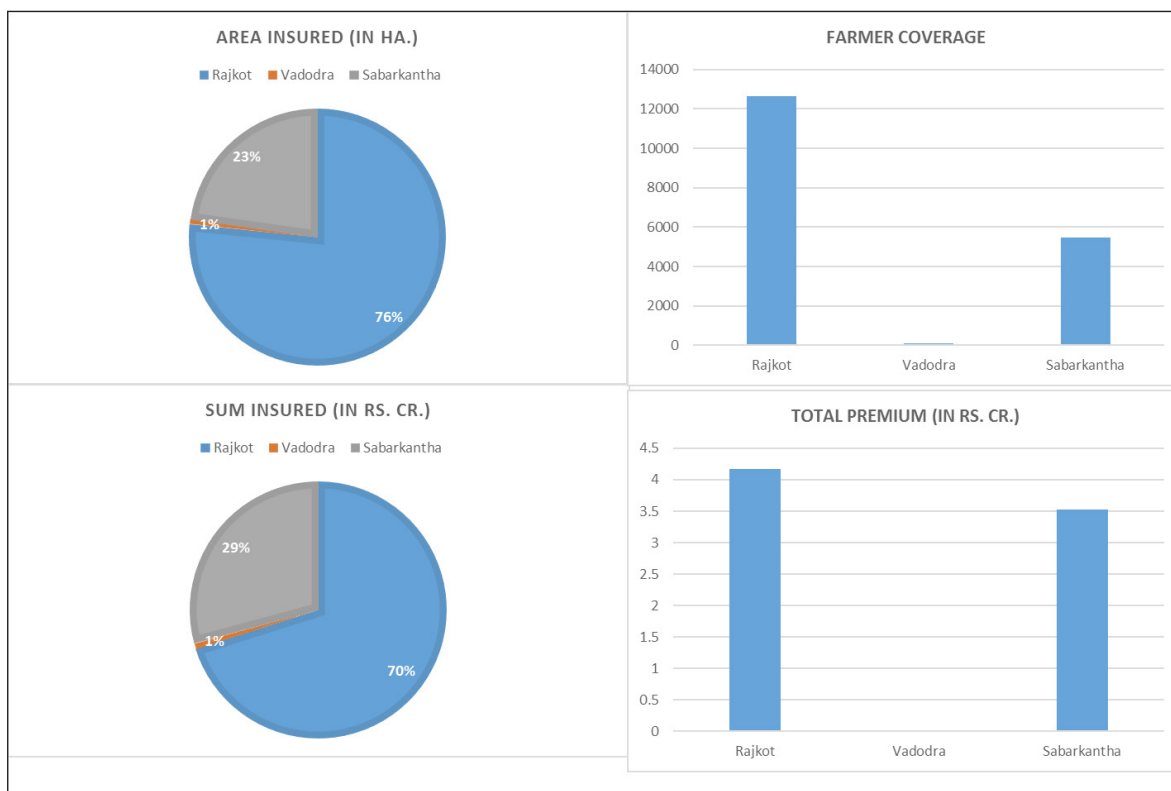
Figure 4.10: Key parameters in Rajkot and Sabarkantha districts of Gujarat (Kharif, 2016)



#### 4.6.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Gujarat can be seen in Appendix B, Table B.11. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in Gujarat is 1.32 Lakhs. The total area insured is 2.75 Lakhs Ha. The total sum insured is Rs. 1075.12 Crores. The total premium collected by all insuring agencies is Rs. 55.43 Crores. The district with the highest farmer enrolment was Junagadh (23.73%) and lowest enrolment is Tapi (0.00%). The district with the highest area insured is Junagadh (23.18%) and the lowest area insured is Tapi (0.00%). The district with the highest sum insured is Junagadh (24.55%) and the lowest sum insured is Tapi (0.00%). Figure 4.11 gives a snapshot of the key parameters in three selected districts of Gujarat for Rabi 2016-17. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.



**Figure 4.11: Key parameters in Rajkot, Vadodara and Sabarkantha districts of Gujarat (Rabi, 2016-17)**

## 4.7. Maharashtra

### 4.7.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in Maharashtra can be seen in Appendix B, Table B.12. Some highlights are as follows:

The total number of farmers enrolled in Kharif 2016 in Maharashtra is 1.09 Crores. Out of this, 34.34% are Loanee and 65.66% are non-loanee farmers. The total area insured is 65.08 Lakhs Ha. The total sum insured is Rs. 20262.66 Crores. The total premium collected by all insuring agencies is Rs. 3941.22 Crores. The total beneficiary farmers are 27.52 Lakhs. The total claims paid out/reported are Rs. 1890.40 Crores. The district with the highest farmer enrolment was Beed (12.44%) and lowest enrolment is Sindhudurga (0.01%). The district with the highest enrolment of non-loanee farmers is Beed (16%) and lowest enrolment of non-loanee farmers is Ratnagiri (0%). The district with the highest area insured is Jalna (8.57%) and the lowest area insured is Sindhudurga (0.00%). The district with the highest sum insured is Latur (8.04%) and the lowest sum insured is Sindhudurga (0.01%). The district that had the highest number of beneficiary farmers is Beed (21.81%). The district that received the highest claims is Nanded (26.79%) and the lowest claims is Bhandara (0.00%). Figure 4.12 gives a snapshot of the key parameters in three selected districts of Maharashtra for Kharif 2016. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.



Figure 4.12: Key parameters in Jalna, Amravati and Pune districts of Maharashtra (Kharif, 2016)

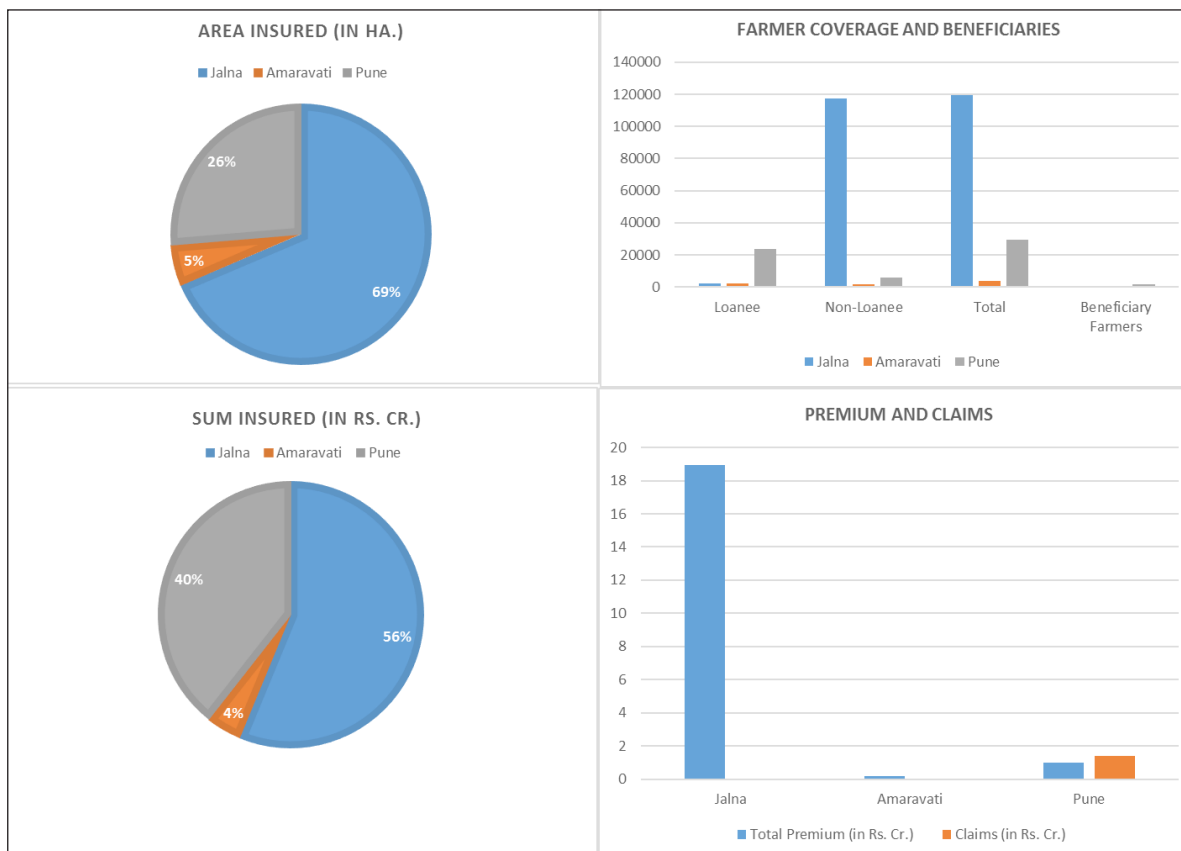




#### 4.7.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Maharashtra can be seen in Appendix B, Table B.13. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in Maharashtra is 8.67 Lakhs. Out of this, 18.02% are Loanee and 81.97% are non-loanee farmers. The total area insured is 5.64 Lakhs Ha. The total sum insured is Rs. 1,562.81 Crores. The total premium collected by all insuring agencies is Rs. 60.24 Crores. The total beneficiary farmers are 33,942. The total claims paid out/reported are Rs. 29.30 Crores. The district with the highest farmer enrolment was Osmaabad (25.44%) and lowest enrolment is Ratnagiri (0.00%). The district with the highest enrolment of non-loanee farmers is Latur (24.85%) and lowest enrolment of non-loanee farmers is Gondia (0.00%). The district with the highest area insured is Latur (20.23%) and the lowest area insured is Ratnagiri (0%). The district with the highest sum insured is Latur (18.13%) and the lowest sum insured is Thane (0.00%). The district that had the highest number of beneficiary farmers is Ahmednagar (52.68%). The district that received the highest claims is Ahmednagar (62.97%) and the lowest claims is Thane (0.00%). Figure 4.13 gives a snapshot of the key parameters in three selected districts of Maharashtra for Rabi 2016-17.



**Figure 4.13: Key parameters in Jalna, Amravati and Pune districts of Maharashtra (Rabi, 2016-17)**

## 4.8. Madhya Pradesh

### 4.8.1. Kharif 2016

The detailed district-wise data for Kharif 2016 in Madhya Pradesh can be seen in Appendix B, Table B.14. Some highlights are as follows:

The total number of farmers enrolled in Kharif 2016 in Madhya Pradesh is 37.38 Lakhs. Out of this, 89.80% are Loanee and 10.19% are non-loanee farmers. The total area insured is 60.92 Lakhs Ha. The total sum insured is Rs. 16761.79 Crores. The total premium collected by all insuring agencies is Rs. 2437.23 Crores. The total beneficiary farmers are 8.28 Lakhs. The total claims paid out/reported are Rs. 1671.86 Crores. The district with the highest farmer enrolment was Khargone (6.19%) and lowest enrolment is Dhar (4.07%). The district with the highest enrolment of non-loanee farmers is Chhindwara (9.02%) and lowest enrolment of non-loanee farmers is Shajapur (0.00%). The district with the highest area insured is Ujjain (6.10%) and the lowest area insured is Sidhi (0.10%). The district with the highest sum insured is Mandasaur (6.57%) and the lowest sum insured is Sidhi (0.05%). The district that had the highest number of beneficiary farmers is Vidisha (18.54%). The district that received the highest claims is Vidisha (24.18%) and the lowest claims is Anuppur (0.00%). Figure 4.14 gives a snapshot of the key parameters in three selected districts of Madhya Pradesh for Kharif 2016. The districts were categorized as high, low and medium uptake districts. These were also the districts where primary surveys were conducted to analyse the uptake behaviour of insured farmers.

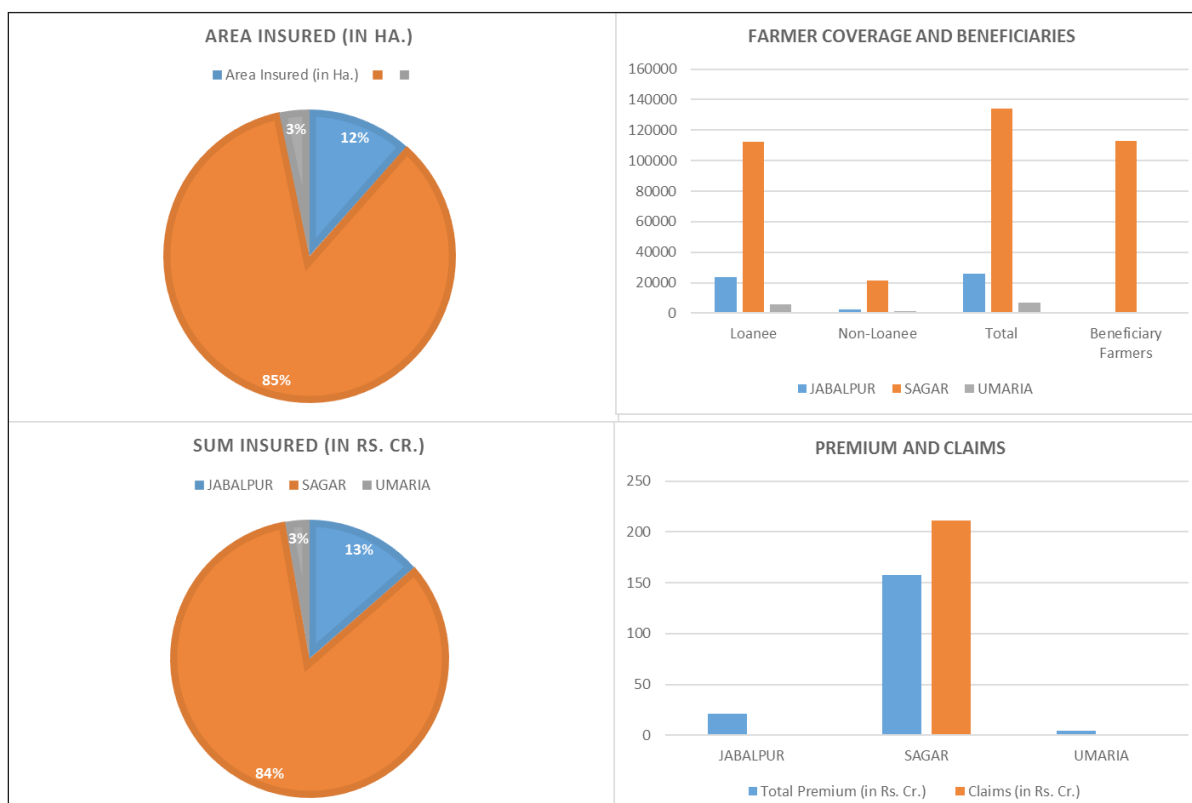


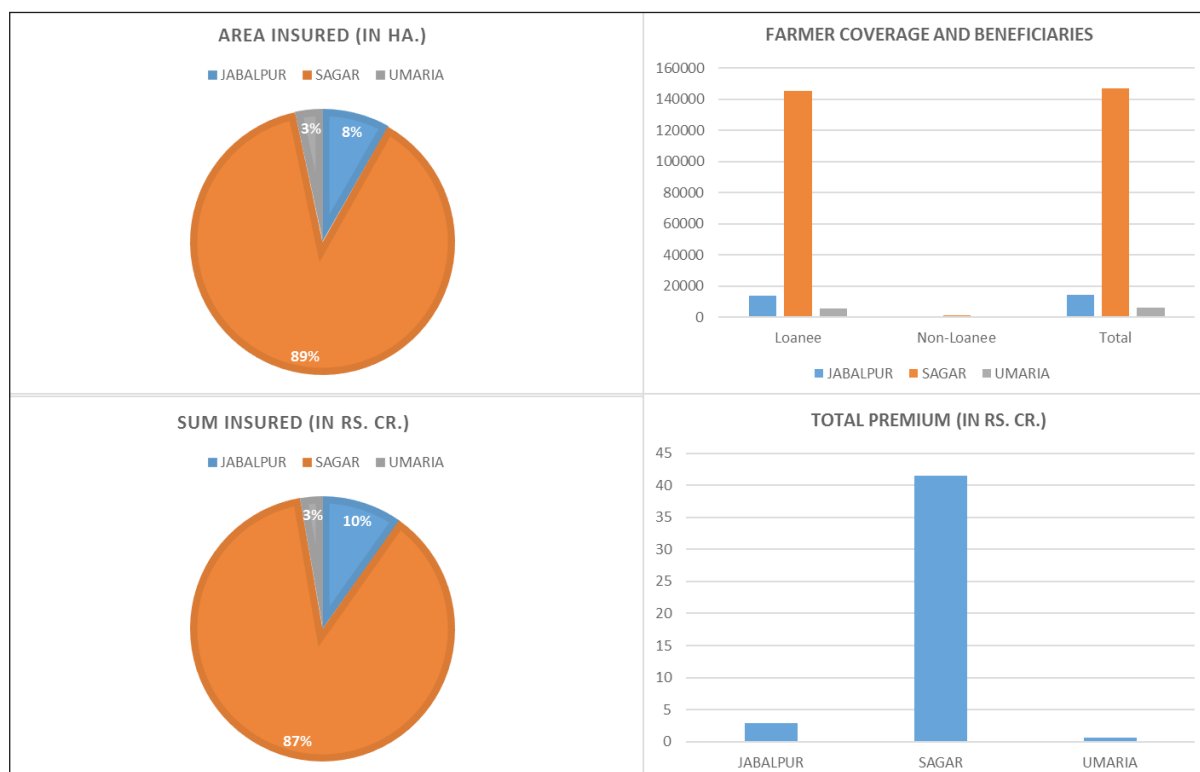
Figure 4.14: Key parameters in Jabalpur, Sagar and Umaria districts of Madhya Pradesh (Kharif, 2016)



#### 4.8.2. Rabi 2016-17

The detailed district-wise data for Rabi 2016-17 in Madhya Pradesh can be seen in Appendix B, Table B.15. Some highlights are as follows:

The total number of farmers enrolled in Rabi 2016-17 in Madhya Pradesh is 24.02 Lakhs. Out of this, 96.36% are loanee and 3.64% are non-loanee farmers. The total area insured is 43.65 Lakhs Ha. The total sum insured is Rs. 13929.82 Crores. The total premium collected by all insuring agencies is Rs. 905.59 Crores. The total beneficiary farmers are 30,444. The total claims paid out/reported are Rs. 26.17 Crores. The district with the highest farmer enrolment was Ujjain (8.37%) and lowest enrolment is Anuppur (0.03%). The district with the highest enrolment of non-loanee farmers is Panna (21.42%) and lowest enrolment of non-loanee farmers is Khargone (0.00%). The district with the highest area insured is Ujjain (8.07%) and the lowest area insured is Burhanpur (0.02%). The district with the highest sum insured is Sehore (8.62%) and the lowest sum insured is Balaghat (0.01%). The district that had the highest number of beneficiary farmers is Sehore (27.81%). The district that received the highest claims is Bhind (24.85%) and the lowest claims is Balaghat (0.00%). Figure 4.15 gives a snapshot of the key parameters in three selected districts of Madhya Pradesh for Rabi 2016-17.



**Figure 4.15: Key parameters in Jabalpur, Sagar and Umaria districts of Madhya Pradesh (Rabi, 2016-17)**

# 5 | Case Studies of States

While performance of PMFBY varies from state to state, some observations reflect issues or concerns that prove to be obstacles in the smooth implementation of PMFBY. This chapter attempts to throw light on such issues observed in a few of the participant states, and to provide recommendations to resolve these issues as far as possible. Depending on the context, these issues need to be addressed at the state level in some cases while a universal approach could be used as deemed fit.

## 5.1. Uttar Pradesh

Uttar Pradesh (U.P.) is one of the largest states of the country. More than 77% of total population in U.P. resides in villages and their main occupation is agriculture. Of the total number of households of U.P. 70% households were farmers in 2011. The characteristics of soil, intensity of rainfall and climatic conditions differ considerably from one region to another in this state. The region of Bundelkhand is highly prone to drought while the eastern region is highly prone to floods. Hence, the socio-economic condition of the farmers of both these regions is deplorable as compared to the western and central regions of the state. The number of loanee farmers is found to be maximum in Bundelkhand region with an uptake of 90% farmers in the region. 33.59 lakh farmers had taken seasonal loan in Kharif 2016 for agricultural purposes.

The coverage of crops under PMFBY is as notified by the government of UP was paddy, jowar, bajra, maize, groundnut, urad, moong, til, arhar, soyabean, sugarcane in Kharif and wheat, gram, pea, lentil, lahi/ mustard and potato during Rabi. During 2016-17, two agencies namely Agricultural Insurance Company (AIC) of India and ICICI Lombard were involved in U.P. The coverage of AIC was in 69 districts of 75 districts of U.P. in Kharif 2016 and Rabi 2016-17 while



ICICI had covered merely 6 districts. 33.60 lakh farmers were insured in Kharif 2016 under PMFBY of which loanee farmers accounted for 99.87% while non-loanee farmers accounted for only 0.13%. The total number of farmers enrolled under PMFBY in Rabi 2016-17 was 29.11 lakhs of which 99.12% accounted for loanee farmers while a mere 0.88% were non-loanee farmers. The maximum non-loanee farmers under PMFBY was found to be 4277 in Jaunpur district.

While uptake of PMFBY was a matter of choice for non-loanee farmers, it was mandatory for those farmers who had taken loans against crops notified under the scheme. Yet, a vast majority of loanee farmers had not even heard of PMFBY, but they were insured under the scheme by default. It is indeed surprising to note that out of the sample of 90 loanee farmers, only 7 farmers had voluntarily enrolled under PMFBY.

**Recommendation:** Increased efforts need to be made in order to spread awareness regarding PMFBY, in order to guide the farmers about the benefits of PMFBY at the event of loss of crops due to occurrence of natural calamities. The cost for such awareness programs must be met by allocating a specific amount of funds for this purpose. Uptake of the insurance scheme for individual loanee farmers, too, must be optional so that they are aware of the scheme and its benefits while opting for it. Village Panchayats should be actively involved to assure the spread of awareness regarding this scheme.

**Meetings of various committees:** A number of committees are involved at different levels and various stages of the insurance cycle, such as the SLCCCI, DLTC and DLMC. It was however, reported that these committees are unable to conduct regular meetings due to lack of funds for the same. A separate budget be allocated for these committees so that they may meet regularly.

**Crop Cutting Experiments:** Crop cutting experiments are the most crucial element of this scheme, as estimation of crop loss decides the claim amount. However, it has been reported in this state, that these experiments are conducted in an erratic manner, or they are not conducted at all. Farmers and other stakeholders such as representatives are unable to make it since very often, the date, time and venue of these experiments is not disclosed; even if these details are disclosed, the stakeholders are not informed well informed. Insurance companies fall short of staff to represent them at different places if CCEs are being conducted simultaneously at two places.

The unavailability of their representatives leads them to file cases against several claims, which further delays and complicates the already complex process of claim settlement. The use of remote sensing satellite, imagery and digitalization of land record should be promoted to minimize area discrepancies. Stakeholders must be informed well in advance

through proper publicity in newspapers, and radio that the CCE will be held in a particular village on the given date. It should be the responsibility of the insurance companies to hire external agencies in order to be able to represent them at different places where crop cutting experiments take place simultaneously, failing which, the CCEs would be considered as complete without their presence. In case of any discrepancy, the company would be liable to disburse the given claim amounts, failing which they would be penalized.

Some other important state-level observations are as follows:

- Share croppers and tenants were not enrolled under PMFBY in Kharif 2016 and Rabi 2017 in U.P.
- In many instances, premium had been deducted by banks without taking the consent from loanee farmers, which was frustrating to many.
- Farmers complained that damage caused by wild animals, cold waves and frost to crops is not considered under PMFBY.

## 5.2. West Bengal

PMFBY was implemented in all the districts of West Bengal, except Kolkata, since its inception and has been rechristened as 'Bangla Fasal Bima Yojna (BFBY)' as it was offered free of cost to the farmers and the state government bore the entire financial liability on account of farmers' share of premiums in addition to its own share. However, all other guidelines and norms remained unaltered. It was offered to all categories of farmers in the state and provided support to 4 major crops in Kharif and 11 crops in Rabi. As a result of this promotion of crop insurance among the farmers in West Bengal, the scheme is a huge success as more than 3.06 million farmers were enrolled in the very first season of its implementation, registering an annual growth of 216.1% over the previous year as against an increase of only 5.6% at the national level.

In terms of area coverage too, the PMFBY made an impressive growth in West Bengal with 28.85% area covered during Kharif-2016 and 12.44% during Rabi-2016-17, much higher than the national average in both the season. Huge enrolment under PMFBY in West Bengal was mainly supply driven rather demand driven. Since it was offered free of cost, and was mandatory for loanee farmers, and since Gram Panchayats (GPs) took special initiatives for mass enrolment; the coverage under PMFBY was very high in West Bengal. In fact, voluntary enrolment was only 30% among the loanee farmers and 40% among the non-loanee farmers.

AIC played a very active role in bringing more than 0.54 million new non-loanee farmers under the purview of PMFBY in the very first season. The total enrolment by AIC was around



1.3 million (nearly 42% of state total) and that too just from a single cluster allotted to them. Implementing agencies, barring AIC, have been found not to play an active role and their presence at local level was very poor. The Gram Panchayats and banks played a crucial role in increasing the enrolment rate but were unable to do so during settlement of claims or explaining the features of the scheme.

One of the pit-falls of this scheme is that its coverage is particularly restricted to the irrigated areas growing paddy, jute and potato and it does not reach out very effectively to rain-fed and hilly regions. Poor adoption rate among the non-loanee farmers is also a matter of concern, as they constitute more than 70% of farming community in the state. Even those farmers who heard the name of PMFBY or BFBY were not aware of the various features of the scheme. There was sheer lack of awareness, among 95% respondents about specific features of the scheme. As far as claim settlement is concerned, the performance of PMFBY in West Bengal is particularly very poor where insurance companies collected Rs.730 crores in premium and the estimated claim settled till July, 2017 was less than Rs. 1 crore, which increased to Rs. 421 crores by the end of January, 2018. Therefore, during first year of implementation, PMFBY has proved to be a scheme most efficient when it comes to collection of premium, but not at all so in payment of claims. Outcomes of the primary survey conducted in the state reveal that in-spite of not having any claim, 80% of the respondent farmers consider the scheme better than any previous crop insurance schemes they had previously availed, but two-third of them expressed their dissatisfaction regarding poor implementation of the scheme.

**Farmers' demand:** The most common demand by West Bengal farmers was for a more proactive role on the part of Gram Panchayats in dissemination of adequate information and help in claim settlement process. Other major suggestions were, simplification of enrolment and claim settlement process, need for direct contact with the insurance agencies and timely payment of compensation.

### 5.3. Himachal Pradesh

Himachal Pradesh (literally “snow-laden province”) is an Indian state located in North India. About 90% of the state’s population lives in rural areas. Agriculture in Himachal Pradesh contributes about 9.4% to the net state domestic product. It is the main source of income and employment in Himachal. About 90% of the population in Himachal depends directly upon agriculture, which provides direct employment to 62% of total workers of state.

During Rabi 2016-17 season, there were two executing agencies, Oriental Insurance Company and Agriculture Insurance Company which covered and insured total 1,49,687

farmers for wheat and barley crop under this scheme. Out of which 92,303 were loanee farmers and 57,384 were non-loanee farmers. During Kharif 2016-17 seasons, there were again two executing agencies IFFCO-TOKIO and Agriculture Insurance Company which covered and insured farmers for maize and paddy crops under the scheme. These agencies have covered total 1,10,878 farmers under the scheme where 1,08,947 were loanee and 1,931 were non-loanee farmers in the state. Regarding information dissemination system of PMFBY, government awareness programs was the major medium of information about the scheme as mentioned by majority of insured farmers in the state.

The yield loss due to reasons like drought, dry spells, floods, pests and diseases etc. was the biggest cause of losses for maize, paddy and wheat crops among insured sample of the state. Another big reason of loss was due to destruction caused by wild animals such as boars, red monkeys, langoors, neel gai, peacocks etc. which is not covered under this scheme. The stakeholders in this scheme are the insurance companies, the agriculture department, the banks and most importantly, the farmers. As per all these stakeholders, the scheme was not a great success in Himachal Pradesh. Insurance companies are facing trouble with improper data records of farmers' land and harvest. Lack of coordination among implementing agencies themselves and with the agriculture department only increases the confusion that such a complex scheme already brings with it. Dearth of initiative and interest in some insurance offices along with less awareness among farmers about the scheme makes it furthermore difficult for the insurance agencies to complete its targets. For the farmers, protecting their crops against wild animals is the greatest issue. Farmers are willing to learn about the scheme provided the banks and other authorities make it easy for them. According to farmers, agricultural activities have been decreasing consistently and so they appeal for incentives from the government in form of provision of irrigation facilities, better quality seeds, cheaper fertilizers and the kind. Banks are relatively at ease with the whole insurance process as farmers borrow money from them and are compulsorily insured under PMFBY. Lastly, agriculture departments are the main coordinators between the banks and insurance agencies and the government for PMFBY. They have the responsibility of setting up farmer awareness camps in villages and also of conducting crop cutting experiments (CCEs). When the government officials in agricultural department were asked, they claim to have made good efforts from their side for the implementation of the scheme. However, they are restricted by poor data quality at the local level which is not being maintained well by the Patwaris and the Kanungos.

A grave problem is that the insured units in every district are too large to be managed efficiently. For the farmers who are insured under PMFBY, claim disbursement process is slow and the amount received by the farmers is often meager compared to their losses. Another





problem is that CCE do not identify correct losses for all farmers as these experiments are often not conducted at all and when these are conducted, correct procedure is not followed. Unlike loanee farmers who are compulsorily insured under PMFBY on taking loan from the banks, non-loanee farmers are not entertained rather not much emphasis is laid on their insurance by the authorities. Even the groups and committees set up for better implementation of the scheme are driven by political motive. Among officials there is a feeling of nepotism and self-interest. Another problem in Himachal is of crop destruction by wild animals which is not covered under any insurance scheme. Farmers eagerly want protection of their crops from wild animals. The awareness level among farmers about the details of the scheme is very low still. The ones who know about it are not interested or willing to opt for crop insurance as they find no utility for it due to less compensation, all losses not being covered, non-coverage of traditional and minor crops and complicated paperwork.

#### **5.4. Madhya Pradesh**

PMFBY in the state of Madhya Pradesh (MP) has been implemented by the agencies i.e. AIC, HDFC & ICICI and District Cooperative Bank in the area under study. The total area insured during Kharif (51.32%) was found to be more as compared to Rabi (48.68%) season. Crops notified under insurance, their scale of finance, premium and level of notification was found to be different in different districts. Paddy followed by soybean was found to be major Kharif crop while wheat followed by gram and lentil were found to be major Rabi crops grown by the majority of the households. While all loanee farmers had mandatorily insured their crops under PMFBY, only 7.63 per cent of non loanee farmers had insured their crop. Uptake among non loanee farmers was found to be more in Kharif (10.19%) as compared to Rabi (3.64%).

The gross premium which include State subsidy (41.50%), central subsidy (41.50%) and net premium (17.00%) payable by the farmer was found to be more in Kharif (>60 %) as compared to Rabi (<40%) season. The total sum insured was found to be more in Kharif (54.61%) as compared to Rabi (45.39%) and contribution of gross premium in sum insured was found to be only 11 per cent in MP. The total amount claimed out of gross premium received was found to be 50.74 per cent, which was also found to be more in Kharif (98.46%) as compared to Rabi (2.89%) season. Among the different agencies working for crop insurance in MP, HDFC (154.92%) distributed more claims against gross premium received compared to other agencies i.e. AIC India and ICICI Lombard.

The existing practice of fixing scale of finance of crops in a particular district is based on the average yield obtained through traditional practices. Instead, scale of finance should

be based on cost incurred by a farmer adopting best farm management practices that are needed to achieve high efficiency. This may include costs of using modern technology.

### 5.5. Karnataka

In the state of Karnataka, different stakeholders offer different perspectives on the scheme. The Agricultural Officer of Mandya District was of the opinion that insurance companies do not pay the claims on time; this leads to a bad reputation of the department, and thus it proves challenging to pitch the scheme again to the farmers. Although sugarcane is not a notified crop in the region, it is cultivated by several farmers. Paddy on the other hand is notified. Farmers take loans in the name of sugarcane as the loan amount is higher and cultivate paddy on the field. In case of crop damage, such farmers are not eligible for claims and are not reimbursed. The farmers, on the other hand, do not seem to be aware of the scheme and claim that agricultural department has not been proactive in information dissemination to them. Another problem is that, farmers with outstanding loans do not visit the banks and hence there is reduced communication about the scheme. They do not go because they are awaiting the next elections where a loan waiver may be granted by the new government.

In Hassan district, a lead bank that was interviewed informed that the insurance scheme was working well as the number of insured farmers increased from 380 to 1500, in Kharif 2016. The number could have been much more but other banks haven't participated citing various reasons. The bank said that there was lack of coordination among government departments for execute the scheme at the ground level. Lack of computerization and internet access in rural areas prevented farmers from enrolling under the scheme. However, the insurance portal, Samrakshane, is active and there are messages generated at every stage in the insurance process.

### 5.6. Gujarat

The major agricultural produce of the Gujarat includes cotton, groundnut (peanuts), dates, sugar cane, milk & milk products. Gujarat is the dominant producer of tobacco, cotton, and groundnuts in India. Other major crops produced in state are rice, wheat, jowar, bajra, maize, pigeon pea and gram. Castor, groundnut and mustard are the important oilseed crops of the state. Tobacco is highly cultivated cash crop having almost 1, 66,000 Hectares under cultivation followed by cotton, oil seeds and groundnuts. Gujarat is the leader of groundnut production in India with a share of 34.8% of the national produce. The state of Gujarat has been divided into 8 agro-climatic zones based on the rainfall and the type of soil present in the zone. The average rainfall in the state varies widely from 250 mm to 1500 mm



across various zones. Out of 8 agro-climatic zones, five are arid to semi-arid in nature, while remaining three are dry sub-humid in nature. Deep black to medium black soils dominate the soil types in the state. Under PMFBY, the state notifies 15 crops for insurance during Kharif season namely, Urad, Cotton irrigated, Cotton unirrigated, Banana, Jowar, Paddy irrigated, Paddy unirrigated, Sesame seeds, Pigeon pea, Diwela toor, Nagali, Barley, Corn, Moong, Peanut while it notifies 11 crops during Rabi Summer millet, Summer peanut, Chickpea, Cumin, Onion, Irrigation wheat, Potatoes Unirrigated Wheat, Rai, Garlic, Anise.

Gujarat is home to number of rich, progressive farmers who have adopted various advanced methods of farming. While the yield of all major crops is apparently satisfactory in most districts of the state, the need for crop insurance is not felt by farmers and this belief of theirs is further supported by normal rainfall and favourable weather conditions. This may be one of the factors contributing to low insurance uptake among farmers in the state, while another reason appears to be the number of loanee farmers in Gujarat, not being as large as other states.

# 6 Governance Hurdles

While we have discussed some state-level implementation constraints earlier, there are some general governance issues observed in the scheme. They can be categorically placed into separate buckets as follows.

## Farmer enrolment

First and foremost, challenge is only the “bad risks” are getting insured. Areas or crops prone to losses due to lack of irrigation facility or crops too susceptible adverse weather incidences or crops from drought prone areas are covered, leaving the “good risks” out of the insurance basket. It goes without saying that predominantly-bad-risk-insurance portfolio will attract a high premium rate which in turn will put a strain on State Government’s budgetary allocation.

## Multi agency

Crop Insurance in India has always remained a multi-agency program wherein roles of various agencies like, Banks/ PACS, State Governments and insurance Companies are well defined but poorly executed as there is no accountability for not performing the assigned duties. For example, for loanee farmers, scheme is compulsory, but more than half of eligible loans are left un-insured on some pretext or other even though the PMFBY is cheapest ever for the farmers. Non-compliance of compulsory insurance, particularly from the good risk areas/ for good crops is making the scheme costlier for the Government, as for the farmers the premium rate is capped.



### Skewed risk distribution

This trend of selection against the scheme has led to a skewed distribution of risks resulting in 75% of premium is coming from 25% of the districts and 3/4<sup>th</sup> of total claims are also getting distributed in these 25% districts almost persistently. This trend must stop and here the crop loan sanctioning banks/ PACS have a major role to play. Follow up action by State/ district administration and Insurance companies are equally important to increase the compliance rate. But lack of action against erring players has brought the situation to this level.

As far as sustainability is concerned, even if the good risks are brought in, compulsory provision is complied with fullest, the premium subsidy liability of the State Governments are going to go up in absolute terms. And the State Government have to allocate more budget for PMFBY which most of the time is seen as an expenditure wasted. Only exception, in recent times when States could see value in insurance is during Rabi 2016-17, when the States of Karnataka and Tamil Nadu saw the non-loanee participation soaring exceptionally high (87% and 78% of all insured farmers respectively in KK and TN) followed by almost 3 times loss ratio (the ratio of indemnity paid, and premium collected). In fact, from the insurers' point of view the same situation is a glaring example of adverse selection in a draught-like situation, a typical moral hazard almost institutionalised by States during NAIS (National Agricultural Insurance Scheme) regime. Insurance Companies raised doubts about areas being insured without any crops attempted to be grown and rampant recording of zero yields without conducting any CCEs. These are the issues that plagued crop insurance system in India for a long time. The only solution is advancing the cut-off date for enrolment of farmers to a point of time when the farmers are not aware about the impending losses.

### Perception of insurance in India

Huge financial burden on States for running PMFBY is one of the critical limiting factor for sustainability. Given an option, most of the States would like to quit PMFBY and would like to come back to NAIS for the primary reason being the money has to be paid upfront to the insurance companies without knowing the return. States think the payment of subsidy is an instant loss to their exchequer and not a cost for transfer of risk to the insurer. This view of seeing payment of premium as instant loss rather than cost of risk transfer is all pervading and prevalent at all levels of insureds (whether it is individual irrespective of net worth or institutional) across all lines of general insurance business. Indians basically are insurance averse nation looking for short term gains rather than long term risk management solutions.

As mentioned above, having paid a huge amount of advance subsidy, States' bureaucracy faces a lot of uncomfortable question in the assemblies that raises questions on the

sustainability of PMFBY. Adding salt to the injury, the data collected from insurance industry shows that all the companies combined made a good amount of profit amounting more than Rs. 7300 crores out of first year of operation which is roughly 32% of the national premium volume. Insurance industry's view point is diametrically opposite though. Their point is having a 32% margin (without management expenses, with management expenses roughly 25%) in a good year like 2016-17 is unsustainable as what could happen in a drought like situation like that of 2015-16 where losses could go up to Rs. 50000 crore against an insured liability of Rs. 200000 crore. (2016-17 sum insured). Therefore, from either side there are issues of unsustainability looming large.

### Yield assessment

Again, talking of sustainability from the States' finance point of view, chances of premium rate coming down is possible, if only the legitimate claims are made. Under area yield index insurance products like PMFBY, yield losses overwhelmingly constitute the total claims, estimating the same through CCEs, therefore assumes great importance. Yield data of the past years and for the insured season for an insured unit area for the insured crop is perhaps the single most important element around which the entire mathematics of insurance revolves. Irony is that CCEs through which the yield data is arrived at is perhaps the most neglected and ill-managed activity of the Indian Crop Insurance program. In fact, in the sixties when CCE methodology and implementation was conceptualised, those days' crop insurance was not there. It was conceptualised only for generating basic agricultural statistics at a district level to assist planning and policy making. The basic statistics compiled were area, production and yield (APY) in respect of a particular crop in a district. The survey through which this estimate is generated is called GCES (General Crop Estimation Survey). When crop insurance started at a country level in 1985, the same GCES data was used for calculating guaranteed yield (threshold yield) and for estimating actual yield in the current season. This means that the GCES data which is used for APY would be used for insurance purpose also for calculating compensation for yield losses. But very unfortunately within two years of implementation of CCIS (Comprehensive Crop Insurance Scheme 1985) some of the States started manipulating the CCE process which is otherwise has sound statistical basis. The states started producing two series of yield estimates one for extracting crop insurance claims and other one for statistical purposes for planning and policy making. When NAIS was introduced in 1999 replacing CCIS, it was clearly mandated in the NAIS that only single series data will be furnished for insurance and for production estimates so that claims for yield losses are paid on the GCES series of data only which is supposed to reflect actual ground level productivity. However, NAIS was having another mandate of lowering the size of insurance unit to village panchayat level for major crops which necessitated far more



increased number of CCEs at district level. The States could not develop their infrastructure to conduct the increased number of CCEs required under NAIS and the quality dwindled so much so that without actually conducting the CCEs, the CCE forms are filled up and submitted. These gave rise to a lot of anomaly in terms of claim computation and payment. Due to disputes in the data, claims were delayed. Even today, nobody knows for sure how many CCEs are actually get conducted on the field following the prescribed procedure and there is enough evidence that CCEs are wilfully manipulated to defraud the scheme.

PMFBY, as such, requires as many as 35 to 40 lakhs of CCEs to be conducted during Kharif and Rabi season harvesting which appears to be an insurmountable task for the States to handle and most of the States are furnishing yield data without conducting the requisite number of CCEs. It may not be possible ever for the States to conduct so many CCEs in such short time window with the rigour that it requires to maintain quality of data. To meet the demand many states are going for outsourcing without any capacity building resulting in disastrous quality of data. Certainly conducting 40 lakh CCEs through outsourcing or otherwise is not a sustainable proposition and this practice will eventually lead to large scale disputes involving the insurance companies and farmers.

### **Weather Based Crop Insurance Scheme (WBCIS)**

The other alternative to PMFBY is Weather Based Crop Insurance Scheme (WBCIS) which has been renamed as Restructured WBCIS, though restructuring is only confined to the application of same capped premium rate for farmers. WBCIS caught the imagination of the Central and State Governments from 2007 onwards and was an instant success, so much so that it became almost equal to NAIS in area covered in 2012-13. However, the long-term success of WBCIS is based on the fundamentals of strong crop-weather relationship. With growth of WBCIS, gradually, the fundamentals were compromised and stakeholders were found to be more interested in finding premium-claim relationship than crop-weather relationship. Eventually the terms sheets were developed assuring sure pay-outs. This led to very high premium rate for WBCIS. On the other hand, as the crop-weather relationship took a back seat, the proxyness (the basis risk) in the product was found to be large enough to fail it. At present WBCIS is a poor cousin of PMFBY, only implemented for horticultural crops and in some districts chosen by the State governments.

# 7 Implications and Recommendations

The focus of the chapter is on what can be done to further improve the implementation of PMFBY.

## Cap-and-Cup approach

A new model of financial administration can be thought of which ensures companies do not make 'super-normal profits' and yet engage in the bidding process. Insurance companies will carry the risk with a cap of, say, 120% and a cup of, say, 80%. Which means pure losses (claim ratio i.e., claim/premium) on the insurer's book beyond 120% falls on Centre and State at a pre-agreed ratio of 50:50 or 60:40, whereas surplus arising out of pure losses below 80% is ploughed back to the Centre and State in the same pre-agreed ratio. Centre and State have to create a separate crop insurance fund (as there was during CCIS regime) which will be used only for crop insurance. The participating insurance company will be given parameterized target to perform and receive performance-linked-incentive or be penalized for below-par performance. Essentially, this means that in a profit year, insurance companies will plough back all the money beyond its normal capped profit to the PMFBY managed special fund. In a loss year, this fund can be used to compensate the company's losses. This will reduce the cost of re-insurance and ensure companies keep participating and farmers get assured claims when under losses.

## Technology driven CCEs

There has to be minimum human involvement in yield assessment. Satellite imagery and RST can provide area estimation of crop with 90% accuracy at village/panchayat level. Combined with ground-truthing, reasonable yield assessment can be made. Several indices





are already available: Normalised Difference Vegetation Index (NDVI), Normalised Difference Wetness Index (NDWI), Standard Precipitation Index (SPI), Vegetation Health Index (VHI), Leaf Area index (LAI). ESA has come up with Sentinel Series (Copernicus Program). Crop signatures, protocols need to be developed as well as auxiliary variables. However, some scientific institution of high repute, capability and intent such as the National Remote Sensing Centre (NRSC) of Indian Space Research Organization (ISRO) has to lead it as an independent institution devoid of conflict of interest.

### **Longer operational window for agency bids**

The system of L1 bidding before every season does not generate incentive for long term investments in supporting infrastructure (especially by private companies) unless there is at least a three-year window. Such a short window is only full of moral hazards and encourages 'fly-by-night' operations.

### **Insurance companies empanelled**

It appears that there are too many insurers (18 in 2017-18) empanelled at present and many of them do not have adequate experience and infrastructure and intent of servicing public good. It would be advisable to restrict them to 10 for better monitoring and administration.

In addition to the above, the role of coordination committees SLCCI and DLMC are neither clear nor apparent. An independent agency or bidding company can better assess crop notification, scale of finance and other parameters if they develop localized infrastructure and engage with farm production systems. At the minimum SLCCI and DLMC should be reconstituted to include independent insurance experts and not career bureaucrats. Insurance Regulatory and Developmental Authority (IRDA) regulated insurance intermediaries should be engaged for communication, marketing and promotion of PMFBY to increase the enrollment of non-loanee farmers. Land record system has to be digitized, preferably using cryptic technologies such as blockchain, to have unique identifiers. Moreover, PMFBY enrollment has to be linked to Aadhar eventually. This will reduce the exclusion of tenant farmers, reduce double or ghost claims and reduce workload of implementing banks. Investments in co-risk management options such as micro-irrigation is very important as it minimizes residual risk.

# Glossary

## Commonly used terms and their definitions

**Notified Area-** It is a unit of insurance decided by the respective state governments in order to notify crops for a particular season. The size of the Unit of Insurance shall depend on the area under cultivation within the unit. For major crops, the Unit of Insurance shall ordinarily be Village/Village Panchayat level

**Notified Crop** is the Crop which is selected for the insured season in the Defined Area as selected by the Government authority for the crop insurance with the consent of the Company and which is specifically mentioned in the Schedule to the Policy

**Area approach-** The risk of a particular area is assumed to be uniform. PMFBY is based on area approach and the smallest unit of area is taken to be village Panchayat. This means that if the crop cutting experiments conducted in specific plots in the panchayat show reduced yield the entire panchayat gets compensated for the same.

**Compulsory Coverage-** Farmers in the notified area who possess a Crop Loan account/KCC account (called as **Loanee Farmers**) to whom credit limit is sanctioned/renewed for the notified crop during the crop season.

**Voluntary Coverage-** This provision is given to farmers who do not have any pending loans with the bank and can avail the crop insurance scheme if they need it.

## Risks covered under the scheme

1. Prevented sowing
2. Post-harvest losses
3. Localized calamities
4. Yield losses on standing crops



The only exclusions from the scheme are War & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals.

**Actual Yield (AY)** means yield per unit of the Crop calculated on the basis of requisite number of Crop Cutting Experiments in the insured season, for Defined Area that corresponds with the Policy Period.

**Crop Cutting Experiments** means the crop experiments that are undertaken for determining the percentage recovery in the form of dry grains or the marketable form of the produce. These experiments comprise of (i) identification and marking of experimental plots of a specified size and shape in a selected field on the principle of random sampling, (ii) threshing the produce Insurance Unit or Notified Unit or Notified

**Level of Indemnity** means the percentage of indemnity as specified in the Schedule to this Policy which is considered while arriving at the Sum Insured under the Policy. There are 3 levels of indemnity under PMFBY which are 70%, 80% and 90% which correspond to high, medium & low risk levels respectively.

**Scale of Finance**- It is an indicative cost taken as base cost depending on which the amount to be financed to a farmer is fixed. Normally scale of finance is given in a range, as the cost of cultivation for a farmer practicing traditional methods of farming and that of a progressive farmer practicing modern methods of cultivation differs.

**Sum Insured**- It is the maximum amount that the insurance company will pay in the event that a farmer's crop is totally destroyed or badly damaged. As per the principle of minimization of loss the sum insured is to compensation that would be provided to the person.

**Actuarial premium rate**- Actuarial rate is an estimate of the expected value of future loss. Usually, the future loss experience is predicted on the basis of historical loss experience and the consideration of the risk involved.

**Insurance premium**- An insurance premium is the amount of money that an individual must pay for an insurance policy. The insurance premium is income for the insurance company, once it is earned, and also represents a liability in that the insurer must provide coverage for claims being made against the policy.

**Insurance claim**- An insurance claim is a formal request to an insurance company for coverage or compensation for a covered loss or policy event. The insurance company validates the claim and, once approved, issues payment to the insured or an approved interested party on behalf of the insured.

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# Annexure A

Details of District wise crop wise Indemnity Level.

Sl. No.	District	Wheat	Maize	Gram	Rapeseed & Mustard	Sugarcane	Potato
1	Ararea	70%	80%	N.N	80%	N.N	70%
2	Darbhanga	80%	80%	N.N	70%	70%	N.N
3	E.Cahmparan	70%	70%	N.N	70%	70%	70%
4	Gopalganj	70%	70%	N.N	90%	80%	70%
5	Katihar	70%	70%	N.N	70%	N.N	N.N
6	Khagaria	70%	80%	80%	80%	N.N	N.N
7	Kishanganj	70%	70%	N.N	70%	N.N	N.N
8	Madhepura	80%	70%	N.N	80%	80%	N.N
9	Madhubani	70%	80%	N.N	70%	N.N	70%
10	Muzaffarpur	70%	80%	N.N	70%	70%	70%
11	Purnea	70%	70%	N.N	90%	N.N	N.N
12	Saharsa	80%	80%	N.N	70%	N.N	N.N
13	Samastipur	80%	70%	N.N	80%	70%	70%
14	Saran	80%	70%	N.N	80%	80%	80%
15	Sheohar	70%	80%	N.N	70%	70%	N.N
16	Sitamarhi	70%	70%	N.N	70%	70%	70%
17	Siwan	80%	80%	N.N	80%	80%	70%
18	Supaul	80%	80%	N.N	70%	N.N	N.N
19	Vaishali	80%	70%	N.N	70%	N.N	70%
20	W. Champaran	70%	70%	N.N	70%	80%	70%
21	Arwal	80%	80%	80%	80%	N.N	N.N
22	Aurangabad	70%	N.N	80%	80%	N.N	N.N
23	Banka	80%	70%	80%	90%	80%	N.N
24	Begusarai	70%	70%	N.N	70%	70%	N.N
25	Bhabhua (Kaimur)	80%	N.N	80%	80%	N.N	N.N
26	Bhagalpur	70%	70%	80%	80%	70%	N.N
27	Bhojpur	80%	N.N	80%	80%	N.N	80%
28	Buxar	80%	N.N	80%	70%	70%	N.N
29	Gaya	80%	N.N	70%	70%	-	70%
30	Jamui	70%	N.N	70%	70%	70%	N.N
31	Jehanabad	80%	N.N	80%	70%	N.N	N.N
32	Lakhisarai	70%	N.N	80%	70%	N.N	N.N
33	Munger	80%	80%	80%	80%	N.N	N.N
34	Nalanda	70%	70%	80%	70%	N.N	70%
35	Nawada	80%	N.N	70%	80%	N.N	N.N
36	Patna	80%	70%	70%	70%	N.N	80%
37	Rohtas	80%	N.N	80%	70%	N.N	N.N
38	Sheikhpura	80%	N.N	90%	80%	N.N	N.N

\* N.N - Not Notified

*[Handwritten signature]*

Details of District wise crop wise Scale of Finance

Sl. No.	District	Wheat	Maize	Gram	Rapeseed & Mustard	Sugarcane	Potato
1	Ararea	44375	56250	N.N	31250	N.N	122500
2	Darbhanga	41300	50750	N.N	38525	108500	N.N
3	E.Cahmparan	34059	28375	N.N	13375	66625	61625
4	Gopalganj	48412	52787	N.N	28413	102132	160287
5	Katihar	42500	50000	N.N	27500	N.N	N.N
6	Khagaria	59000	71375	45250	49375	N.N	N.N
7	Kishanganj	44375	56250	N.N	31250	N.N	N.N
8	Madhepura	46250	55625	N.N	37500	62500	N.N
9	Madhubani	44039	26224	N.N	21967	N.N	85715
10	Muzaffarpur	50432	51140	N.N	40488	129635	113890
11	Purnea	44375	56250	N.N	31250	N.N	N.N
12	Saharsa	41750	53000	N.N	76250	N.N	N.N
13	Samastipur	51250	51625	N.N	47500	111500	115000
14	Saran	59875	48125	N.N	33887	94500	148500
15	Sheohar	43450	61325	N.N	31625	83325	N.N
16	Sitamarhi	43450	61325	N.N	31625	83325	94050
17	Siwan	46210	32245	N.N	17978	65840	74715
18	Supaul	43500	55625	N.N	47500	N.N	N.N
19	Vaishali	67000	53625	N.N	28250	N.N	107000
20	W. Champaran	43187	47937	N.N	36437	85750	79687
21	Arwal	34950	35245	27950	23762	N.N	N.N
22	Aurangabad	40625	N.N	28750	23125	N.N	N.N
23	Banka	43050	30581	25988	25988	69563	N.N
24	Begusarai	61250	72500	N.N	30500	114375	N.N
25	Bhabhua (Kaimur)	50000	N.N	32037	30500	N.N	N.N
26	Bhagalpur	43050	30581	25988	25988	69563	N.N
27	Bhojpur	36375	N.N	30625	24750	N.N	93250
28	Buxar	38125	N.N	31375	25875	93000	N.N
29	Gaya	34950	N.N	27950	24560	-	85000
30	Jamui	45937	N.N	38719	37406	11562	N.N
31	Jehanabad	34950	N.N	27950	24810	N.N	N.N
32	Lakhisarai	45937	N.N	38719	37406	N.N	N.N
33	Munger	45937	61687	38719	37406	N.N	N.N
34	Nalanda	29250	51250	38250	32500	N.N	115250
35	Nawada	48750	N.N	38250	38750	N.N	N.N
36	Patna	43500	40500	31000	27000	N.N	100000
37	Rohtas	50000	N.N	32037	30500	N.N	N.N
38	Sheikhpura	45937	N.N	38719	37406	N.N	N.N

\* N.N - Not Notified

*[Handwritten signature]*

Figure A.1: State government's document shared with bidding insuring agency

**Table A.1 Actuarial Premium Rates 2016-17 (Uttar Pradesh)**

Uttar Pradesh					
<b>Season:</b> Kharif 2016					
<b>Average Indemnity Level:</b> 80					
<b>Insurance Companies:</b> AIC and ICICI Lombard					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured (Rs.)/Ha
Black gram ( <i>Urad</i> )	6.2	1.9	2.2	2.2	22407
Green gram ( <i>Moong</i> )	15.0	2.0	6.5	6.5	16563
Groundnut	5.9	2.0	2.0	2.0	32018
Maize ( <i>Makka</i> )	5.0	1.9	1.5	1.5	19734
Pearl millet ( <i>Bajra</i> )	3.7	1.9	0.9	0.9	18164
Sesame ( <i>Gingely</i> )	9.3	2.0	3.6	3.6	8453
Sorghum ( <i>Jowar</i> )	7.2	2.0	2.6	2.6	15862
Soybean ( <i>Bhat</i> )	8.2	2.0	3.1	3.1	12157

**Season:** Rabi 2016**Average Indemnity Level:** 80**Insurance Companies:** AIC and ICICI Lombard

Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Bengal Gram	6.49	1.50	2.49	2.49	29065
Red Lentils ( <i>Masur</i> )	5.1	1.5	1.8	1.8	26459
Pea	3.8	1.5	1.1	1.1	28296

**Source:** PMFBY Web Portal**Table A.2: Actuarial Premium Rates 2016-17 (Bihar)**

Bihar					
<b>Season:</b> Kharif					
<b>Average Indemnity Level:</b> 72.29					
<b>Insurance Companies:</b> SBI General Insurance, Bajaj Allianz General Insurance Co. Ltd, Tata AIG General Insurance Co. Ltd, Cholamandalam MS General Insurance company limited, AIC of India					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Maize ( <i>Makka</i> )	11.56	1.98	4.79	4.79	49435.75
Paddy ( <i>Dhan</i> )	16.26	2.00	7.13	7.13	48846.47
<b>Season:</b> Rabi					
<b>Average Indemnity Level:</b> 54.48					
<b>Insurance Companies:</b> United India Insurance Company, National Insurance Company Co.					



Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Bengal Gram	3.28	1.15	1.06	1.06	27103.45
Maize ( <i>Makka</i> )	6.40	1.07	2.67	2.67	35584.26
Mustard	7.94	1.45	3.25	3.25	33177.03
Potato	4.15	1.67	1.24	1.24	40433.39
Sugarcane	3.23	1.70	0.76	0.76	38178.82
Wheat	5.57	1.41	2.08	2.08	45053.70

Source: PMFBY Web Portal

**Table A.3: Actuarial Premium Rates 2016-17 (Gujarat)**

Gujarat					
<b>Season:</b> Kharif					
<b>Average Indemnity Level:</b> 73.75					
<b>Insurance Companies:</b> AIC of India, HDFC Ergo General Insurance Co. Ltd					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Banana	1.55	1.30	0.25	0.00	134375.00
Black gram ( <i>Urad</i> )	4.59	2.00	1.29	1.29	17022.22
Castor ( <i>Rehri, Arendi</i> )	5.39	2.00	1.69	1.69	33466.67
Cotton (IRRI)	6.62	2.98	2.38	1.26	62693.10
Cotton (UNIR)	6.17	2.95	2.10	1.12	24572.73
Green Gram ( <i>Moong</i> )	4.62	2.00	1.31	1.31	16409.09
Groundnut	18.35	2.00	8.17	8.17	39210.53
Maize ( <i>Makka</i> )	6.72	2.00	2.36	2.36	20366.67
<i>Moth</i> bean (Dew bean)	6.28	2.00	2.14	2.14	16000.00
Paddy (IRRI)	2.36	1.85	0.25	0.25	42217.65
Paddy (UNIR)	3.95	2.00	0.98	0.98	17442.86
Pearl Millet ( <i>Bajra</i> )	8.97	1.97	3.50	3.50	20411.11
Pigeon Pea (Red gram/ <i>Ahrar/Tur</i> )	4.47	2.00	1.24	1.24	26362.14
Sesame ( <i>Gingely</i> )	8.62	2.00	3.31	3.31	18435.71

<b>Gujarat</b>					
<b>Season:</b> Rabi					
<b>Average Indemnity Level:</b> 82.22					
<b>Insurance Company:</b> United India Insurance Co. Ltd					
<b>Notified Crops</b>	<b>Average Actuarial rate %</b>	<b>Average Farmer share %</b>	<b>Average State share %</b>	<b>Average Central share %</b>	<b>Average Sum Insured</b>
Bengal Gram	6.78	1.50	2.64	2.64	21400.00
Cumin	8.09	4.94	1.57	1.57	32642.86
Fennel	4.48	4.21	0.13	0.13	27166.67
Groundnut (Summer)	4.52	1.50	1.51	1.51	40940.00
Indian Rapeseed and Mustard	3.56	1.50	1.03	1.03	22666.67
Onion	6.33	4.98	0.67	0.67	45833.33
Pearl Millet ( <i>Bajra</i> )	3.65	1.50	1.07	1.07	20879.41
Potato	8.03	5.00	1.51	1.51	90285.71
Wheat (IRRI)	4.59	1.50	1.54	1.54	34870.97
Wheat (UNIR)	6.28	1.50	2.39	2.39	22500.00

Source: PMFBY Web Portal

**Table A.4: Actuarial Premium Rates 2016-17 (Himachal Pradesh)**

<b>Himachal Pradesh</b>					
<b>Season:</b> Kharif					
<b>Average Indemnity Level:</b> 80.00					
<b>Insurance Company:</b> IFFCO TOKIO General Insurance Co. Ltd, AIC of India					
<b>Notified Crops</b>	<b>Average Actuarial rate %</b>	<b>Average Farmer share %</b>	<b>Average State share %</b>	<b>Average Central share %</b>	<b>Average Sum Insured</b>
Maize ( <i>Makka</i> )	1.36	1.21	0.08	0.08	70000.00
Paddy	0.96	0.89	0.03	0.03	75000.00
<b>Season:</b> Rabi					
<b>Average Indemnity Level:</b> 80.00					
<b>Insurance Company:</b> AIC of India, Oriental Insurance Company					
<b>Notified Crops</b>	<b>Average Actuarial rate %</b>	<b>Average Farmer share %</b>	<b>Average State share %</b>	<b>Average Central share %</b>	<b>Average Sum Insured</b>
Barley ( <i>Jau</i> )	5.41	1.38	2.02	2.02	25000.00
Wheat	6.93	1.48	2.73	2.73	30000.00

Source: PMFBY Web Portal





**Table A.5: Actuarial Premium Rates 2016-17 (Madhya Pradesh)**

Madhya Pradesh					
<b>Season:</b> Kharif					
<b>Average Indemnity Level:</b> 79.78					
<b>Insurance Companies:</b> AIC of India, ICICI Lombard General Insurance Co. Ltd, HDFC Ergo General Insurance Co. Ltd,					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Soyabean ( <i>Bhat</i> )	17.73	2.00	7.87	7.87	26576.50
Sorghum ( <i>Jowar</i> )	8.44	2.00	3.22	3.22	12046.74
Sesame ( <i>Gingely</i> )	6.19	2.00	2.09	2.09	17375.20
Pigeon Pea (Red gram)	12.69	2.00	5.35	5.35	26708.04
Pearl Millet ( <i>Bajra</i> )	5.96	2.00	1.98	1.98	14905.43
Paddy (UNIR)	13.82	2.00	5.91	5.91	18733.32
Paddy (IRRI)	6.36	2.00	2.18	2.18	28740.90
Maize ( <i>Makka</i> )	7.39	2.00	2.69	2.69	16812.94
Little Millet ( <i>Samaj/Kutki</i> )	13.55	2.00	5.77	5.77	9859.38
Groundnut	4.37	2.00	1.19	1.19	23755.64
Green gram ( <i>Moong</i> )	4.67	2.00	1.33	1.33	17866.67
Cotton ( <i>Kapas</i> )	6.62	3.95	1.33	1.33	46760.00
Black Gram ( <i>Urad</i> )	5.24	2.00	1.62	1.62	19982.68
<b>Season:</b> Rabi					
<b>Average Indemnity Level:</b> 80					
<b>Insurance Companies:</b> AIC of India, ICICI Lombard General Insurance Co. Ltd, HDFC Ergo General Insurance Co. Ltd,					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Wheat (UNIR)	2.34	1.50	0.42	0.42	21456.70
Wheat (IRRI)	2.34	1.50	0.42	0.42	21456.70
Lint seed ( <i>Alsi</i> )	7.31	1.50	2.90	2.90	19408.29
Red Lentils ( <i>Masur</i> )	3.42	1.50	0.96	0.96	22044.96
Indian Rapeseed and Mustard	4.93	1.50	1.71	1.71	22492.72
Bengal Gram ( <i>Kabuli</i> )	8.26	1.50	3.38	3.38	26162.69

**Source:** PMFBY Web Portal

**Table A.6: Actuarial Premium Rates 2016-17 (Maharashtra)**

Maharashtra					
<b>Season:</b> Kharif					
<b>Average Indemnity Level:</b> 70					
<b>Insurance Companies:</b> HDFC Ergo General Insurance Co. Ltd, IFFCO TOKIO General Insurance Co. Ltd, Reliance General Insurance Co. Ltd, AIC of India					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Bengal Gram	2.23	0.97	0.63	0.63	24000.00
Groundnut	2.04	0.92	0.56	0.56	36000.00
Onion	5.84	2.81	1.52	1.52	60000.00
Paddy (Summer)	9.72	1.41	4.16	4.16	51000.00
Sunflower ( <i>Kusum</i> )	9.14	1.39	3.88	3.88	22000.00
Sorghum ( <i>Jowar</i> ) IR	4.26	1.22	1.52	1.52	26000.00
Sorgham ( <i>Jowar</i> ) (RF)	2.88	1.09	0.89	0.89	24000.00
Sunflower ( <i>Suryamukhi</i> )	6.43	1.50	2.46	2.46	22000.00
Wheat (IRRI)	1.67	0.89	0.39	0.39	33000.00
Wheat (UNIR)	1.27	0.96	0.16	0.16	30000.00

**Season:** Rabi**Average Indemnity Level:** 70**Insurance Companies:** National Insurance Company Ltd.

Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Black gram	21.65	2.00	9.82	9.82	18000.00
Cotton (Kapas)	12.71	5.00	3.86	3.86	36000.00
Finger Millets	6.01	2.00	2.00	2.00	20000.00
Green Gram ( <i>Moong</i> )	21.22	2.00	9.61	9.61	18000.00
Groundnut	13.93	2.00	5.96	5.96	30000.00
Maize ( <i>Makka</i> )	14.45	2.00	6.23	6.23	25000.00
Onion	6.78	4.88	0.95	0.95	50000.00
Paddy ( <i>Dhan</i> )	10.04	2.00	4.02	4.02	39000.00
Pearl Millets	13.22	2.00	5.61	5.61	20000.00
Pigeon Peas	16.55	2.00	7.27	7.27	28000.00
Sesame ( <i>Gingely/Til</i> )	20.09	2.00	9.05	9.05	22000.00
Sorgham ( <i>Jowar</i> )	16.05	2.00	7.03	7.03	24000.00
Soyabean ( <i>Bhat</i> )	19.94	2.00	8.97	8.97	36000.00
Sunflower	15.59	2.00	6.80	6.80	22000.00

**Source:** PMFBY Web Portal



**Table A.7: Actuarial Premium Rates 2016-17 (West Bengal)**

West Bengal					
<b>Season:</b> Kharif					
<b>Average Indemnity Level:</b> 83.65					
<b>Insurance Companies:</b> Cholamandalam MS General Insurance Company Ltd, AIC of India, Future Generali Insurance India Co. Ltd.					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Maize	6.71	1.59	2.56	2.56	43427.92
Paddy Aus	4.30	1.74	1.28	1.28	51403.85
Paddy Aman	3.10	1.65	0.72	0.72	51853.16
Jute	1.66	1.66	0.00	0.00	56741.07

**Season:** Rabi

**Average Indemnity Level:** 86.36

**Insurance Companies:** United India Insurance, ICICI Lombard

Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Wheat	15.59	2.00	6.80	6.80	22000.00
Sugarcane	14.88	5.00	4.94	4.94	86688.64
Sesame	14.77	1.50	6.64	6.64	44971.38
Potato	9.38	4.66	2.36	2.36	128383.05
Paddy (Boro)	11.41	1.50	4.95	4.95	74211.11
Mustard	12.53	1.50	5.52	5.52	37625.26
Maize ( <i>Makka</i> )	5.91	1.50	2.21	2.21	58312.50
Red Lentils ( <i>Masur</i> )	11.11	1.50	4.81	4.81	37723.21
Groundnut	7.53	1.50	3.01	3.01	47651.90
Green Gram ( <i>Moong</i> )	6.51	1.50	2.50	2.50	36972.22
Bengal Gram	12.33	1.50	5.41	5.41	39375.00

**Source:** PMFBY Web Portal

**Table A.8: Actuarial Premium Rates 2016-17 (Assam)**

Assam					
<b>Season:</b> Rabi					
<b>Average Indemnity Level:</b> 82					
<b>Insurance Companies:</b> National Insurance Company Ltd					
Notified Crops	Average Actuarial rate %	Average Farmer share %	Average State share %	Average Central share %	Average Sum Insured
Wheat	6.02	1.35	2.34	2.34	42800.00
Sugarcane	3.59	2.71	0.44	0.44	91200.00
Potato	5.89	3.63	1.13	1.13	134300.00
Paddy (Summer)	4.98	1.43	1.77	1.77	56000.00
Indian Rapeseed and Mustard	3.15	1.39	0.88	0.88	31900.00

**Source:** PMFBY Web Portal

**Table A.9: State official view on awareness about PMFBY**

Name of State	Awareness level among farmers	The percentage of total farmers in each state that have been covered	Awareness initiatives	Source
Uttar Pradesh	NA	NA	NA	NA
Bihar	NA	NA	NA	NA
Assam	NA	NA	NA	NA
West Bengal	High	NA	By State Agency, Insurance Company, etc Through Awareness Programme, Meeting, Radio Broadcasting	NA
Himachal Pradesh	High	NA	NA	NA
Gujarat	Low	NA	NA	JD Agristats
Maharashtra	Very high	70% of farmers in Maharashtra already covered under PMFBY	Through Shetkari Melavas, exhibitions and other programs of the Agriculture Department	Official from Directorate of Economics and Statistics
Madhya Pradesh	Low		Krishak Sammelan, Department workshops, Gramoday se Bharat Uday Abhiyan	Deputy Director Agriculture, GoMP
Karnataka	good	10.59	NA	NA

**Source:** State AERCs



## Annexure B

**Table B.1: District-wise implementation in Uttar Pradesh (Kharif 2016)**

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)				Bene- ficiary Farm- ers	Claims (in Rs. Cr.)		
			Agency Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			Total	
1	Saharanpur	AIC	19591 (0.57)	0 (0.00)	19591 (0.56)	10,957.21 (0.35)	54.00 (0.46)	1.08 (0.47)	0.27 (0.14)	0.27 (0.14)	0.27 (0.14)	1.62 (0.26)	4283 (0.50)	0.77 (0.19)
2	Muzaffarnagar	AIC	5745 (0.17)	0 (0.00)	5745 (0.17)	1,758.07 (0.06)	8.96 (0.08)	0.18 (0.08)	0.02 (0.01)	0.02 (0.01)	0.02 (0.01)	0.22 (0.04)	1636 (0.19)	0.79 (0.19)
3	Shamli	ICICI	40991 (1.18)	1 (0.02)	40992 (1.18)	26,843.10 (0.86)	319.90 (2.74)	6.40 (2.76)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	6.40 (1.02)	5094 (0.59)	0.80 (0.20)
4	Meruth	AIC	7920 (0.23)	0 (0.00)	7920 (0.23)	4,046.89 (0.13)	21.87 (0.19)	0.44 (0.19)	0.05 (0.03)	0.05 (0.03)	0.05 (0.03)	0.55 (0.09)	2040 (0.24)	0.75 (0.18)
5	Bagpath	AIC	3012 (0.09)	0 (0.00)	3012 (0.09)	2,195.96 (0.07)	12.58 (0.11)	0.20 (0.09)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.20 (0.03)	501 (0.06)	0.18 (0.04)
6	Bulandsheher	AIC	61503 (1.78)	0 (0.00)	61503 (1.77)	44,029.82 (1.41)	227.81 (1.95)	4.56 (1.96)	1.14 (0.57)	1.14 (0.57)	1.14 (0.57)	6.83 (1.09)	13731 (1.60)	2.73 (0.67)
7	Ghaziabad	AIC	3074 (0.09)	0 (0.00)	3074 (0.09)	2,134.39 (0.07)	11.54 (0.10)	0.17 (0.07)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.17 (0.03)	572 (0.07)	0.54 (0.13)
8	GB Nagar	AIC	6765 (0.20)	0 (0.00)	6765 (0.20)	5,626.81 (0.18)	27.45 (0.24)	0.55 (0.24)	0.14 (0.07)	0.14 (0.07)	0.14 (0.07)	0.82 (0.13)	1981 (0.23)	0.39 (0.10)

Sr. No.	District	Farmers				Premium (in Rs. Cr.)						Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum Insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		
9	Hapur	AIC	10657 (0.31)	0 (0.00)	10657 (0.31)	6,565.45 (0.21)	39.90 (0.34)	0.80 (0.34)	0.20 (0.10)	0.20 (0.10)	1.20 (0.19)	4645 (0.54)	2.24 (0.55)
10	Aligadh	AIC	50302 (1.45)	0 (0.00)	50302 (1.45)	43,017.92 (1.38)	190.66 (1.63)	3.81 (1.64)	2.10 (1.06)	2.10 (1.06)	8.02 (1.27)	5100 (0.60)	2.50 (0.61)
11	Hathras	AIC	21054 (0.61)	0 (0.00)	21054 (0.61)	20,192.62 (0.65)	62.58 (0.54)	1.25 (0.54)	0.26 (0.13)	0.26 (0.13)	1.78 (0.28)	6484 (0.76)	1.04 (0.25)
12	Eta	AIC	30846 (0.89)	0 (0.00)	30846 (0.89)	28,970.34 (0.93)	117.18 (1.00)	2.22 (0.96)	0.06 (0.03)	0.06 (0.03)	2.33 (0.37)	7532 (0.88)	4.14 (1.01)
13	Kaasganj	AIC	17135 (0.49)	6 (0.14)	17141 (0.49)	14,863.90 (0.48)	51.97 (0.45)	0.94 (0.41)	0.07 (0.04)	0.07 (0.04)	1.08 (0.17)	1066 (0.12)	0.11 (0.03)
14	Agra	AIC	39939 (1.15)	0 (0.00)	39939 (1.15)	36,789.82 (1.18)	95.23 (0.82)	1.90 (0.82)	0.07 (0.04)	0.07 (0.04)	2.04 (0.32)	3909 (0.46)	0.54 (0.13)
15	Mathura	AIC	71837 (2.07)	7 (0.16)	71844 (2.07)	89,168.53 (2.86)	351.62 (3.01)	7.03 (3.03)	2.77 (1.39)	2.77 (1.39)	12.56 (2.00)	15254 (1.78)	11.50 (2.82)
16	Firozabad	AIC	45875 (1.32)	0 (0.00)	45875 (1.32)	41,151.32 (1.32)	124.50 (1.07)	2.49 (1.07)	0.01 (0.01)	0.01 (0.01)	2.52 (0.40)	7170 (0.84)	1.99 (0.49)
17	Mainpuri	AIC	26497 (0.76)	0 (0.00)	26497 (0.76)	19,546.20 (0.63)	95.30 (0.82)	1.58 (0.68)	0.05 (0.02)	0.05 (0.02)	1.68 (0.27)	8750 (1.02)	4.53 (1.11)
18	Bareilly	AIC	36607 (1.06)	3 (0.07)	36610 (1.06)	30,166.48 (0.97)	130.97 (1.12)	2.62 (1.13)	2.29 (1.15)	2.29 (1.15)	7.20 (1.14)	4118 (0.48)	0.89 (0.22)
19	Badayun	AIC	55736 (1.61)	241 (5.58)	55977 (1.61)	54,503.46 (1.75)	210.57 (1.80)	4.17 (1.80)	1.27 (0.64)	1.27 (0.64)	6.71 (1.07)	12213 (1.43)	4.01 (0.98)
20	Shahjahanpur	AIC	55212 (1.59)	0 (0.00)	55212 (1.59)	45,272.41 (1.45)	235.42 (2.02)	4.71 (2.03)	1.41 (0.71)	1.41 (0.71)	7.53 (1.20)	5029 (0.59)	2.12 (0.52)



Sr. No.	District	Agency	Farmers			Premium (in Rs. Cr.)					Bene- ficiary Farm- ers	Claims (in Rs. Cr.)	
			Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			Total
21	Peelibhit	AIC	59617 (1.72)	1 (0.02)	59618 (1.72)	55,665.39 (1.78)	275.54 (2.36)	5.51 (2.37)	2.76 (1.39)	2.76 (1.39)	11.02 (1.75)	5499 (0.64)	1.28 (0.31)
22	Bijnaur	AIC	19309 (0.56)	0 (0.00)	19309 (0.56)	12,092.01 (0.39)	62.91 (0.54)	1.26 (0.54)	0.03 (0.02)	0.03 (0.02)	1.32 (0.21)	5760 (0.67)	1.57 (0.38)
23	Muradabad	ICICI	46809 (1.35)	3 (0.07)	46812 (1.35)	43,767.80 (1.40)	210.58 (1.80)	4.21 (1.81)	1.13 (0.57)	1.13 (0.57)	6.47 (1.03)	6281 (0.73)	2.38 (0.58)
24	Amroha	ICICI	38531 (1.11)	63 (1.46)	38594 (1.11)	22,495.40 (0.72)	173.05 (1.48)	3.46 (1.49)	0.31 (0.15)	0.31 (0.15)	4.07 (0.65)	7226 (0.84)	1.97 (0.48)
25	Rampur	AIC	101843 (2.94)	0 (0.00)	101843 (2.94)	88,171.22 (2.82)	402.67 (3.45)	8.05 (3.47)	3.42 (1.72)	3.42 (1.72)	14.90 (2.37)	8193 (0.96)	5.44 (1.33)
26	Sambhal	AIC	35137 (1.01)	0 (0.00)	35137 (1.01)	25,197.49 (0.81)	116.62 (1.00)	1.86 (0.80)	0.00 (0.00)	0.00 (0.00)	1.86 (0.30)	8457 (0.99)	3.83 (0.94)
27	Farukhabad	AIC	32838 (0.95)	0 (0.00)	32838 (0.95)	26,242.24 (0.84)	86.70 (0.74)	1.73 (0.75)	3.08 (1.55)	3.08 (1.55)	7.89 (1.25)	10952 (1.28)	3.53 (0.87)
28	Kannauj	AIC	39072 (1.13)	0 (0.00)	39072 (1.13)	30,406.89 (0.97)	91.65 (0.79)	1.83 (0.79)	1.45 (0.73)	1.45 (0.73)	4.73 (0.75)	7749 (0.90)	2.85 (0.70)
29	Itawa	AIC	22458 (0.65)	0 (0.00)	22458 (0.65)	18,898.11 (0.61)	78.20 (0.67)	1.56 (0.67)	0.19 (0.09)	0.19 (0.09)	1.94 (0.31)	7716 (0.90)	2.66 (0.65)
30	Aureya	AIC	26768 (0.77)	0 (0.00)	26768 (0.77)	24,210.06 (0.78)	100.37 (0.86)	2.01 (0.86)	1.42 (0.72)	1.42 (0.72)	4.85 (0.77)	5775 (0.67)	4.49 (1.10)
31	Kanpur Urban	AIC	52775 (1.52)	0 (0.00)	52775 (1.52)	44,629.64 (1.43)	169.69 (1.45)	3.39 (1.46)	2.21 (1.11)	2.21 (1.11)	7.82 (1.24)	12098 (1.41)	5.82 (1.42)
32	Kanpur Rural	AIC	50096 (1.45)	0 (0.00)	50096 (1.44)	46,836.08 (1.50)	191.99 (1.65)	3.84 (1.65)	1.57 (0.79)	1.57 (0.79)	6.98 (1.11)	1009 (0.12)	0.75 (0.18)

Sr. No.	District	Farmers				Premium (in Rs. Cr.)					Beneficiary Farmers	Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			Total
33	Fatehpur	AIC	81033 (2.34)	0 (0.00)	81033 (2.34)	81,112.18 (2.60)	363.44 (3.11)	7.27 (3.13)	4.56 (2.30)	4.56 (2.30)	16.39 (2.60)	11111 (1.30)	5.02 (1.23)
34	Allahabad	AIC	49491 (1.43)	0 (0.00)	49491 (1.43)	48,740.90 (1.56)	243.76 (2.09)	4.88 (2.10)	3.05 (1.53)	3.05 (1.53)	10.97 (1.74)	8233 (0.96)	5.67 (1.39)
35	Kaushambi	AIC	20563 (0.59)	0 (0.00)	20563 (0.59)	15,825.57 (0.51)	69.55 (0.60)	1.39 (0.60)	1.39 (0.70)	1.39 (0.70)	4.16 (0.66)	1870 (0.22)	0.76 (0.19)
36	Pratapgarh	AIC	46739 (1.35)	1 (0.02)	46740 (1.35)	36,680.87 (1.18)	133.66 (1.15)	2.67 (1.15)	0.67 (0.34)	0.67 (0.34)	4.00 (0.64)	10488 (1.22)	2.25 (0.55)
37	Jhansi	ICICI	219466 (6.34)	401 (9.28)	219867 (6.34)	1,41,737.62 (4.54)	256.47 (2.20)	5.13 (2.21)	14.45 (7.28)	14.45 (7.28)	34.02 (5.41)	125810 (14.69)	52.78 (12.93)
38	Lalitpur	AIC	145673 (4.21)	53 (1.23)	145726 (4.20)	1,86,590.14 (5.98)	424.06 (3.63)	8.48 (3.65)	31.26 (15.75)	31.26 (15.75)	70.99 (11.28)	59654 (6.97)	65.99 (16.16)
39	Jalaun	AIC	80095 (2.31)	42 (0.97)	80137 (2.31)	1,40,138.34 (4.49)	109.42 (0.94)	2.19 (0.94)	7.18 (3.62)	7.18 (3.62)	16.55 (2.63)	28208 (3.29)	11.33 (2.78)
40	Hamirpur	AIC	53269 (1.54)	47 (1.09)	53316 (1.54)	81,506.73 (2.61)	85.86 (0.74)	1.72 (0.74)	4.18 (2.11)	4.18 (2.11)	10.09 (1.60)	17853 (2.08)	8.96 (2.19)
41	Mahoba	AIC	52070 (1.50)	1346 (31.16)	53416 (1.54)	80,556.81 (2.58)	123.25 (1.06)	2.47 (1.06)	12.52 (6.31)	12.52 (6.31)	27.50 (4.37)	14963 (1.75)	9.38 (2.30)
42	Banda	AIC	69553 (2.01)	17 (0.39)	69570 (2.01)	77,481.89 (2.48)	130.28 (1.12)	2.61 (1.12)	6.12 (3.08)	6.12 (3.08)	14.84 (2.36)	29611 (3.46)	17.74 (4.35)
43	Chitrakut	AIC	39417 (1.14)	0 (0.00)	39417 (1.14)	45,358.47 (1.45)	78.80 (0.68)	1.58 (0.68)	2.57 (1.29)	2.57 (1.29)	6.71 (1.07)	4496 (0.52)	1.85 (0.45)
44	Varanasi	AIC	14013 (0.40)	0 (0.00)	14013 (0.40)	8,598.21 (0.28)	37.74 (0.32)	0.75 (0.33)	0.19 (0.10)	0.19 (0.10)	1.14 (0.18)	1991 (0.23)	1.07 (0.26)





Sr. No.	District	Farmers				Premium (in Rs. Cr.)					Bene- ficiary Farm- ers	Claims (in Rs. Cr.)	
		Agency	Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			Total
45	Chandauli	AIC	22801 (0.66)	0 (0.00)	22801 (0.66)	21,118.34 (0.68)	110.24 (0.94)	2.20 (0.95)	0.17 (0.08)	0.17 (0.08)	2.54 (0.40)	8105 (0.95)	4.73 (1.16)
46	Ghazipur	AIC	31179 (0.90)	0 (0.00)	31179 (0.90)	19,410.66 (0.62)	89.25 (0.76)	1.78 (0.77)	1.11 (0.56)	1.11 (0.56)	4.00 (0.64)	8221 (0.96)	4.64 (1.14)
47	Jaunpur	AIC	36707 (1.06)	35 (0.81)	36742 (1.06)	23,808.06 (0.76)	92.24 (0.79)	1.84 (0.79)	0.46 (0.23)	0.46 (0.23)	2.76 (0.44)	6654 (0.78)	1.81 (0.44)
48	Mirzapur	AIC	62347 (1.80)	13 (0.30)	62360 (1.80)	77,356.61 (2.48)	323.18 (2.77)	6.46 (2.78)	8.06 (4.06)	8.06 (4.06)	22.59 (3.59)	3201 (0.37)	2.64 (0.65)
49	Sonbhadra	AIC	36550 (1.06)	0 (0.00)	36550 (1.05)	51,736.44 (1.66)	180.28 (1.55)	3.61 (1.55)	4.04 (2.04)	4.04 (2.04)	11.69 (1.86)	2849 (0.33)	1.84 (0.45)
50	Bhadohi	AIC	9634 (0.28)	0 (0.00)	9634 (0.28)	7,121.04 (0.23)	32.96 (0.28)	0.66 (0.28)	0.94 (0.47)	0.94 (0.47)	2.54 (0.40)	549 (0.06)	0.33 (0.08)
51	Azamgadh	AIC	39039 (1.13)	0 (0.00)	39039 (1.13)	27,112.41 (0.87)	118.87 (1.02)	2.38 (1.02)	3.39 (1.71)	3.39 (1.71)	9.15 (1.45)	5534 (0.65)	1.41 (0.34)
52	Mau	AIC	15346 (0.44)	0 (0.00)	15346 (0.44)	10,768.92 (0.35)	42.21 (0.36)	0.84 (0.36)	0.53 (0.27)	0.53 (0.27)	1.90 (0.30)	1623 (0.19)	0.23 (0.06)
53	Baliya	AIC	27909 (0.81)	0 (0.00)	27909 (0.80)	26,833.37 (0.86)	105.36 (0.90)	2.11 (0.91)	5.95 (3.00)	5.95 (3.00)	14.01 (2.23)	4451 (0.52)	3.89 (0.95)
54	Gorakhpur	ICICI	42889 (1.24)	36 (0.83)	42925 (1.24)	34,141.06 (1.09)	145.57 (1.25)	2.91 (1.25)	2.55 (1.28)	2.55 (1.28)	8.01 (1.27)	22553 (2.63)	14.97 (3.67)
55	Maharajganj	AIC	41074 (1.19)	1 (0.02)	41075 (1.18)	31,260.08 (1.00)	139.98 (1.20)	2.80 (1.21)	0.56 (0.28)	0.56 (0.28)	3.92 (0.62)	5139 (0.60)	1.64 (0.40)
56	Devariya	AIC	25998 (0.75)	3 (0.07)	26001 (0.75)	22,301.88 (0.71)	93.12 (0.80)	1.86 (0.80)	0.47 (0.23)	0.47 (0.23)	2.79 (0.44)	6813 (0.80)	2.65 (0.65)

Sr. No.	District	Farmers				Premium (in Rs. Cr.)					Beneficiary Farmers	Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum Insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			Total
57	Kushinagar	AIC	38896 (1.12)	0 (0.00)	38896 (1.12)	25,057.11 (0.80)	119.02 (1.02)	2.38 (1.03)	0.30 (0.15)	0.30 (0.15)	2.98 (0.47)	20522 (2.40)	7.87 (1.93)
58	Basti	AIC	35068 (1.01)	14 (0.32)	35082 (1.01)	29,425.55 (0.94)	135.36 (1.16)	2.71 (1.17)	0.68 (0.34)	0.68 (0.34)	4.06 (0.65)	19787 (2.31)	8.34 (2.04)
59	Siddharth Nagar	AIC	19836 (0.57)	0 (0.00)	19836 (0.57)	20,515.68 (0.66)	86.85 (0.74)	1.74 (0.75)	2.30 (1.16)	2.30 (1.16)	6.34 (1.01)	6565 (0.77)	3.04 (0.74)
60	Sant Kabir Nagar	AIC	20955 (0.60)	0 (0.00)	20955 (0.60)	18,161.31 (0.58)	77.96 (0.67)	1.56 (0.67)	1.17 (0.59)	1.17 (0.59)	3.90 (0.62)	4478 (0.52)	1.51 (0.37)
61	Lucknow	AIC	25693 (0.74)	0 (0.00)	25693 (0.74)	16,800.01 (0.54)	70.85 (0.61)	1.42 (0.61)	0.85 (0.43)	0.85 (0.43)	3.12 (0.50)	8109 (0.95)	2.63 (0.64)
62	Unnav	AIC	63280 (1.83)	1744 (40.37)	65024 (1.87)	55,273.90 (1.77)	204.04 (1.75)	4.08 (1.76)	6.11 (3.08)	6.11 (3.08)	16.31 (2.59)	14343 (1.67)	7.44 (1.82)
63	Raibarelli	AIC	109930 (3.17)	8 (0.19)	109938 (3.17)	77,980.97 (2.50)	368.39 (3.16)	7.37 (3.17)	1.88 (0.95)	1.88 (0.95)	11.14 (1.77)	20906 (2.44)	6.93 (1.70)
64	Sitapur	AIC	52964 (1.53)	0 (0.00)	52964 (1.53)	32,870.36 (1.05)	145.28 (1.25)	2.91 (1.25)	0.22 (0.11)	0.22 (0.11)	3.35 (0.53)	17223 (2.01)	3.02 (0.74)
65	Hardoi	AIC	91239 (2.63)	9 (0.21)	91248 (2.63)	82,319.82 (2.64)	373.89 (3.20)	7.48 (3.22)	4.63 (2.33)	4.63 (2.33)	16.74 (2.66)	26748 (3.12)	11.70 (2.86)
66	Lakhimpur Khiri	AIC	46154 (1.33)	2 (0.05)	46156 (1.33)	39,643.77 (1.27)	195.24 (1.67)	3.90 (1.68)	1.95 (0.98)	1.95 (0.98)	7.81 (1.24)	6217 (0.73)	3.23 (0.79)
67	Faizabad	AIC	63157 (1.82)	1 (0.02)	63158 (1.82)	39,601.72 (1.27)	180.19 (1.54)	3.60 (1.55)	2.97 (1.50)	2.97 (1.50)	9.55 (1.52)	13199 (1.54)	4.43 (1.09)
68	Ambedkar Nagar	AIC	55908 (1.61)	4 (0.09)	55912 (1.61)	40,392.09 (1.29)	181.76 (1.56)	3.64 (1.57)	1.82 (0.92)	1.82 (0.92)	7.27 (1.16)	12841 (1.50)	5.38 (1.32)



Sr. No.	District	Farmers					Premium (in Rs. Cr.)					Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		
69	Sultanpur	AIC	34182 (0.99)	0 (0.00)	34182 (0.99)	23,495.52 (0.75)	113.95 (0.98)	2.28 (0.98)	1.14 (0.57)	1.14 (0.57)	4.56 (0.72)	11655 (1.36)	3.86 (0.94)
70	Barabanki	AIC	75430 (2.18)	0 (0.00)	75430 (2.17)	49,521.50 (1.59)	232.75 (1.99)	4.66 (2.00)	6.98 (3.52)	6.98 (3.52)	18.62 (2.96)	24482 (2.86)	7.50 (1.84)
71	Amethi	AIC	46902 (1.35)	0 (0.00)	46902 (1.35)	36,592.08 (1.17)	164.66 (1.41)	3.29 (1.42)	0.25 (0.12)	0.25 (0.12)	3.79 (0.60)	10423 (1.22)	4.40 (1.08)
72	Gonda	AIC	63224 (1.83)	98 (2.27)	63322 (1.83)	42,591.40 (1.36)	198.71 (1.70)	3.97 (1.71)	2.49 (1.25)	2.49 (1.25)	8.95 (1.42)	15709 (1.83)	5.16 (1.26)
73	Balrampur	AIC	29680 (0.86)	5 (0.12)	29685 (0.86)	22,578.90 (0.72)	104.58 (0.90)	2.09 (0.90)	0.16 (0.08)	0.16 (0.08)	2.41 (0.38)	8639 (1.01)	4.23 (1.04)
74	Behraich	AIC	61256 (1.77)	0 (0.00)	61256 (1.77)	49,370.34 (1.58)	218.30 (1.87)	4.37 (1.88)	1.64 (0.82)	1.64 (0.82)	7.64 (1.21)	18376 (2.15)	9.34 (2.29)
75	Shravasti	ICICI	23203 (0.67)	102 (2.36)	23305 (0.67)	19,047.17 (0.61)	80.93 (0.69)	1.62 (0.70)	1.82 (0.92)	1.82 (0.92)	5.26 (0.84)	1812 (0.21)	0.82 (0.20)
<b>Total</b>			3463894 (100.00)	4320 (100.00)	3468214 (100.00)	31,21,162.92 (100.00)	11,668.69 (100.00)	232.21 (100.00)	198.49 (100.00)	198.49 (100.00)	629.19 (100.00)	856436 (100.00)	408.35 (100.00)

Source: State AERCs and Company Data

Table B.2: District-wise implementation in Uttar Pradesh (Rabi 2016-17)

Sr. No.	District	Farmers				Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			
1	Saharanpur	AIC	6955 (0.24)	26 (0.10)	6,981.24 (0.24)	3937 (0.16)	18.96 (0.17)	0.28 (0.14)	0.00 (0.00)	0.00 (0.00)	0.28 (0.07)	721 (0.41)	0.23 (0.26)
2	Muzaffarnagar	AIC	1950 (0.07)	0 (0.00)	1,950.07 (0.07)	685 (0.03)	3.66 (0.03)	0.05 (0.03)	0.01 (0.01)	0.01 (0.01)	0.07 (0.02)	21 (0.01)	0.00 (0.00)
3	Shamli	ICICI	8210 (0.28)	7 (0.03)	8,217.28 (0.28)	3681 (0.15)	21.22 (0.19)	0.32 (0.16)	0.07 (0.06)	0.07 (0.06)	0.46 (0.11)	357 (0.21)	0.02 (0.03)
4	Meruth	AIC	3002 (0.10)	8 (0.03)	3,010.10 (0.10)	988 (0.04)	7.04 (0.06)	0.17 (0.09)	0.02 (0.02)	0.02 (0.02)	0.21 (0.05)	30 (0.02)	0.01 (0.01)
5	Bagpath	AIC	4777 (0.17)	0 (0.00)	4,777.17 (0.16)	1715 (0.07)	10.48 (0.09)	0.16 (0.08)	0.00 (0.00)	0.00 (0.00)	0.16 (0.04)	3 (0.00)	0.00 (0.00)
6	Bulandsheher	AIC	62223 (2.16)	85 (0.33)	62,310.16 (2.14)	39835 (1.60)	213.63 (1.91)	3.22 (1.64)	0.53 (0.47)	0.53 (0.47)	4.28 (1.01)	1844 (1.06)	0.23 (0.26)
7	Ghaziabad	AIC	660 (0.02)	0 (0.00)	660.02 (0.02)	427 (0.02)	2.48 (0.02)	0.04 (0.02)	0.00 (0.00)	0.00 (0.00)	0.04 (0.01)	70 (0.04)	0.02 (0.03)
8	Gautam Buddha Nagar	AIC	5552 (0.19)	0 (0.00)	5,552.19 (0.19)	4128 (0.17)	23.06 (0.21)	0.35 (0.18)	0.12 (0.10)	0.12 (0.10)	0.58 (0.14)	1 (0.00)	0.00 (0.00)
9	Hapur	AIC	6504 (0.23)	61 (0.24)	6,565.23 (0.23)	3118 (0.12)	24.55 (0.22)	0.66 (0.34)	0.12 (0.11)	0.12 (0.11)	0.91 (0.22)	301 (0.17)	0.02 (0.02)
10	Aligadh	AIC	39845 (1.38)	48 (0.19)	39,894.38 (1.37)	27848 (1.12)	208.91 (1.87)	4.33 (2.20)	0.22 (0.20)	0.22 (0.20)	4.78 (1.13)	4466 (2.57)	3.40 (3.79)
11	Hathras	AIC	25884 (0.90)	2 (0.01)	25,886.90 (0.89)	16993 (0.68)	176.40 (1.58)	6.39 (3.24)	0.04 (0.04)	0.04 (0.04)	6.47 (1.53)	8277 (4.76)	4.53 (5.05)
12	Eta	AIC	15815 (0.55)	181 (0.71)	15,996.55 (0.55)	11583 (0.46)	59.21 (0.53)	0.95 (0.48)	0.00 (0.00)	0.00 (0.00)	0.95 (0.23)	111 (0.06)	0.01 (0.01)
13	Kaaganj	AIC	8792 (0.30)	77 (0.30)	8,869.30 (0.30)	6196 (0.25)	27.60 (0.25)	0.48 (0.24)	0.06 (0.05)	0.06 (0.05)	0.60 (0.14)	177 (0.10)	0.09 (0.10)



Sr. No.	District	Farmers					Premium (in Rs. Cr.)					Bene- ficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		
14	Agra	AIC	63214 (2.19)	49 (0.19)	63,265.19 (2.17)	37672 (1.51)	438.89 (3.93)	13.80 (7.01)	0.39 (0.34)	0.39 (0.34)	14.58 (3.45)	11205 (6.45)	7.20 (8.02)
15	Mathura	AIC	63787 (2.21)	740 (2.89)	64,529.21 (2.22)	63465 (2.54)	415.38 (3.72)	8.45 (4.29)	3.75 (3.33)	3.75 (3.33)	15.95 (3.78)	5741 (3.30)	5.37 (5.98)
16	Firozabad	AIC	30385 (1.05)	23 (0.09)	30,409.05 (1.04)	16043 (0.64)	192.26 (1.72)	4.98 (2.53)	0.08 (0.07)	0.08 (0.07)	5.14 (1.22)	9366 (5.39)	6.88 (7.66)
17	Mainpuri	AIC	24037 (0.83)	0 (0.00)	24,037.83 (0.83)	15528 (0.62)	96.20 (0.86)	2.13 (1.08)	0.07 (0.06)	0.07 (0.06)	2.27 (0.54)	1275 (0.73)	1.15 (1.28)
18	Bareilly	AIC	11715 (0.41)	4 (0.02)	11,719.41 (0.40)	8615 (0.34)	39.17 (0.35)	0.59 (0.30)	0.06 (0.05)	0.06 (0.05)	0.71 (0.17)	108 (0.06)	0.01 (0.01)
19	Badayun	AIC	37544 (1.30)	0 (0.00)	37,545.30 (1.29)	31691 (1.27)	153.81 (1.38)	2.43 (1.24)	0.58 (0.52)	0.58 (0.52)	3.60 (0.85)	1207 (0.69)	0.08 (0.09)
20	Shahjahanpur	AIC	23411 (0.81)	4 (0.02)	23,415.81 (0.80)	17568 (0.70)	80.89 (0.72)	1.22 (0.62)	0.20 (0.18)	0.20 (0.18)	1.62 (0.38)	1099 (0.63)	0.15 (0.17)
21	Peelibhit	AIC	26031 (0.90)	32 (0.12)	26,063.90 (0.90)	26057 (1.04)	119.21 (1.07)	1.79 (0.91)	0.12 (0.11)	0.12 (0.11)	2.03 (0.48)	177 (0.10)	0.04 (0.05)
22	Bijnaur	AIC	7409 (0.26)	0 (0.00)	7,409.26 (0.25)	4893 (0.20)	22.96 (0.21)	0.34 (0.18)	0.06 (0.05)	0.06 (0.05)	0.46 (0.11)	61 (0.04)	0.01 (0.01)
23	Muradabad	ICICI	15064 (0.52)	11 (0.04)	15,075.52 (0.52)	11967 (0.48)	56.11 (0.50)	0.84 (0.43)	1.40 (1.25)	1.40 (1.25)	3.65 (0.86)	183 (0.11)	0.06 (0.06)
24	Amroha	ICICI	14809 (0.51)	88 (0.34)	14,897.51 (0.51)	16172 (0.65)	75.62 (0.68)	1.26 (0.64)	0.92 (0.82)	0.92 (0.82)	3.10 (0.74)	950 (0.55)	0.27 (0.30)
25	Rampur	AIC	47454 (1.64)	31 (0.12)	47,486.64 (1.63)	36726 (1.47)	190.57 (1.71)	2.86 (1.45)	0.48 (0.42)	0.48 (0.42)	3.81 (0.90)	1795 (1.03)	0.56 (0.63)
26	Sambhal	AIC	28995 (1.00)	5 (0.02)	29,001.00 (1.00)	23172 (0.93)	127.68 (1.14)	2.31 (1.17)	0.05 (0.05)	0.05 (0.05)	2.42 (0.57)	3359 (1.93)	1.28 (1.43)

Sr. No.	District	Farmers					Premium (in Rs. Cr.)					Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		Bene-ficiary Farmers
27	Farukhabad	AIC	40229 (1.39)	0 (0.00)	40,230.39 (1.38)	22510 (0.90)	176.28 (1.58)	4.23 (2.15)	0.04 (0.03)	0.04 (0.03)	4.30 (1.02)	1256 (0.72)	0.51 (0.56)
28	Kannauj	AIC	49888 (1.73)	785 (3.07)	50,674.73 (1.74)	28883 (1.16)	220.68 (1.98)	8.10 (4.11)	4.52 (4.02)	4.52 (4.02)	17.15 (4.06)	4143 (2.38)	2.22 (2.47)
29	Itawa	AIC	19682 (0.68)	3159 (12.34)	22,841.68 (0.78)	14324 (0.57)	80.37 (0.72)	1.57 (0.80)	0.20 (0.17)	0.20 (0.17)	1.96 (0.46)	1033 (0.59)	0.66 (0.73)
30	Aureya	AIC	25879 (0.90)	3066 (11.98)	28,945.90 (0.99)	22056 (0.88)	111.73 (1.00)	1.71 (0.87)	0.57 (0.50)	0.57 (0.50)	2.84 (0.67)	953 (0.55)	0.60 (0.67)
31	Kanpur Urban	AIC	57666 (2.00)	602 (2.35)	58,270.00 (2.00)	48047 (1.92)	253.40 (2.27)	6.06 (3.08)	3.05 (2.71)	3.05 (2.71)	12.15 (2.88)	2860 (1.65)	0.91 (1.02)
32	Kanpur Rural	AIC	58933 (2.04)	18 (0.07)	58,953.04 (2.02)	54768 (2.19)	243.44 (2.18)	3.65 (1.85)	1.83 (1.63)	1.83 (1.63)	7.31 (1.73)	423 (0.24)	0.11 (0.12)
33	Fatehpur	AIC	79831 (2.77)	2850 (11.13)	82,683.77 (2.84)	77707 (3.11)	329.95 (2.96)	5.08 (2.58)	4.01 (3.57)	4.01 (3.57)	13.11 (3.11)	10600 (6.10)	7.11 (7.92)
34	Allahabad	AIC	45979 (1.59)	0 (0.00)	45,980.59 (1.58)	47745 (1.91)	176.84 (1.58)	2.78 (1.41)	1.29 (1.14)	1.29 (1.14)	5.36 (1.27)	707 (0.41)	0.24 (0.27)
35	Kaushambi	AIC	17853 (0.62)	0 (0.00)	17,853.62 (0.61)	12795 (0.51)	49.81 (0.45)	0.75 (0.38)	0.35 (0.31)	0.35 (0.31)	1.45 (0.34)	826 (0.48)	0.16 (0.18)
36	Pratapgadh	AIC	42995 (1.49)	0 (0.00)	42,996.49 (1.48)	27713 (1.11)	92.32 (0.83)	1.40 (0.71)	0.59 (0.53)	0.59 (0.53)	2.59 (0.61)	995 (0.57)	0.17 (0.19)
37	Jhansi	ICICI	206802 (7.17)	548 (2.14)	2,07,357.17 (7.12)	194538 (7.79)	725.12 (6.50)	10.88 (5.52)	38.16 (33.90)	38.16 (33.90)	87.20 (20.66)	10526 (6.06)	4.11 (4.58)
38	Lalitpur	AIC	165468 (5.73)	0 (0.00)	1,65,473.73 (5.68)	191390 (7.66)	660.86 (5.92)	9.91 (5.03)	4.15 (3.69)	4.15 (3.69)	18.21 (4.32)	4065 (2.34)	1.26 (1.41)
39	Jalaun	AIC	86925 (3.01)	750 (2.93)	87,678.01 (3.01)	103366 (4.14)	446.01 (4.00)	6.69 (3.40)	8.44 (7.50)	8.44 (7.50)	23.56 (5.58)	519 (0.30)	0.29 (0.33)



Sr. No.	District	Farmers					Premium (in Rs. Cr.)						
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum Insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	Bene-ficiary Farmers	Claims (in Rs. Cr.)
40	Hamirpur	AIC	51496 (1.78)	394 (1.54)	51,891.78 (1.78)	71427 (2.86)	257.76 (2.31)	3.87 (1.96)	3.35 (2.97)	3.35 (2.97)	10.56 (2.50)	2774 (1.60)	1.38 (1.54)
41	Mahoba	AIC	40700 (1.41)	311 (1.21)	41,012.41 (1.41)	63866 (2.56)	154.16 (1.38)	2.31 (1.17)	7.53 (6.69)	7.53 (6.69)	17.36 (4.11)	2672 (1.54)	2.88 (3.21)
42	Banda	AIC	74456 (2.58)	699 (2.73)	75,157.58 (2.58)	85618 (3.43)	233.19 (2.09)	3.50 (1.78)	3.51 (3.12)	3.51 (3.12)	10.51 (2.49)	11035 (6.35)	9.47 (10.55)
43	Chitrakut	AIC	49310 (1.71)	0 (0.00)	49,311.71 (1.69)	43415 (1.74)	122.23 (1.09)	1.83 (0.93)	2.06 (1.83)	2.06 (1.83)	5.95 (1.41)	2272 (1.31)	0.47 (0.52)
44	Varanasi	AIC	9232 (0.32)	0 (0.00)	9,232.32 (0.32)	5662 (0.23)	24.06 (0.22)	0.36 (0.18)	0.06 (0.05)	0.06 (0.05)	0.48 (0.11)	408 (0.23)	0.05 (0.05)
45	Chandauli	AIC	16637 (0.58)	0 (0.00)	16,637.58 (0.57)	16890 (0.68)	63.44 (0.57)	0.95 (0.48)	0.48 (0.42)	0.48 (0.42)	1.90 (0.45)	693 (0.40)	0.30 (0.33)
46	Ghazipur	AIC	47543 (1.65)	2914 (11.38)	50,458.65 (1.73)	27719 (1.11)	115.56 (1.04)	1.76 (0.89)	0.57 (0.50)	0.57 (0.50)	2.89 (0.68)	1073 (0.62)	0.32 (0.35)
47	Jaunpur	AIC	6508 (0.23)	4277 (16.71)	10,785.23 (0.37)	9587 (0.38)	37.74 (0.34)	0.57 (0.29)	0.00 (0.00)	0.00 (0.00)	0.57 (0.13)	643 (0.37)	0.18 (0.20)
48	Mirzapur	AIC	67853 (2.35)	0 (0.00)	67,855.35 (2.33)	80864 (3.24)	272.81 (2.44)	4.09 (2.08)	1.36 (1.21)	1.36 (1.21)	6.82 (1.62)	1638 (0.94)	0.91 (1.01)
49	Sonbhadra	AIC	34603 (1.20)	0 (0.00)	34,604.20 (1.19)	52572 (2.11)	148.02 (1.33)	2.22 (1.13)	0.74 (0.66)	0.74 (0.66)	3.71 (0.88)	899 (0.52)	0.76 (0.85)
50	Bhadohi	AIC	6500 (0.23)	0 (0.00)	6,500.23 (0.22)	5040 (0.20)	20.27 (0.18)	0.30 (0.15)	0.29 (0.26)	0.29 (0.26)	0.89 (0.21)	26 (0.01)	0.00 (0.01)
51	Azamgadh	AIC	31942 (1.11)	0 (0.00)	31,943.11 (1.10)	22715 (0.91)	96.53 (0.86)	1.45 (0.74)	0.14 (0.13)	0.14 (0.13)	1.74 (0.41)	1030 (0.59)	0.21 (0.24)
52	Mau	AIC	8153 (0.28)	0 (0.00)	8,153.28 (0.28)	7167 (0.29)	30.43 (0.27)	0.46 (0.23)	0.15 (0.14)	0.15 (0.14)	0.76 (0.18)	184 (0.11)	0.05 (0.05)

Sr. No.	District	Farmers					Premium (in Rs. Cr.)					Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		Bene-ficiary Farmers
53	Baliya	AIC	14023 (0.49)	0 (0.00)	14,023.49 (0.48)	14208 (0.57)	62.32 (0.56)	0.94 (0.48)	0.63 (0.56)	0.63 (0.56)	2.19 (0.52)	99 (0.06)	0.07 (0.07)
54	Gorakhpur	ICICI	38556 (1.34)	406 (1.59)	38,963.34 (1.34)	35468 (1.42)	157.97 (1.42)	2.37 (1.20)	2.61 (2.32)	2.61 (2.32)	7.58 (1.80)	1505 (0.87)	1.06 (1.19)
55	Maharajganj	AIC	34430 (1.19)	0 (0.00)	34,431.19 (1.18)	29850 (1.20)	137.31 (1.23)	2.06 (1.05)	2.54 (2.26)	2.54 (2.26)	7.14 (1.69)	1289 (0.74)	0.78 (0.86)
56	Devariya	AIC	19167 (0.66)	204 (0.80)	19,371.66 (0.67)	17831 (0.71)	77.97 (0.70)	1.17 (0.59)	0.00 (0.00)	0.00 (0.00)	1.17 (0.28)	13 (0.01)	0.00 (0.00)
57	Kushinagar	AIC	26015 (0.90)	0 (0.00)	26,015.90 (0.89)	21587 (0.86)	94.98 (0.85)	1.42 (0.72)	0.47 (0.42)	0.47 (0.42)	2.37 (0.56)	2558 (1.47)	0.54 (0.60)
58	Basti	AIC	31937 (1.11)	0 (0.00)	31,938.11 (1.10)	29389 (1.18)	123.44 (1.11)	1.85 (0.94)	0.00 (0.00)	0.00 (0.00)	1.85 (0.44)	1286 (0.74)	0.38 (0.42)
59	Siddharth Nagar	AIC	21975 (0.76)	0 (0.00)	21,975.76 (0.75)	23753 (0.95)	97.15 (0.87)	1.46 (0.74)	1.07 (0.95)	1.07 (0.95)	3.59 (0.85)	152 (0.09)	0.07 (0.07)
60	Sant Kabir Nagar	AIC	18062 (0.63)	0 (0.00)	18,062.63 (0.62)	18467 (0.74)	79.49 (0.71)	1.19 (0.61)	0.20 (0.18)	0.20 (0.18)	1.59 (0.38)	104 (0.06)	0.07 (0.08)
61	Lucknow	AIC	23336 (0.81)	0 (0.00)	23,336.81 (0.80)	14016 (0.56)	60.97 (0.55)	1.04 (0.53)	0.23 (0.20)	0.23 (0.20)	1.50 (0.36)	2329 (1.34)	0.83 (0.92)
62	Unnav	AIC	58486 (2.03)	90 (0.35)	58,578.03 (2.01)	49439 (1.98)	217.96 (1.95)	3.35 (1.70)	0.54 (0.48)	0.54 (0.48)	4.42 (1.05)	3399 (1.96)	1.76 (1.96)
63	Raibareili	AIC	100099 (3.47)	40 (0.16)	1,00,142.47 (3.44)	65873 (2.64)	272.36 (2.44)	4.22 (2.14)	0.00 (0.00)	0.00 (0.00)	4.22 (1.00)	4128 (2.38)	1.74 (1.93)
64	Sitapur	AIC	114061 (3.95)	0 (0.00)	1,14,064.95 (3.92)	68000 (2.72)	310.44 (2.78)	4.66 (2.37)	2.33 (2.07)	2.33 (2.07)	9.31 (2.21)	2865 (1.65)	1.61 (1.79)
65	Hardoi	AIC	66531 (2.31)	2946 (11.51)	69,479.31 (2.39)	63900 (2.56)	310.41 (2.78)	4.89 (2.48)	0.00 (0.00)	0.00 (0.00)	4.89 (1.16)	4019 (2.31)	2.54 (2.83)
66	Lakhimpur Khiri	AIC	10101 (0.35)	2 (0.01)	10,103.35 (0.35)	7872 (0.32)	36.98 (0.33)	0.55 (0.28)	0.06 (0.05)	0.06 (0.05)	0.67 (0.16)	639 (0.37)	0.24 (0.26)





Sr. No.	District	Farmers					Premium (in Rs. Cr.)					Bene- ficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		
67	Faizabad	AIC	38580 (1.34)	0 (0.00)	38,581.34 (1.33)	22407 (0.90)	89.63 (0.80)	1.34 (0.68)	0.94 (0.84)	0.94 (0.84)	3.23 (0.76)	781 (0.45)	0.35 (0.40)
68	Ambedkar Nagar	AIC	42347 (1.47)	0 (0.00)	42,348.47 (1.45)	30478 (1.22)	124.96 (1.12)	1.87 (0.95)	0.19 (0.17)	0.19 (0.17)	2.25 (0.53)	1169 (0.67)	0.22 (0.25)
69	Sultanpur	AIC	35798 (1.24)	0 (0.00)	35,799.24 (1.23)	25332 (1.01)	111.10 (1.00)	1.67 (0.85)	0.83 (0.74)	0.83 (0.74)	3.33 (0.79)	2656 (1.53)	1.57 (1.75)
70	Barabanki	AIC	62665 (2.17)	0 (0.00)	62,667.17 (2.15)	35567 (1.42)	180.77 (1.62)	3.90 (1.98)	0.88 (0.78)	0.88 (0.78)	5.65 (1.34)	7656 (4.41)	1.65 (1.84)
71	Amethi	AIC	42884 (1.49)	0 (0.00)	42,885.49 (1.47)	32271 (1.29)	135.06 (1.21)	2.03 (1.03)	1.01 (0.90)	1.01 (0.90)	4.05 (0.96)	2657 (1.53)	0.60 (0.67)
72	Gonda	AIC	51323 (1.78)	0 (0.00)	51,324.78 (1.76)	34543 (1.38)	152.29 (1.36)	2.28 (1.16)	0.38 (0.34)	0.38 (0.34)	3.05 (0.72)	4261 (2.45)	1.04 (1.16)
73	Balrampur	AIC	20712 (0.72)	0 (0.00)	20,712.72 (0.71)	15142 (0.61)	67.14 (0.60)	1.01 (0.51)	0.17 (0.15)	0.17 (0.15)	1.34 (0.32)	2981 (1.72)	1.37 (1.52)
74	Behraich	AIC	64594 (2.24)	0 (0.00)	64,596.24 (2.22)	49470 (1.98)	216.42 (1.94)	3.25 (1.65)	0.33 (0.29)	0.33 (0.29)	3.90 (0.92)	6929 (3.99)	3.09 (3.44)
75	Shravasti	ICICI	23064 (0.80)	58 (0.23)	23,122.80 (0.79)	19379 (0.78)	78.44 (0.70)	1.18 (0.60)	0.39 (0.35)	0.39 (0.35)	1.96 (0.46)	2385 (1.37)	1.00 (1.11)
<b>Total</b>			2885833 (100.00)	25601 (100.00)	29,11,534.00 (100.00)	2497266 (100.00)	11,163.42 (100.00)	196.88 (100.00)	112.56 (100.00)	112.56 (100.00)	422.01 (100.00)	173739 (100.00)	89.77 (100.00)

Source: State AERCs and Company Data

Table B.3: District-wise implementation in Bihar (Kharif 2016)

Sr. No.	District	Agency	Farmers			Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			
1	Arwal	Cholamandalam	8651 (0.59)	36 (0.16)	8687 (0.58)	8,679.11 (0.66)	39.43 (0.64)	0.79 (0.60)	2.51 (0.51)	2.51 (0.51)	5.80 (0.52)	819 (0.54)	0.06 (0.02)
2	Katihar	Cholamandalam	12185 (0.83)	40 (0.18)	12225 (0.82)	9,713.29 (0.74)	34.55 (0.56)	0.87 (0.67)	3.42 (0.69)	3.42 (0.69)	7.71 (0.69)	3443 (2.27)	6.58 (2.27)
3	Madhubani	Cholamandalam	50091 (3.42)	20 (0.09)	50111 (3.37)	36,878.87 (2.81)	139.23 (2.27)	2.78 (2.13)	10.46 (2.11)	10.46 (2.11)	23.70 (2.13)	10002 (6.60)	9.10 (3.15)
4	Saharsa	Cholamandalam	9249 (0.63)	33 (0.15)	9282 (0.62)	8,061.88 (0.61)	34.99 (0.57)	0.70 (0.54)	1.81 (0.36)	1.81 (0.36)	4.32 (0.39)	4631 (3.06)	6.05 (2.09)
5	Sivan	Cholamandalam	17811 (1.22)	2902 (13.15)	20713 (1.39)	16,914.10 (1.29)	71.63 (1.17)	1.43 (1.10)	8.65 (1.74)	8.65 (1.74)	8.72 (0.78)	3025 (2.00)	2.27 (0.78)
6	Vaishali	Cholamandala	24946 (1.70)	897 (4.06)	25843 (1.74)	15,223.30 (1.16)	103.90 (1.70)	2.08 (1.59)	11.89 (2.40)	11.89 (2.40)	25.86 (2.32)	3825 (2.53)	7.59 (2.62)
7	Aurangabad	ICICI	52262 (3.57)	75 (0.34)	52337 (3.52)	61,814.64 (4.71)	278.17 (4.54)	5.56 (4.26)	6.95 (1.40)	6.95 (1.40)	19.47 (1.75)	1676 (1.11)	1.55 (0.54)
8	Gopalganj	ICICI	21486 (1.47)	9 (0.04)	21495 (1.45)	17,063.48 (1.30)	80.35 (1.31)	1.61 (1.23)	4.82 (0.97)	4.82 (0.97)	11.25 (1.01)	6037 (3.99)	5.85 (2.02)
9	Lakshisarai	ICICI	31954 (2.18)	3 (0.01)	31957 (2.15)	30,334.85 (2.31)	143.48 (2.34)	2.87 (2.20)	7.11 (1.43)	7.11 (1.43)	17.10 (1.54)	437 (0.29)	0.52 (0.18)
10	Madhepura	ICICI	6055 (0.41)	1 (0.00)	6056 (0.41)	4,455.97 (0.34)	21.18 (0.35)	0.42 (0.33)	1.47 (0.30)	1.47 (0.30)	3.37 (0.30)	0 (0.00)	0.00 (0.00)
11	Saran	ICICI	19280 (1.32)	199 (0.90)	19479 (1.31)	10,995.49 (0.84)	72.96 (1.19)	1.46 (1.12)	2.00 (0.40)	2.00 (0.40)	5.46 (0.49)	4141 (2.73)	10.37 (3.58)
12	West Champaran	ICICI	31371 (2.14)	1831 (37.95)	39749 (2.68)	36,116.83 (2.75)	193.21 (3.16)	3.86 (2.96)	18.35 (3.70)	18.35 (3.70)	40.56 (3.65)	7763 (5.12)	12.85 (4.44)
13	Arariya	SBI	10216 (0.70)	230 (1.04)	10446 (0.70)	11,370.00 (0.87)	54.02 (0.88)	1.08 (0.83)	4.09 (0.82)	4.09 (0.82)	9.25 (0.83)	0 (0.00)	0.00 (0.00)



Sr. No.	District	Agency	Farmers					Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Farmers' Share	Central Share			
14	Banka	SBI	25003 (1.71)	4 (0.02)	25007 (1.68)	19,400.00 (1.48)	87.08 (1.42)	1.74 (1.33)	3.63 (0.73)	3.63 (0.73)	3.63 (0.73)	9.00 (0.81)	208 (0.14)	0.11 (0.04)	
15	Buxar	SBI	33509 (2.29)	5 (0.02)	33514 (2.26)	40,437.00 (3.08)	162.12 (2.65)	3.24 (2.48)	7.44 (1.50)	7.44 (1.50)	7.44 (1.50)	18.12 (1.63)	1177 (0.78)	1.49 (0.52)	
16	East Champaran	SBI	99617 (6.81)	5 (0.02)	99622 (6.71)	87,813.00 (6.69)	320.49 (5.23)	6.41 (4.91)	43.27 (8.72)	43.27 (8.72)	43.27 (8.72)	92.93 (8.35)	789 (0.52)	0.78 (0.27)	
17	Jamui	SBI	61392 (4.20)	86 (0.39)	61478 (4.14)	61,606.00 (4.69)	292.61 (4.78)	5.85 (4.48)	34.31 (6.92)	34.31 (6.92)	34.31 (6.92)	74.46 (6.69)	0 (0.00)	0.00 (0.00)	
18	Poorniya	SBI	29447 (2.01)	108 (0.49)	29555 (1.99)	25,024.00 (1.91)	118.97 (1.94)	2.38 (1.82)	8.09 (1.63)	8.09 (1.63)	8.09 (1.63)	18.57 (1.67)	1765 (1.17)	1.21 (0.42)	
19	Shivahar	SBI	4764 (0.33)	446 (2.02)	5210 (0.35)	4,894.00 (0.37)	22.76 (0.37)	0.46 (0.35)	3.04 (0.61)	3.04 (0.61)	3.04 (0.61)	6.53 (0.59)	0 (0.00)	0.00 (0.00)	
20	Bhagalpur	Tata AIG	21952 (1.50)	14 (0.06)	21966 (1.48)	16,754.15 (1.28)	75.11 (1.23)	1.50 (1.15)	4.13 (0.83)	4.13 (0.83)	4.13 (0.83)	9.76 (0.88)	4239 (2.80)	11.27 (3.89)	
21	Jehanabad	Tata AIG	16069 (1.10)	5 (0.02)	16074 (1.08)	14,247.14 (1.09)	64.72 (1.06)	1.29 (0.99)	1.62 (0.33)	1.62 (0.33)	1.62 (0.33)	4.53 (0.41)	1035 (0.68)	0.18 (0.06)	
22	Munger	Tata AIG	30132 (2.06)	56 (0.25)	30188 (2.03)	23,351.47 (1.78)	110.92 (1.81)	2.22 (1.7)	5.55 (1.22)	5.55 (1.22)	5.55 (1.22)	13.31 (1.20)	1107 (0.73)	0.35 (0.12)	
23	Muzaffarpur	Tata AIG	74869 (5.12)	4649 (21.06)	79518 (5.35)	65,263.96 (4.97)	401.32 (6.56)	8.02 (6.14)	42.13 (8.50)	42.13 (8.50)	42.13 (8.50)	92.29 (8.30)	9737 (6.43)	13.22 (4.57)	
24	Navada	Tata AIG	39344 (2.69)	164 (0.74)	39508 (2.66)	38,203.54 (2.91)	190.69 (3.11)	3.81 (2.92)	10.49 (2.11)	10.49 (2.11)	10.49 (2.11)	24.79 (2.23)	109 (0.07)	0.02 (0.01)	
25	Sheikhpura	Tata AIG	21149 (1.45)	309 (1.40)	21458 (1.44)	18,486.50 (1.41)	87.81 (1.43)	1.76 (1.34)	6.15 (1.24)	6.15 (1.24)	6.15 (1.24)	14.05 (1.26)	662 (0.44)	1.68 (0.58)	
26	Gaya	ICICI	75177 (5.14)	40 (0.18)	75217 (5.06)	68,145.09 (5.19)	281.44 (4.60)	5.63 (4.31)	5.63 (1.13)	5.63 (1.13)	5.63 (1.13)	16.89 (1.52)	142 (0.09)	0.05 (0.02)	
27	Kishanganj	ICICI	9161 (0.63)	13 (0.06)	9174 (0.62)	8,768.45 (0.67)	41.65 (0.68)	0.83 (0.64)	0.42 (0.08)	0.42 (0.08)	0.42 (0.08)	1.67 (0.15)	0 (0.00)	0.00 (0.00)	

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)				Total	Beneficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			
28	Patna	ICICI	57447 (3.93)	27 (0.12)	57474 (3.87)	53,720.45 (4.09)	226.14 (3.69)	4.52 (3.46)	11.15 (2.25)	11.15 (2.25)	26.83 (2.41)	2745 (1.81)	3.03 (1.05)
29	Rohtas	ICICI	60249 (4.12)	1 (0.00)	60250 (4.06)	71,918.54 (5.48)	414.97 (6.78)	8.30 (6.35)	6.22 (1.26)	6.22 (1.26)	20.75 (1.87)	3640 (2.40)	3.14 (1.08)
30	Samastipur	ICICI	141266 (9.65)	127 (0.58)	141393 (9.52)	1,00,670.06 (7.67)	48.48 (0.79)	8.97 (6.87)	54.12 (10.91)	54.12 (10.91)	117.20 (10.54)	8606 (5.68)	25.88 (8.94)
31	Sitamadhi	ICICI	20024 (1.37)	1361 (6.17)	21385 (1.44)	18,230.76 (1.39)	84.77 (1.38)	1.70 (1.30)	9.75 (1.97)	9.75 (1.97)	21.19 (1.91)	0 (0.00)	0.00 (0.00)
32	Begusarai	Bajaj Allianz	110522 (7.55)	0 (0.00)	110522 (7.44)	75,636.29 (5.76)	526.01 (8.59)	10.52 (8.05)	51.86 (10.46)	51.86 (10.46)	114.24 (10.27)	5942 (3.92)	19.90 (6.88)
33	Bahabhuwa	Bajaj Allianz	46875 (3.20)	1022 (4.63)	47897 (3.22)	64,767.55 (4.94)	356.22 (5.82)	7.12 (5.45)	28.68 (5.78)	28.68 (5.78)	64.48 (5.80)	10523 (6.95)	15.13 (5.23)
34	Bhojpur	Bajaj Allianz	43922 (3.00)	150 (0.68)	44072 (2.97)	47,304.91 (3.60)	264.89 (4.33)	5.30 (4.06)	10.06 (2.03)	10.06 (2.03)	25.42 (2.29)	11235 (7.42)	61.26 (21.17)
35	Darbhanga	Bajaj Allianz	14465 (0.99)	0 (0.00)	14465 (0.97)	10,776.10 (0.82)	49.05 (0.80)	0.98 (0.75)	2.43 (0.49)	2.43 (0.49)	5.84 (0.52)	197 (0.13)	0.05 (0.02)
36	Khagadia	Bajaj Allianz	67186 (4.59)	0 (0.00)	67186 (4.52)	49,174.06 (3.75)	300.38 (4.91)	6.01 (4.6)	33.81 (6.82)	33.81 (6.82)	73.63 (6.62)	41298 (27.26)	67.54 (23.34)
37	Nalanda	Bajaj Allianz	52567 (3.59)	651 (2.95)	53218 (3.58)	51,921.00 (3.96)	285.56 (4.66)	5.71 (4.37)	27.84 (5.61)	27.84 (5.61)	61.40 (5.52)	381 (0.25)	0.26 (0.09)
38	Supaul	Bajaj Allianz	11706 (0.80)	8 (0.04)	11714 (0.79)	8,097.32 (0.62)	40.91 (0.67)	0.82 (0.63)	0.61 (0.12)	0.61 (0.12)	2.05 (0.18)	138 (0.09)	0.07 (0.02)
Total			1463371 (100.00)	22074 (100.00)	1485445 (100.00)	1312233.15 (100.00)	6122.16 (100.00)	130.6113 (100.00)	495.9375 (100.00)	495.9375 (100.00)	1,112.49 (100.00)	151474 (100.00)	289.38 (100.00)

Source: State AERs and Company Data



**Table B.4: District-wise implementation in Bihar (Rabi 2016-17)**

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)					Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	
1	Arwal	NICL	8842 (0.73)	0 (0.00)	8,842.73 (0.72)	10,542.38 (0.91)	36.85 (0.71)	0.33 (0.46)	0.01 (0.01)	0.01 (0.01)	0.35 (0.12)	0.00 (0.00)
2	Aurangabad	NICL	48272 (3.98)	0 (0.00)	48,275.98 (3.93)	65,491.72 (5.68)	266.06 (5.12)	2.74 (3.76)	0.00 (0.00)	0.00 (0.00)	2.74 (0.92)	0.05 (0.09)
3	Begusarai	NICL	90202 (7.43)	0 (0.00)	90,209.43 (7.35)	62,736.20 (5.44)	394.48 (7.60)	5.92 (8.12)	14.16 (12.58)	14.16 (12.58)	34.23 (11.47)	0.00 (0.00)
4	Bhabhuwa	NICL	42866 (3.53)	0 (0.00)	42,869.53 (3.49)	66,970.06 (5.81)	334.85 (6.45)	5.02 (6.90)	4.34 (3.85)	4.34 (3.85)	13.70 (4.59)	6.22 (10.57)
5	Bhagalpur	NICL	33088 (2.72)	0 (0.00)	33,090.72 (2.70)	24,572.67 (2.13)	100.50 (1.94)	1.51 (2.07)	3.11 (2.76)	3.11 (2.76)	7.73 (2.59)	0.00 (0.00)
6	Bhojpur	NICL	38989 (3.21)	1 (0.01)	38,993.21 (3.18)	44,744.02 (3.88)	162.76 (3.13)	2.44 (3.35)	2.21 (1.96)	2.21 (1.96)	6.85 (2.30)	0.40 (0.68)
7	Darbhanga	NICL	15240 (1.25)	0 (0.00)	15,241.25 (1.24)	12,099.11 (1.05)	50.19 (0.97)	0.75 (1.03)	0.69 (0.62)	0.69 (0.62)	2.14 (0.72)	1.94 (3.29)
8	Gaya	NICL	73228 (6.03)	0 (0.00)	73,234.03 (5.96)	87,441.31 (7.58)	305.61 (5.88)	2.96 (4.07)	0.00 (0.00)	0.00 (0.00)	2.96 (0.99)	0.95 (1.61)
9	Gopalganj	NICL	7168 (0.59)	0 (0.00)	7,168.59 (0.58)	7,827.86 (0.68)	37.91 (0.73)	0.57 (0.78)	1.85 (1.64)	1.85 (1.64)	4.26 (1.43)	0.00 (0.01)
10	Jehanabad	NICL	16065 (1.32)	0 (0.00)	16,066.32 (1.31)	15,410.02 (1.34)	53.86 (1.04)	0.81 (1.11)	0.16 (0.14)	0.16 (0.14)	1.13 (0.38)	6.72 (11.42)
11	Khagadia	NICL	44729 (3.68)	0 (0.00)	44,732.68 (3.64)	41,084.38 (3.56)	246.86 (4.75)	3.70 (5.08)	13.87 (12.32)	13.87 (12.32)	31.45 (10.54)	0.15 (0.26)
12	Kishanganj	NICL	5559 (0.46)	0 (0.00)	5,559.46 (0.45)	4,574.92 (0.40)	23.25 (0.45)	0.35 (0.48)	1.84 (1.63)	1.84 (1.63)	4.02 (1.35)	0.00 (0.00)
13	Katihar	NICL	8396 (0.69)	0 (0.00)	8,396.69 (0.68)	7,278.66 (0.63)	33.96 (0.65)	0.06 (0.08)	1.86 (1.65)	1.86 (1.65)	4.23 (1.42)	0.01 (0.02)

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)					Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	
14	Lakhisarai	NICL	34296 (2.82)	0 (0.00)	34,298.82 (2.79)	36,514.52 (3.17)	167.74 (3.23)	1.95 (2.67)	0.00 (0.00)	0.00 (0.00)	1.95 (0.65)	0.00 (0.00)
15	Madhepura	NICL	5890 (0.49)	0 (0.00)	5,890.49 (0.48)	4,386.46 (0.38)	20.62 (0.40)	0.31 (0.42)	0.14 (0.12)	0.14 (0.12)	0.58 (0.19)	0.00 (0.00)
16	Madhubani	NICL	19533 (1.61)	0 (0.00)	19,534.61 (1.59)	15,163.34 (1.32)	66.77 (1.29)	1.01 (1.39)	2.31 (2.06)	2.31 (2.06)	5.64 (1.89)	0.62 (1.05)
17	Munger	NICL	29133 (2.40)	0 (0.00)	29,135.40 (2.37)	23,832.43 (2.07)	109.55 (2.11)	1.48 (2.03)	0.01 (0.01)	0.01 (0.01)	1.50 (0.50)	0.15 (0.26)
18	Muzaffarpur	NICL	62246 (5.13)	0 (0.00)	62,251.13 (5.07)	49,763.67 (4.32)	252.69 (4.87)	3.90 (5.35)	2.44 (2.17)	2.44 (2.17)	8.77 (2.94)	2.38 (4.04)
19	Nalanda	NICL	44105 (3.63)	0 (0.00)	44,108.63 (3.59)	46,552.61 (4.04)	136.77 (2.63)	2.02 (2.78)	0.04 (0.03)	0.04 (0.03)	2.10 (0.70)	0.00 (0.00)
20	Navada	NICL	33015 (2.72)	0 (0.00)	33,017.72 (2.69)	31,273.43 (2.71)	152.45 (2.94)	2.29 (3.14)	0.03 (0.03)	0.03 (0.03)	2.35 (0.79)	0.01 (0.01)
21	Patna	NICL	58231 (4.80)	0 (0.00)	58,235.80 (4.74)	49,510.06 (4.29)	215.44 (4.15)	3.23 (4.44)	0.34 (0.30)	0.34 (0.30)	3.91 (1.31)	2.33 (3.96)
22	Rohtas	NICL	40621 (3.34)	0 (0.00)	40,624.34 (3.31)	47,508.59 (4.12)	237.54 (4.57)	2.11 (2.90)	0.00 (0.00)	0.00 (0.00)	2.11 (0.71)	0.81 (1.37)
23	Saharsa	NICL	7296 (0.60)	0 (0.00)	7,296.60 (0.59)	6,137.65 (0.53)	25.71 (0.49)	0.39 (0.53)	0.83 (0.74)	0.83 (0.74)	2.04 (0.68)	1.61 (2.73)
24	Samastipur	NICL	122326 (10.07)	0 (0.00)	1,22,336.07 (9.96)	80,310.61 (6.97)	412.50 (7.94)	6.24 (8.57)	1.09 (0.97)	1.09 (0.97)	8.42 (2.82)	1.27 (2.16)
25	Saran	NICL	19054 (1.57)	0 (0.00)	19,055.57 (1.55)	10,274.06 (0.89)	61.52 (1.18)	0.92 (1.27)	0.14 (0.12)	0.14 (0.12)	1.19 (0.40)	0.00 (0.00)
26	Sheikhpura	NICL	21141 (1.74)	0 (0.00)	21,142.74 (1.72)	17,463.53 (1.51)	80.11 (1.54)	1.20 (1.65)	1.55 (1.37)	1.55 (1.37)	4.29 (1.44)	6.18 (10.50)
27	Sitamarhi	NICL	11172 (0.92)	0 (0.00)	11,172.92 (0.91)	8,717.67 (0.76)	38.19 (0.74)	0.59 (0.81)	1.44 (1.28)	1.44 (1.28)	3.47 (1.16)	0.28 (0.48)



Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)				Claims (in Rs. Cr.)	
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share		Total
28	Siwan	NICL	8452 (0.70)	0 (0.00)	8,452.70 (0.69)	6,473.98 (0.56)	29.98 (0.58)	0.45 (0.62)	0.14 (0.13)	0.14 (0.13)	0.73 (0.25)	0.34 (0.58)
29	Supaul	NICL	12074 (0.99)	0 (0.00)	12,074.99 (0.98)	10,508.97 (0.91)	45.74 (0.88)	0.41 (0.56)	0.00 (0.00)	0.00 (0.00)	0.41 (0.14)	2.28 (3.87)
30	Vaishali	NICL	15284 (1.26)	0 (0.00)	15,285.26 (1.24)	10,487.82 (0.91)	70.29 (1.35)	1.06 (1.45)	0.60 (0.53)	0.60 (0.53)	2.25 (0.76)	0.08 (0.13)
31	West Champaran	NICL	27411 (2.26)	0 (0.00)	27,413.26 (2.23)	21,561.72 (1.87)	95.35 (1.84)	1.41 (1.94)	2.46 (2.18)	2.46 (2.18)	6.33 (2.12)	3.01 (5.11)
32	Araria	UIIC	11305 (0.93)	5 (0.04)	11,310.93 (0.92)	12,088.92 (1.05)	63.73 (1.23)	0.96 (1.32)	2.39 (2.13)	2.39 (2.13)	5.75 (1.93)	0.20 (0.33)
33	Banka	UIIC	21972 (1.81)	2 (0.01)	21,975.81 (1.79)	18,591.77 (1.61)	79.88 (1.54)	1.20 (1.64)	1.87 (1.66)	1.87 (1.66)	4.93 (1.65)	0.10 (0.16)
34	Buxar	UIIC	31576 (2.60)	1 (0.01)	31,579.60 (2.57)	39,104.59 (3.39)	149.09 (2.87)	2.24 (3.08)	2.97 (2.64)	2.97 (2.64)	8.18 (2.74)	0.00 (0.00)
35	East Champaran	UIIC	57953 (4.77)	13340 (99.76)	71,297.77 (5.81)	76,221.97 (6.61)	255.95 (4.93)	4.61 (6.33)	21.24 (18.87)	21.24 (18.87)	47.08 (15.78)	20.26 (34.42)
36	Jamui	UIIC	61537 (5.07)	0 (0.00)	61,542.07 (5.01)	60,397.18 (5.24)	277.45 (5.34)	4.16 (5.71)	21.72 (19.30)	21.72 (19.30)	47.61 (15.95)	0.07 (0.12)
37	Poorniya	UIIC	22758 (1.87)	2 (0.01)	22,761.87 (1.85)	16,093.54 (1.40)	87.60 (1.69)	1.31 (1.80)	3.67 (3.26)	3.67 (3.26)	8.64 (2.90)	0.05 (0.08)
38	Shivahar	UIIC	3357 (0.28)	21 (0.16)	3,378.28 (0.28)	3,241.68 (0.28)	14.03 (0.27)	0.21 (0.29)	1.09 (0.96)	1.09 (0.96)	2.39 (0.80)	0.39 (0.66)
<b>Total</b>			1214382 (100.00)	13372 (100.00)	12,27,854.00 (100.00)	11,52,954.08 (100.00)	5,193.82 (100.00)	72.84 (100.00)	112.57 (100.00)	112.57 (100.00)	298.43 (100.00)	58.85 (100.00)

Source: State AERCs and Company Data

Table B.5: District-wise implementation in Assam (Rabi 2016-17)

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)				
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total
1	Baksa	NICL	157 (1.85)	0 (0.00)	157 (1.84)	102.49 (2.38)	0.70 (2.31)	0.02 (2.39)	0.02 (3.61)	0.02 (3.61)	0.05 (3.00)
2	Borpeta	NICL	306 (3.60)	0 (0.00)	306 (3.59)	274.00 (6.35)	1.69 (5.61)	0.04 (4.07)	0.01 (2.24)	0.01 (2.24)	0.05 (3.15)
3	Bongaigaon	NICL	617 (7.27)	0 (0.00)	617 (7.25)	272.94 (6.33)	1.95 (6.47)	0.05 (6.33)	0.02 (4.41)	0.02 (4.41)	0.09 (5.36)
4	Cachar	NICL	245 (2.89)	0 (0.00)	245 (2.88)	156.85 (3.64)	1.23 (4.08)	0.04 (4.57)	0.05 (12.27)	0.05 (12.27)	0.15 (8.43)
5	Chirang	NICL	444 (5.23)	0 (0.00)	444 (5.21)	256.46 (5.95)	2.09 (6.95)	0.07 (8.21)	0.03 (6.16)	0.03 (6.16)	0.12 (7.18)
6	Darrang	NICL	179 (2.11)	0 (0.00)	179 (2.10)	83.51 (1.94)	0.60 (1.98)	0.02 (2.02)	0.01 (2.06)	0.01 (2.06)	0.04 (2.04)
7	Dhemaji	NICL	320 (3.77)	0 (0.00)	320 (3.76)	201.27 (4.67)	1.00 (3.32)	0.02 (2.23)	0.02 (4.66)	0.02 (4.66)	0.06 (3.45)
8	Dhubri	NICL	1358 (16.00)	0 (0.00)	1358 (15.95)	668.98 (15.51)	5.03 (16.72)	0.15 (17.74)	0.05 (11.87)	0.05 (11.87)	0.26 (14.79)
9	Dibrugarh	NICL	74 (0.87)	0 (0.00)	74 (0.87)	37.60 (0.87)	0.12 (0.40)	0.00 (0.21)	0.00 (0.10)	0.00 (0.10)	0.00 (0.15)
10	Goalpara	NICL	489 (5.76)	27 (100.00)	516 (6.06)	111.61 (2.59)	1.01 (3.36)	0.04 (4.53)	0.00 (0.71)	0.00 (0.71)	0.05 (2.61)
11	Golaghat	NICL	143 (1.68)	0 (0.00)	143 (1.68)	67.68 (1.57)	0.45 (1.49)	0.01 (1.73)	0.00 (1.09)	0.00 (1.09)	0.02 (1.41)
12	Hailakandi	NICL	78 (0.92)	0 (0.00)	78 (0.92)	32.50 (0.75)	0.24 (0.81)	0.00 (0.42)	0.00 (0.00)	0.00 (0.00)	0.00 (0.21)
13	Jorhat	NICL	135 (1.59)	0 (0.00)	135 (1.59)	28.85 (0.67)	0.24 (0.81)	0.01 (1.25)	0.00 (0.22)	0.00 (0.22)	0.01 (0.73)
14	Kamrup Metro	NICL	65 (0.77)	0 (0.00)	65 (0.76)	35.37 (0.82)	0.27 (0.91)	0.01 (1.31)	0.01 (2.71)	0.01 (2.71)	0.03 (2.01)





Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)				
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total
15	Kamrup Rural	NICL	220 (2.59)	0 (0.00)	220 (2.58)	174.70 (4.05)	1.03 (3.42)	0.03 (3.79)	0.00 (0.44)	0.00 (0.44)	0.04 (2.11)
16	Karbi-Anglong	NICL	7 (0.08)	0 (0.00)	7 (0.08)	21.50 (0.50)	0.15 (0.49)	0.00 (0.48)	0.00 (0.41)	0.00 (0.41)	0.01 (0.45)
17	Karimjang	NICL	224 (2.64)	0 (0.00)	224 (2.63)	45.08 (1.05)	0.50 (1.67)	0.02 (2.61)	0.00 (0.66)	0.00 (0.66)	0.03 (1.63)
18	Kokrajhar	NICL	545 (6.42)	0 (0.00)	545 (6.40)	132.63 (3.08)	1.25 (4.13)	0.05 (5.67)	0.01 (1.89)	0.01 (1.89)	0.07 (3.77)
19	Lakhimpur	NICL	392 (4.62)	0 (0.00)	392 (4.60)	109.59 (2.54)	1.02 (3.39)	0.04 (4.65)	0.02 (4.44)	0.02 (4.44)	0.08 (4.54)
20	Morigaon	NICL	943 (11.11)	0 (0.00)	943 (11.07)	683.59 (15.85)	4.09 (13.58)	0.08 (8.95)	0.15 (35.00)	0.15 (35.00)	0.38 (22.02)
21	Nagaon	NICL	829 (9.77)	0 (0.00)	829 (9.73)	451.66 (10.47)	2.68 (8.88)	0.05 (5.65)	0.00 (0.20)	0.00 (0.20)	0.05 (2.92)
22	Nalbari	NICL	112 (1.32)	0 (0.00)	112 (1.32)	25.95 (0.60)	0.14 (0.45)	0.00 (0.46)	0.00 (0.30)	0.00 (0.30)	0.01 (0.38)
23	Sibsagar	NICL	23 (0.27)	0 (0.00)	23 (0.27)	24.30 (0.56)	0.12 (0.39)	0.00 (0.41)	0.00 (0.41)	0.00 (0.41)	0.01 (0.41)
24	Sonitpur	NICL	478 (5.63)	0 (0.00)	478 (5.61)	272.70 (6.32)	2.13 (7.06)	0.07 (8.21)	0.01 (2.62)	0.01 (2.62)	0.09 (5.40)
25	Tinsukia	NICL	27 (0.32)	0 (0.00)	27 (0.32)	20.30 (0.47)	0.12 (0.39)	0.00 (0.49)	0.00 (0.92)	0.00 (0.92)	0.01 (0.71)
26	Udalguri	NICL	79 (0.93)	0 (0.00)	79 (0.93)	20.83 (0.48)	0.28 (0.92)	0.01 (1.61)	0.00 (0.58)	0.00 (0.58)	0.02 (1.10)
Total			8489 (100.00)	27 (100.00)	8516 (100.00)	4,312.95 (100.00)	30.12 (100.00)	0.86 (100.00)	0.43 (100.00)	0.43 (100.00)	1.73 (100.00)

Source: State AERCs and Company Data

Table B.6: District-wise implementation in West Bengal (Kharif 2016)

Sr. No.	District	Insuring Agency	Farmers			Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			
1	Hooghly	AIC	158712 (9.27)	58591 (4.36)	217303 (7.11)	97,133.12 (6.47)	418.46 (5.36)	8.37 (6.32)	6.21 (9.76)	6.21 (9.76)	20.79 (8.00)	6345 (12.67)	12.22 (11.41)
2	Birbhum	Future General	51151 (2.99)	77471 (5.77)	128622 (4.21)	74,748.37 (4.98)	457.83 (5.86)	5.17 (3.90)	0.00 (0.00)	0.00 (0.00)	5.17 (1.99)	797 (1.59)	2.83 (2.64)
3	Murshidabad	Cholamandalam	61339 (3.58)	65527 (4.88)	126866 (4.15)	67,992.16 (4.53)	413.29 (5.29)	6.19 (4.67)	0.00 (0.00)	0.00 (0.00)	6.19 (2.38)	419 (0.84)	1.38 (1.28)
4	Purulia	AIC	35298 (2.06)	100004 (7.45)	135302 (4.43)	90,258.40 (6.01)	313.29 (4.01)	6.27 (4.73)	4.70 (7.38)	4.70 (7.38)	15.66 (6.03)	568 (1.13)	1.32 (1.23)
5	Darjeeling	AIC	2187 (0.13)	599 (0.04)	2786 (0.09)	1,267.07 (0.08)	5.89 (0.08)	0.12 (0.09)	0.01 (0.02)	0.01 (0.02)	0.15 (0.06)	144 (0.29)	0.00 (0.00)
6	Jalpaiguri & Alipurdwar	Cholamandalam	25186 (1.47)	20051 (1.49)	45237 (1.48)	24,545.78 (1.63)	131.31 (1.68)	2.55 (1.92)	1.20 (1.89)	1.20 (1.89)	4.96 (1.91)	651 (1.30)	1.40 (1.31)
7	Paschim Midnapore	Cholamandalam	271727 (15.87)	101377 (7.55)	373104 (12.21)	1,70,889.84 (11.38)	939.91 (12.03)	18.80 (14.19)	8.55 (13.44)	8.55 (13.44)	35.90 (13.82)	5037 (10.06)	12.71 (11.86)
8	South 24 Parganas	Future General	44841 (2.62)	190705 (14.21)	235546 (7.71)	1,07,112.86 (7.13)	723.01 (9.26)	14.32 (10.80)	0.00 (0.00)	0.00 (0.00)	14.32 (5.51)	1437 (2.87)	4.43 (4.13)
9	North 24 Parganas	Cholamandalam	68962 (4.03)	122022 (9.09)	190984 (6.25)	87,584.53 (5.83)	460.51 (5.90)	7.52 (5.67)	0.00 (0.00)	0.00 (0.00)	7.52 (2.89)	10809 (21.59)	26.05 (24.31)
10	Bankura	Cholamandalam	125903 (7.35)	15832 (1.18)	141735 (4.64)	1,13,204.27 (7.54)	537.72 (6.88)	4.84 (3.65)	0.00 (0.00)	0.00 (0.00)	4.84 (1.86)	553 (1.10)	2.09 (1.95)
11	Burdwan	AIC	251220 (14.67)	107975 (8.04)	359195 (11.76)	2,51,839.35 (16.77)	1,206.47 (15.45)	24.85 (18.75)	5.67 (8.91)	5.67 (8.91)	36.20 (13.93)	2586 (5.17)	8.65 (8.07)
12	Coochbehar	Future General	43042 (2.51)	13437 (1.00)	56479 (1.85)	32,056.42 (2.13)	140.02 (1.79)	1.65 (1.24)	0.00 (0.00)	0.00 (0.00)	1.65 (0.63)	378 (0.76)	0.93 (0.87)



Sr. No.	District	Insuring Agency	Farmers			Premium (in Rs. Cr.)					Bene- ficiary Farm- ers	Claims (in Rs. Cr.)	
			Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farm- ers' Share	Central Share	State Share			Total
13	Dakshin Dinajpur	Cholamandalam	37763 (2.21)	7289 (0.54)	45052 (1.47)	32,535.54 (2.17)	178.75 (2.29)	2.67 (2.01)	0.00 (0.00)	0.00 (0.00)	2.67 (1.03)	81 (0.16)	0.32 (0.30)
14	Purba Midnapore	AIC	307303 (17.94)	268308 (19.99)	575611 (18.84)	1,57,579.23 (10.49)	866.69 (11.10)	17.33 (13.08)	30.33 (47.66)	30.33 (47.66)	78.00 (30.02)	17786 (35.53)	26.82 (25.03)
15	Howrah	Cholamandalam	33995 (1.98)	50803 (3.78)	84798 (2.78)	26,621.60 (1.77)	199.35 (2.55)	3.98 (3.00)	6.95 (10.91)	6.95 (10.91)	17.87 (6.88)	2196 (4.39)	5.16 (4.81)
16	Maldah	Cholamandalam	33122 (1.93)	6830 (0.51)	39952 (1.31)	33,074.76 (2.20)	124.33 (1.59)	1.54 (1.16)	0.00 (0.00)	0.00 (0.00)	1.54 (0.59)	92 (0.18)	0.28 (0.26)
17	Nadia	Future General	128581 (7.51)	128308 (9.56)	256889 (8.41)	1,06,197.10 (7.07)	544.25 (6.97)	4.08 (3.08)	0.01 (0.01)	0.01 (0.01)	4.10 (1.58)	103 (0.21)	0.24 (0.23)
18	Uttar Dinajpur	Cholamandalam	32266 (1.88)	7283 (0.54)	39549 (1.29)	27,456.27 (1.83)	150.11 (1.92)	2.27 (1.72)	0.00 (0.00)	0.00 (0.00)	2.27 (0.88)	83 (0.17)	0.31 (0.29)
	Total		1712598 (100.00)	1342412 (100.00)	3055010 (100.00)	15,02,096.69 (100.00)	7,811.18 (100.00)	132.51 (100.00)	63.64 (100.00)	63.64 (100.00)	259.80 (100.00)	50065 (100.00)	107.15 (100.00)

Source: State AERCs and Company Data

Table B.7: District-wise implementation in West Bengal (Rabi 2016-17)

Sr. No.	District	Insuring Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	Bene-ficiary Farmers	Claims (in Rs. Cr.)
1	Hooghly	UIC	147014 (13.68)	0 (0.00)	147014 (13.61)	40,202.12 (7.54)	491.52 (10.84)	23.01 (19.89)	30.57 (17.27)	30.57 (17.27)	84.16 (17.91)	33578 (12.81)	19.38 (18.10)
2	Birbhum	UIC	46390 (4.32)	0 (0.00)	46390 (4.30)	33,195.60 (6.23)	210.44 (4.64)	3.24 (2.80)	12.88 (7.27)	12.88 (7.27)	28.99 (6.17)	20783 (7.93)	12.99 (12.13)
3	Murshidabad	UIC	32536 (3.03)	0 (0.00)	32536 (3.01)	26,246.44 (4.93)	216.49 (4.77)	3.27 (2.82)	8.51 (4.80)	8.51 (4.80)	20.28 (4.32)	20091 (7.66)	12.52 (11.70)
4	Purulia	UIC	751 (0.07)	45 (0.87)	796 (0.07)	993.62 (0.19)	8.03 (0.18)	0.12 (0.10)	0.68 (0.38)	0.68 (0.38)	1.47 (0.31)	2 (0.00)	0.00 (0.00)
5	Darjeeling	UIC	329 (0.03)	629 (12.15)	958 (0.09)	307.64 (0.06)	2.58 (0.06)	0.07 (0.06)	0.10 (0.06)	0.10 (0.06)	0.27 (0.06)	76 (0.03)	0.02 (0.02)
6	Jalpaiguri & Alipurdwar	UIC	12072 (1.12)	1276 (24.65)	13348 (1.24)	7,186.13 (1.35)	110.74 (2.44)	5.22 (4.51)	2.64 (1.49)	2.64 (1.49)	10.50 (2.24)	93 (0.04)	0.07 (0.07)
7	Paschim Midnapore	UIC	197261 (18.35)	1549 (29.93)	198810 (18.41)	64,637.58 (12.13)	678.71 (14.97)	20.08 (17.36)	21.50 (12.14)	21.50 (12.14)	63.09 (13.43)	9503 (3.62)	3.04 (2.84)
8	South 24 Parganas	UIC	13528 (1.26)	0 (0.00)	13528 (1.25)	9,285.19 (1.74)	89.37 (1.97)	1.35 (1.16)	3.51 (1.98)	3.51 (1.98)	8.37 (1.78)	3520 (1.34)	2.18 (2.03)
9	North 24 Parganas	ICICI Lombard	41922 (3.90)	1317 (25.44)	43239 (4.00)	18,551.22 (3.48)	152.72 (3.37)	2.30 (1.99)	4.03 (2.28)	4.03 (2.28)	10.36 (2.21)	39719 (15.15)	9.52 (8.89)
10	Bankura	ICICI Lombard	106185 (9.88)	0 (0.00)	106185 (9.83)	67,654.03 (12.69)	619.85 (13.67)	14.32 (12.38)	31.00 (17.51)	31.00 (17.51)	76.33 (16.25)	18551 (7.07)	13.33 (12.45)
11	Burdwan	ICICI Lombard	225146 (20.95)	60 (1.16)	225206 (20.85)	1,39,944.64 (26.26)	1,056.31 (23.29)	23.34 (20.18)	27.26 (15.39)	27.26 (15.39)	77.85 (16.57)	66526 (25.37)	23.00 (21.48)
12	Coochbehar	ICICI Lombard	29114 (2.71)	0 (0.00)	29114 (2.70)	12,461.14 (2.34)	156.08 (3.44)	7.58 (6.55)	4.11 (2.32)	4.11 (2.32)	15.80 (3.36)	2856 (1.09)	1.55 (1.45)



Sr. No.	District	Insuring Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	Bene-ficiary Farmers	Claims (in Rs. Cr.)
13	Dakshin Dinajpur	ICICI Lombard	6753 (0.63)	50 (0.97)	6803 (0.63)	6,783.16 (1.27)	43.80 (0.97)	0.70 (0.61)	2.02 (1.14)	2.02 (1.14)	4.74 (1.01)	981 (0.37)	0.68 (0.64)
14	Purba Midnapore	ICICI Lombard	158095 (14.71)	20 (0.39)	158115 (14.64)	54,200.50 (10.17)	372.21 (8.21)	5.59 (4.83)	10.23 (5.78)	10.23 (5.78)	26.05 (5.55)	43371 (16.54)	7.14 (6.67)
15	Howrah	ICICI Lombard	10051 (0.94)	71 (1.37)	10122 (0.94)	1,808.31 (0.34)	22.68 (0.50)	0.75 (0.65)	0.93 (0.53)	0.93 (0.53)	2.62 (0.56)	937 (0.36)	0.24 (0.23)
16	Maldah	ICICI Lombard	9752 (0.91)	0 (0.00)	9752 (0.90)	5,607.21 (1.05)	37.49 (0.83)	0.64 (0.56)	1.03 (0.58)	1.03 (0.58)	2.71 (0.58)	172 (0.07)	0.05 (0.04)
17	Nadia	ICICI Lombard	33704 (3.14)	109 (2.11)	33813 (3.13)	40,338.00 (7.57)	240.14 (5.30)	3.62 (3.13)	14.38 (8.12)	14.38 (8.12)	32.38 (6.89)	365 (0.14)	0.35 (0.33)
18	Uttar Dinajpur	ICICI Lombard	4152 (0.39)	50 (0.97)	4202 (0.39)	3,518.75 (0.66)	25.60 (0.56)	0.46 (0.40)	1.70 (0.96)	1.70 (0.96)	3.86 (0.82)	1084 (0.41)	1.00 (0.93)
<b>Total</b>			1074755 (100.00)	5176 (100.00)	1079931 (100.00)	5,32,921.29 (100.00)	4,534.75 (100.00)	115.65 (100.00)	177.09 (100.00)	177.09 (100.00)	469.82 (100.00)	262208 (100.00)	107.06 (100.00)

Source: State AERCs and Company Data

Table B.8: District-wise implementation in Himachal Pradesh (Kharif 2016)

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)					Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	
1	Bilaspur	IFFCO-TOKIO	11075 (10.17)	279 (14.45)	11354 (10.24)	3,620.83 (10.22)	25.43 (10.10)	0.51 (19.69)	0.19 (0.19)	0.19 (0.19)	0.88 (29.78)	0.00 (0.00)
2	Chamba	AIC	5194 (4.77)	5 (0.26)	5199 (4.69)	1,200.77 (3.39)	8.42 (3.35)	0.12 (4.84)	NA	NA	0.12 (4.23)	0.32 (16.55)
3	Hamirpur	AIC	17689 (16.24)	303 (15.69)	17992 (16.23)	5,736.92 (16.20)	40.19 (15.97)	0.42 (16.29)	NA	NA	0.42 (14.25)	NA
4	Kangra	AIC	40727 (37.38)	402 (20.82)	41129 (37.09)	14,315.95 (40.42)	102.62 (40.78)	0.82 (31.79)	NA	NA	0.82 (27.80)	1.03 (53.67)
5	Kullu	IFFCO-TOKIO	0 (0.00)	7 (0.36)	7 (0.01)	2.94 (0.01)	0.02 (0.01)	0.00 (0.01)	NA	NA	0.00 (0.01)	NA
6	Mandi	IFFCO-TOKIO	7337 (6.73)	273 (14.14)	7610 (6.86)	2,101.13 (5.93)	15.09 (6.00)	0.24 (9.44)	NA	NA	0.24 (8.25)	NA
7	Shimla	IFFCO-TOKIO	412 (0.38)	178 (9.22)	590 (0.53)	123.31 (0.35)	0.86 (0.34)	0.01 (0.33)	NA	NA	0.01 (0.29)	NA
8	Sirmour	IFFCO-TOKIO	4709 (4.32)	28 (1.45)	4737 (4.27)	1,789.59 (5.05)	13.08 (5.20)	0.07 (2.53)	NA	NA	0.07 (2.21)	NA
9	Solan	IFFCO-TOKIO	9631 (8.84)	252 (13.05)	9883 (8.91)	3,098.42 (8.75)	21.78 (8.66)	0.20 (7.59)	NA	NA	0.20 (6.64)	0.57 (29.78)
10	Una	AIC	12173 (11.17)	204 (10.56)	12377 (11.16)	3,427.84 (9.68)	24.14 (9.59)	0.19 (7.48)	NA	NA	0.19 (6.54)	NA
<b>Total</b>			108947 (100.00)	1931 (100.00)	110878 (100.00)	35,417.70 (100.00)	251.63 (100.00)	2.58 (100.00)	NA	NA	2.95 (100.00)	1.93 (100.00)

Source: State AERCs and Company Data



**Table B.9: District-wise implementation in Himachal Pradesh (Rabi 2016-17)**

Sr. No.	District	Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	Bene-ficiary Farmers	Claims (in Rs. Cr.)
1	Bilaspur	OIC	9101 (9.86)	11717 (20.42)	20818 (13.91)	6548.224 (13.10)	19.64 (13.11)	0.29 (13.13)	1.38 (26.85)	1.38 (26.85)	3.04 (26.62)	4313 (97.97)	1.52 (99.35)
2	Chamba	AIC	3549 (3.84)	24 (0.04)	3573 (2.39)	958.2978 (1.92)	2.87 (1.92)	0.04 (1.92)	0.04 (0.84)	0.04 (0.84)	0.13 (1.13)	NA	NA
3	Hamirpur	AIC	17859 (19.35)	7035 (12.26)	24894 (16.63)	8472.8163 (16.95)	25.42 (16.96)	0.38 (16.98)	1.37 (26.80)	1.37 (26.80)	3.13 (27.33)	NA	NA
4	Kangra	AIC	36017 (39.02)	1351 (2.35)	37368 (24.96)	12932.6698 (25.87)	38.80 (25.88)	0.58 (25.92)	0.29 (5.68)	0.29 (5.68)	0.12 (1.02)	NA	NA
5	Kinnaur	OIC	0 (0.00)	121 (0.21)	121 (0.08)	37.12 (0.07)	0.10 (0.07)	0.00 (0.05)	0.00 (0.00)	0.00 (0.00)	0.00 (0.01)	NA	NA
6	Kullu	OIC	0 (0.00)	185 (0.32)	185 (0.12)	80.163 (0.16)	0.24 (0.16)	0.00 (0.02)	0.00 (0.03)	0.00 (0.03)	0.00 (0.03)	NA	NA
7	Mandi	OIC	9099 (9.86)	34871 (60.77)	43970 (29.37)	12032.805 (24.07)	36.03 (24.04)	0.54 (24.07)	1.21 (23.62)	1.21 (23.62)	2.96 (25.87)	89 (2.02)	0.01 (0.65)
8	Shimla	OIC	258 (0.28)	176 (0.31)	434 (0.29)	96.42 (0.19)	0.29 (0.19)	0.00 (0.20)	0.01 (0.11)	0.01 (0.11)	0.02 (0.14)	NA	NA
9	Sirmour	OIC	2250 (2.44)	697 (1.21)	2947 (1.97)	1756.68 (3.51)	5.27 (3.52)	0.08 (3.52)	0.25 (4.86)	0.25 (4.86)	0.58 (5.04)	NA	NA
10	Solan	OIC	1430 (1.55)	497 (0.87)	1927 (1.29)	1096.13 (2.19)	3.26 (2.17)	0.05 (2.20)	0.06 (1.20)	0.06 (1.20)	0.17 (1.51)	NA	NA
11	Una	AIC	12740 (13.80)	710 (1.24)	13450 (8.99)	5986.7188 (11.97)	17.96 (11.98)	0.27 (12.00)	0.51 (10.00)	0.51 (10.00)	1.29 (11.30)	NA	NA
<b>Total</b>			92303 (100.00)	57384 (100.00)	149687 (100.00)	49998.04 (100.00)	149.89 (100.00)	2.25 (100.00)	5.12 (100.00)	5.12 (100.00)	11.44 (100.00)	4402 (100)	1.53 (100.00)

Source: State AERCs and Company Data

Table B.10: District-wise implementation in Gujarat (Kharif 2016) \*\*

Sr. No.	District	Agency	Loanee	Non-Loanee	Farmers				Premium (in Rs. Cr.)				Total	Beneficiary Farmers	Claims (in Rs. Cr.)
					Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total					
1	Anand	AIC	NA	NA	6216 (1.50)	9,250.41 (1.35)	68.87 (2.31)	1.12 (1.89)	0.13 (0.03)	0.13 (0.04)	1.37 (0.17)	66 (0.04)	0.02 (0.01)		
2	Arvalli	AIC	NA	NA	20324 (4.90)	21,398.45 (3.12)	113.36 (3.80)	2.27 (3.84)	3.79 (0.95)	1.78 (0.50)	7.83 (0.96)	2,093 (1.31)	3.67 (0.83)		
3	Bhavnagar	AIC	NA	NA	57351 (13.82)	1,14,236.31 (16.64)	575.76 (19.29)	11.52 (19.50)	52.73 (13.29)	41.79 (11.67)	106.04 (13.03)	0.00 (0.00)	0.00 (0.00)		
4	Chotaudepur	AIC	NA	NA	3173 (0.76)	5,510.24 (0.80)	41.98 (1.41)	0.79 (1.34)	0.58 (0.15)	0.00 (0.00)	1.37 (0.17)	0.00 (0.00)	0.00 (0.00)		
5	Gandhinagar	AIC	NA	NA	4429 (1.07)	6,455.06 (0.94)	41.13 (1.38)	0.82 (1.39)	0.81 (0.20)	0.01 (0.00)	1.64 (0.20)	0.00 (0.00)	0.00 (0.00)		
6	Mahisagar	AIC	NA	NA	16808 (4.05)	12,642.73 (1.84)	43.73 (1.46)	0.69 (1.17)	0.30 (0.07)	0.17 (0.05)	1.16 (0.14)	22 (0.01)	0.01 (0.00)		
7	Panchmahals	AIC	NA	NA	20866 (5.03)	14,665.30 (2.14)	59.78 (2.00)	1.03 (1.74)	1.15 (0.29)	0.69 (0.19)	2.87 (0.35)	10 (0.01)	0.00 (0.00)		
8	Patan	AIC	NA	NA	20506 (4.94)	48,406.47 (7.05)	94.75 (3.17)	1.90 (3.21)	6.89 (1.74)	6.17 (1.72)	14.95 (1.84)	0.00 (0.00)	0.00 (0.00)		
9	Rajkot	AIC	NA	NA	226748 (54.64)	4,12,597.92 (60.08)	1,719.45 (57.60)	34.39 (58.25)	310.52 (78.28)	291.56 (81.42)	636.47 (78.21)	1,47,156 (91.81)	410.79 (93.21)		
10	Sabarkantha	AIC	NA	NA	38554 (9.29)	41,527.93 (6.05)	226.33 (7.58)	4.53 (7.67)	19.79 (4.99)	15.79 (4.41)	40.10 (4.93)	10,937 (6.82)	26.22 (5.95)		
11	Surat	AIC	NA	NA	4 (0.00)	11.20 (0.00)	0.05 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)		
Total					414979 (100.00)	6,86,702.02 (100.00)	2,985.18 (100.00)	59.04 (100.00)	396.67 (100.00)	358.09 (100.00)	813.80 (100.00)	1,60,284 (100.00)	440.71 (100.00)		

Source: State AERCs and Company Data

\*\* This is based on data received from state agricultural statistics till December, 2017 and hence is not updated for entire Kharif period





**Table B.11: District-wise implementation in Gujarat (Rabi 2016-17)**

Sr. No.	District	Farmers				Premium (in Rs. Cr.)				Total	Beneficiary Farmers	Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share				State Share
1	Ahmedabad	NA	NA	NA	1759 (1.33)	5,815.74 (2.11)	21.67 (2.02)	NA	NA	NA	1.13 (2.05)	NA	NA
2	Amreli	NA	NA	NA	9676 (7.29)	24,069.83 (8.75)	92.54 (8.61)	NA	NA	NA	5.41 (9.75)	NA	NA
3	Aravali	NA	NA	NA	4357 (3.28)	7,251.52 (2.64)	40.84 (3.80)	NA	NA	NA	2.62 (4.72)	NA	NA
4	Anand	NA	NA	NA	603 (0.45)	1,938.25 (0.70)	7.20 (0.67)	NA	NA	NA	0.36 (0.66)	NA	NA
5	Kutchh	NA	NA	NA	3647 (2.75)	8,662.86 (3.15)	44.45 (4.13)	NA	NA	NA	2.16 (3.90)	NA	NA
6	Kheda	NA	NA	NA	1753 (1.32)	2,642.34 (0.96)	22.86 (2.13)	NA	NA	NA	1.79 (3.24)	NA	NA
7	Gandhinagar	NA	NA	NA	3348 (2.52)	4,032.89 (1.47)	25.49 (2.37)	NA	NA	NA	1.17 (2.12)	NA	NA
8	Gir Somnath	NA	NA	NA	3213 (2.42)	5,667.97 (2.06)	24.61 (2.29)	NA	NA	NA	1.13 (2.03)	NA	NA
9	Junagadh	NA	NA	NA	31503 (23.73)	63,784.68 (23.18)	263.96 (24.55)	NA	NA	NA	8.18 (14.76)	NA	NA
10	Jamnagar	NA	NA	NA	12452 (9.38)	30,637.94 (11.14)	107.98 (10.04)	NA	NA	NA	7.98 (14.40)	NA	NA
11	Tapi	NA	NA	NA	1 (0.00)	6.71 (0.00)	0.02 (0.00)	NA	NA	NA	0.00 (0.00)	NA	NA
12	Devbhoomi Dwarka	NA	NA	NA	3849 (2.90)	9,733.27 (3.54)	33.79 (3.14)	NA	NA	NA	0.89 (1.61)	NA	NA
13	Dahod	NA	NA	NA	69 (0.05)	69.66 (0.03)	0.20 (0.02)	NA	NA	NA	0.01 (0.01)	NA	NA
14	Panchmahal	NA	NA	NA	16 (0.01)	30.01 (0.01)	0.09 (0.01)	NA	NA	NA	0.01 (0.01)	NA	NA

Sr. No.	District	Farmers					Premium (in Rs. Cr.)					Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		Beneficiary Farmers
15	Patan	NA	NA	NA	3943 (2.97)	7,450.28 (2.71)	15.59 (1.45)	NA	NA	NA	0.99 (1.78)	NA	NA
16	Porbandar	NA	NA	NA	3950 (2.98)	9,500.43 (3.45)	37.99 (3.53)	NA	NA	NA	2.25 (4.06)	NA	NA
17	Banaskantha	NA	NA	NA	10575 (7.97)	17,724.77 (6.44)	48.99 (4.56)	NA	NA	NA	3.37 (6.09)	NA	NA
18	Botad	NA	NA	NA	4065 (3.06)	8,456.47 (3.07)	37.10 (3.45)	NA	NA	NA	1.25 (2.26)	NA	NA
19	Bharuch	NA	NA	NA	13 (0.01)	60.10 (0.02)	0.19 (0.02)	NA	NA	NA	0.01 (0.02)	NA	NA
20	Bhavnagar	NA	NA	NA	5390 (4.06)	11,174.32 (4.06)	53.04 (4.93)	NA	NA	NA	2.35 (4.23)	NA	NA
21	Mehsana	NA	NA	NA	4690 (3.53)	6,762.39 (2.46)	28.00 (2.60)	NA	NA	NA	1.41 (2.55)	NA	NA
22	Mahisagar	NA	NA	NA	64 (0.05)	94.02 (0.03)	0.35 (0.03)	NA	NA	NA	0.02 (0.04)	NA	NA
23	Morbi	NA	NA	NA	2079 (1.57)	4,741.31 (1.72)	15.56 (1.45)	NA	NA	NA	0.80 (1.44)	NA	NA
24	Rajkot	NA	NA	NA	12639 (9.52)	25,725.44 (9.35)	83.66 (7.78)	NA	NA	NA	4.17 (7.53)	NA	NA
25	Vadodara	NA	NA	NA	117 (0.09)	209.25 (0.08)	0.84 (0.08)	NA	NA	NA	0.02 (0.04)	NA	NA
26	Surat	NA	NA	NA	3 (0.00)	22.73 (0.01)	0.07 (0.01)	NA	NA	NA	0.00 (0.00)	NA	NA
27	Surendranagar	NA	NA	NA	3513 (2.65)	11,225.22 (4.08)	33.22 (3.09)	NA	NA	NA	2.40 (4.33)	NA	NA
28	Sabarkantha	NA	NA	NA	5466 (4.12)	7,649.68 (2.78)	34.82 (3.24)	NA	NA	NA	3.53 (6.38)	NA	NA
<b>29</b>	<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>132753 (100.00)</b>	<b>2,75,140.08 (100.00)</b>	<b>1,075.12 (100.00)</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>55.43 (100.00)</b>	<b>NA</b>	<b>NA</b>

Source: State AERCs and Company Data



**Table B.12: District-wise implementation in Maharashtra (Kharif 2016)**

Sr. No.	District	Farmers			Premium (in Rs. Cr.)				Total	Bene- ficiary Farmers	Claims (in Rs. Cr.)	
		Agency	Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share				Central Share
1	Aurangabad	217182 (5.79)	570798 (7.96)	787180 (7.21)	3,75,384.51 (5.77)	1,099.53 (5.43)	34.91 (6.11)	86.10 (5.11)	86.10 (5.11)	207.11 (5.26)	82976 (3.02)	13.71 (0.73)
2	Jalna	283481 (7.56)	941980 (13.14)	1225461 (11.22)	5,57,634.94 (8.57)	1,504.69 (7.43)	37.51 (6.57)	96.85 (5.75)	96.85 (5.75)	231.21 (5.87)	2462 (0.09)	0.22 (0.01)
3	Beed	211564 (5.64)	1146902 (16.00)	1358466 (12.44)	5,07,296.80 (7.79)	1,588.96 (7.84)	55.46 (9.71)	237.95 (14.12)	237.95 (14.12)	531.37 (13.48)	600249 (21.81)	232.84 (12.32)
4	Latur	34836 (0.93)	1126006 (15.70)	1160842 (10.63)	5,42,947.90 (8.34)	1,629.90 (8.04)	34.10 (5.97)	208.03 (12.35)	208.03 (12.35)	450.16 (11.42)	502996 (18.28)	385.03 (20.37)
5	Osmanabad	374255 (9.98)	798083 (11.13)	1172338 (10.74)	4,61,474.45 (7.09)	1,333.33 (6.58)	27.17 (4.76)	143.98 (8.55)	143.98 (8.55)	315.14 (8.00)	526859 (19.14)	445.38 (23.56)
6	Nanded	205769 (5.49)	555785 (7.75)	761554 (6.97)	3,83,422.70 (5.89)	1,202.12 (5.93)	30.51 (5.34)	135.13 (8.02)	135.13 (8.02)	300.77 (7.63)	450654 (16.38)	506.49 (26.79)
7	Parbhani	185931 (4.96)	460229 (6.42)	646160 (5.92)	4,20,693.36 (6.46)	1,324.92 (6.54)	37.03 (6.48)	82.76 (4.91)	82.76 (4.91)	202.55 (5.14)	122441 (4.45)	50.62 (2.68)
8	Hingoli	113172 (3.02)	221994 (3.10)	335166 (3.07)	1,85,413.27 (2.85)	588.93 (2.91)	14.00 (2.45)	72.08 (4.28)	72.08 (4.28)	158.16 (4.01)	100728 (3.66)	35.84 (1.90)
9	Buldhana	176228 (4.70)	215383 (3.00)	391611 (3.59)	3,21,251.59 (4.94)	1,097.49 (5.42)	28.42 (4.97)	71.98 (4.27)	71.98 (4.27)	172.37 (4.37)	3604 (0.13)	0.44 (0.02)
10	Amravati	155070 (4.13)	123095 (1.72)	278165 (2.55)	2,63,291.69 (4.05)	880.03 (4.34)	24.64 (4.31)	51.69 (3.07)	51.69 (3.07)	128.03 (3.25)	22908 (0.83)	10.41 (0.55)
11	Akola	253826 (6.77)	88802 (1.24)	342628 (3.14)	2,67,946.85 (4.12)	818.03 (4.04)	20.80 (3.64)	117.51 (6.97)	117.51 (6.97)	255.83 (6.49)	4690 (0.17)	2.20 (0.12)
12	Washim	216070 (5.76)	75856 (1.06)	291926 (2.67)	2,30,611.04 (3.54)	771.67 (3.81)	16.77 (2.94)	93.76 (5.56)	93.76 (5.56)	204.29 (5.18)	35711 (1.30)	7.95 (0.42)
13	Yavatmal	226306 (6.03)	171592 (2.39)	397898 (3.64)	3,61,569.70 (5.56)	1,256.10 (6.20)	45.18 (7.91)	58.39 (3.47)	58.39 (3.47)	161.96 (4.11)	60415 (2.20)	35.02 (1.85)

Sr. No.	District	Farmers				Premium (in Rs. Cr.)				Total	Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share			
14	Wardha	86658 (2.31)	6523 (0.09)	93181 (0.85)	1,03,795.14 (1.59)	367.87 (1.82)	14.86 (2.60)	11.98 (0.71)	11.98 (0.71)	38.82 (0.98)	356 (0.01)	0.21 (0.01)
15	Nagpur	64228 (1.71)	5902 (0.08)	70130 (0.64)	86,115.26 (1.32)	315.71 (1.56)	9.38 (1.64)	7.61 (0.45)	7.61 (0.45)	24.59 (0.62)	434 (0.02)	1.05 (0.06)
16	Bhandara	74646 (1.99)	139 (0.00)	74785 (0.68)	75,531.52 (1.16)	294.52 (1.45)	5.89 (1.03)	11.81 (0.70)	11.81 (0.70)	29.51 (0.75)	0 (0.00)	0.00 (0.00)
17	Gondia	39131 (1.04)	134 (0.00)	39265 (0.36)	39,735.26 (0.61)	154.97 (0.76)	2.94 (0.51)	0.27 (0.02)	0.27 (0.02)	2.40 (0.06)	52 (0.00)	0.11 (0.01)
18	Chandrapur	94705 (2.53)	1048 (0.01)	95753 (0.88)	1,32,583.34 (2.04)	495.83 (2.45)	17.04 (2.98)	8.63 (0.51)	8.63 (0.51)	34.31 (0.87)	582 (0.02)	0.44 (0.02)
19	Gadchiroli	22573 (0.60)	839 (0.01)	23412 (0.21)	29,810.88 (0.46)	115.84 (0.57)	2.44 (0.43)	2.75 (0.16)	2.75 (0.16)	7.94 (0.20)	337 (0.01)	0.41 (0.02)
20	Thane	17617 (0.47)	1547 (0.02)	19164 (0.18)	15,828.26 (0.24)	58.12 (0.29)	1.16 (0.20)	0.87 (0.05)	0.87 (0.05)	2.91 (0.07)	0 (0.00)	0.00 (0.00)
22	Palghar	13891 (0.37)	4636 (0.06)	18527 (0.17)	15,749.88 (0.24)	56.24 (0.28)	1.12 (0.20)	0.84 (0.05)	0.84 (0.05)	2.81 (0.07)	1 (0.00)	0.00 (0.00)
23	Raigad	26823 (0.72)	3451 (0.05)	30274 (0.28)	22,164.18 (0.34)	86.44 (0.43)	1.73 (0.30)	1.30 (0.08)	1.30 (0.08)	4.32 (0.11)	82 (0.00)	0.07 (0.00)
24	Ratnagiri	2228 (0.06)	8 (0.00)	2236 (0.02)	1,192.02 (0.02)	4.65 (0.02)	0.09 (0.02)	0.05 (0.00)	0.05 (0.00)	0.19 (0.00)	0 (0.00)	0.00 (0.00)
25	Sindhudurga	204 (0.01)	838 (0.01)	1042 (0.01)	290.77 (0.00)	1.13 (0.01)	0.02 (0.00)	0.02 (0.00)	0.02 (0.00)	0.06 (0.00)	0 (0.00)	0.00 (0.00)
26	Nashik	61452 (1.64)	27916 (0.39)	89368 (0.82)	50,606.21 (0.78)	159.99 (0.79)	4.42 (0.77)	5.09 (0.30)	5.09 (0.30)	14.59 (0.37)	7774 (0.28)	2.63 (0.14)
27	Dhule	63715 (1.70)	6004 (0.08)	69719 (0.64)	75,701.16 (1.16)	262.22 (1.29)	12.48 (2.18)	8.11 (0.48)	8.11 (0.48)	28.71 (0.73)	36239 (1.32)	19.28 (1.02)



Sr. No.	District	Farmers				Premium (in Rs. Cr.)					Total	Bene- ficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			
28	Nandurbar	27160 (0.72)	12099 (0.17)	185545 (1.70)	39259 (0.36)	38,787.85 (0.60)	130.36 (0.64)	5.48 (0.96)	10.61 (0.63)	10.61 (0.63)	26.70 (0.68)	7505 (0.27)	10.04 (0.53)
29	Jalgaon	177386 (4.73)	8159 (0.11)	185545 (1.70)	185545 (1.70)	2,47,123.91 (3.80)	882.55 (4.36)	43.60 (7.63)	16.47 (0.98)	16.47 (0.98)	76.54 (1.94)	9057 (0.33)	4.05 (0.21)
30	Ahmednagar	198906 (5.30)	186521 (2.60)	385427 (3.53)	385427 (3.53)	3,34,985.40 (5.15)	799.77 (3.95)	19.74 (3.46)	63.78 (3.79)	63.78 (3.79)	147.30 (3.74)	88359 (3.21)	61.78 (3.27)
31	Pune	37938 (1.01)	39807 (0.56)	77745 (0.71)	77745 (0.71)	66,571.58 (1.02)	219.89 (1.09)	6.32 (1.11)	8.71 (0.52)	8.71 (0.52)	23.74 (0.60)	18436 (0.67)	6.97 (0.37)
32	Solapur	5263 (0.14)	191737 (2.67)	197000 (1.80)	197000 (1.80)	1,40,673.62 (2.16)	364.92 (1.80)	7.57 (1.33)	25.74 (1.53)	25.74 (1.53)	59.05 (1.50)	58337 (2.12)	56.30 (2.98)
33	Satara	53236 (1.42)	11760 (0.16)	64996 (0.60)	64996 (0.60)	44,718.89 (0.69)	141.39 (0.70)	3.10 (0.54)	6.40 (0.38)	6.40 (0.38)	15.90 (0.40)	5831 (0.21)	0.59 (0.03)
34	Sangli	20364 (0.54)	162915 (2.27)	183279 (1.68)	183279 (1.68)	1,01,931.02 (1.57)	233.95 (1.15)	5.00 (0.88)	37.85 (2.25)	37.85 (2.25)	80.71 (2.05)	1333 (0.05)	0.11 (0.01)
35	Kolhapur	8869 (0.24)	1411 (0.02)	10280 (0.09)	10280 (0.09)	5,420.29 (0.08)	20.60 (0.10)	0.42 (0.07)	0.39 (0.02)	0.39 (0.02)	1.19 (0.03)	600 (0.02)	0.20 (0.01)
<b>Total</b>		3750683 (100.00)	7169899 (100.00)	10919782 (100.00)	10919782 (100.00)	65,08,255.24 (100.00)	20,262.66 (100.00)	571.33 (100.00)	1,684.95 (100.00)	1,684.95 (100.00)	3,941.22 (100.00)	2752008 (100.00)	1,890.40 (100.00)

Source: State AERCs and Company Data

Table B.13: District-wise implementation in Maharashtra (Rabi 2016-17)

Sr. No.	District	Farmers			Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share			
1	Aurangabad	2,909 (1.86)	5,584 (0.79)	8,494 (0.98)	5,878.63 (1.04)	19.04 (1.22)	0.46 (2.58)	NA	NA	1.03 (1.72)	153 (0.45)	0.04 (0.13)
2	Jalna	2,131 (1.36)	1,17,478 (16.52)	1,19,610 (13.79)	66,105.67 (11.71)	173.07 (11.07)	2.60 (14.40)	NA	NA	18.94 (31.45)	0 (0.00)	0.00 (0.00)
3	Beed	3,267 (2.09)	1,54,860 (21.78)	1,58,129 (18.23)	97,913.86 (17.34)	247.73 (15.85)	3.06 (16.98)	NA	NA	3.72 (6.17)	7,353 (21.66)	4.38 (14.96)
4	Latur	2,524 (1.61)	1,76,695 (24.85)	1,79,220 (20.66)	1,14,197.49 (20.23)	283.28 (18.13)	2.01 (11.13)	NA	NA	2.28 (3.78)	3,008 (8.86)	2.28 (7.78)
5	Osmaabad	59,348 (37.97)	1,61,272 (22.68)	2,20,657 (25.44)	92,734.83 (16.43)	246.55 (15.78)	3.86 (21.39)	NA	NA	13.60 (22.58)	563 (1.66)	0.09 (0.29)
6	Nanded	2,778 (1.78)	6,120 (0.86)	8,899 (1.03)	7,744.22 (1.37)	19.67 (1.26)	0.13 (0.72)	NA	NA	0.13 (0.22)	0 (0.00)	0.00 (0.00)
7	Parbhani	1,753 (1.12)	12,938 (1.82)	14,692 (1.69)	9,184.67 (1.63)	23.05 (1.47)	0.24 (1.36)	NA	NA	0.51 (0.85)	0 (0.00)	0.00 (0.00)
8	Hingoli	3,608 (2.31)	11 (0.00)	3,621 (0.42)	4,803.28 (0.85)	13.02 (0.83)	0.09 (0.48)	NA	NA	0.09 (0.15)	0 (0.00)	0.00 (0.00)
9	Buldhana	2,752 (1.76)	1,553 (0.22)	4,306 (0.50)	5,844.62 (1.04)	16.95 (1.08)	0.14 (0.75)	NA	NA	0.17 (0.28)	0 (0.00)	0.00 (0.00)
10	Amaravati	2,037 (1.30)	1,604 (0.23)	3,642 (0.42)	4,887.92 (0.87)	13.35 (0.85)	0.16 (0.88)	NA	NA	0.17 (0.29)	39 (0.11)	0.02 (0.05)
11	Akola	2,468 (1.58)	6,719 (0.94)	9,188 (1.06)	13,122.37 (2.32)	33.89 (2.17)	0.49 (2.70)	NA	NA	4.49 (7.46)	201 (0.59)	0.09 (0.31)
12	Wahim	2,795 (1.79)	1,302 (0.18)	4,098 (0.47)	6,808.89 (1.21)	19.89 (1.27)	0.13 (0.74)	NA	NA	0.13 (0.22)	885 (2.61)	0.80 (2.72)



Sr. No.	District	Farmers				Premium (in Rs. Cr.)						Total	Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share				
13	Yavatmal	2,268 (1.45)	5,987 (0.84)	0	8,256 (0.95)	8,553.15 (1.51)	25.74 (1.65)	0.33 (1.82)	NA	NA	0.41 (0.68)	729 (2.15)	0.59 (2.00)	
14	Wardha	3,262 (2.09)	49.00 (0.01)	0	3,313 (0.38)	4,524.43 (0.80)	15.27 (0.98)	0.11 (0.61)	NA	NA	0.14 (0.23)	0 (0.00)	0.00 (0.00)	
15	Nagpur	7,533 (4.82)	510 (0.07)	0	8,047 (0.93)	11,200.57 (1.98)	34.03 (2.18)	0.23 (1.25)	NA	NA	0.23 (0.37)	2 (0.01)	0.00 (0.00)	
16	Bhandara	2,413 (1.54)	1 (0.00)	0	2,415 (0.28)	2,523.02 (0.45)	8.83 (0.57)	0.07 (0.41)	NA	NA	0.29 (0.47)	42 (0.12)	0.02 (0.06)	
17	Gondia	740 (0.47)	0 (0.00)	0	740 (0.09)	641.82 (0.11)	2.92 (0.19)	0.04 (0.23)	NA	NA	0.33 (0.55)	0 (0.00)	0.00 (0.00)	
18	Chandrapur	201 (0.13)	0 (0.00)	0	201 (0.02)	217.57 (0.04)	0.68 (0.04)	0.01 (0.05)	NA	NA	0.01 (0.02)	0 (0.00)	0.00 (0.00)	
19	Gadchiroli	7 (0.00)	0 (0.00)	0	7 (0.00)	12.01 (0.00)	0.06 (0.00)	0.00 (0.00)	NA	NA	0.01 (0.01)	0 (0.00)	0.00 (0.00)	
20	Thane	0.00 (0.00)	0 (0.00)	0	0 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	NA	NA	0.00 (0.00)	0 (0.00)	0.00 (0.00)	
21	Palghar	48 (0.03)	159 (0.02)	0	207 (0.02)	132.43 (0.02)	0.68 (0.04)	0.00 (0.02)	NA	NA	0.00 (0.01)	0 (0.00)	0.00 (0.00)	
22	Raigad	1 (0.00)	0 (0.00)	0	1 (0.00)	1.02 (0.00)	0.01 (0.00)	0.00 (0.00)	NA	NA	0.00 (0.00)	0 (0.00)	0.00 (0.00)	
23	Ratnagiri	0 (0.00)	0 (0.00)	0	0 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	NA	NA	0.00 (0.00)	0 (0.00)	0.00 (0.00)	
24	Sindhudurg	0 (0.00)	0 (0.00)	0	0 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	NA	NA	0.00 (0.00)	0 (0.00)	0.00 (0.00)	
25	Nashik	3,129 (2.00)	524 (0.07)	0	3,655 (0.42)	3,346.83 (0.59)	18.56 (1.19)	0.12 (0.68)	NA	NA	0.12 (0.20)	287 (0.85)	0.02 (0.07)	

Sr. No.	District	Farmers				Premium (in Rs. Cr.)						Claims (in Rs. Cr.)	
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		Beneficiary Farmers
26	Dhule	3,912 (2.50)	560 (0.08)	4,474 (0.52)	5,393.61 (0.96)	17.27 (1.11)	0.12 (0.65)	NA	NA	NA	0.12 (0.20)	192 (0.57)	0.21 (0.71)
27	Nandurbar	441 (0.28)	61 (0.01)	502 (0.06)	895.58 (0.16)	2.81 (0.18)	0.02 (0.10)	NA	NA	NA	0.02 (0.03)	79 (0.23)	0.02 (0.07)
28	Jalgaon	1,352 (0.86)	69 (0.01)	1,421 (0.16)	2,474.45 (0.44)	8.20 (0.52)	0.08 (0.44)	NA	NA	NA	0.10 (0.16)	314 (0.93)	0.28 (0.95)
29	Ahmednagar	15,417 (9.86)	28,306 (3.98)	43,732 (5.04)	48,011.03 (8.50)	136.34 (8.72)	1.80 (9.96)	NA	NA	NA	8.13 (13.50)	17,881 (52.68)	18.45 (62.97)
30	Pune	23,895 (15.29)	5,708 (0.80)	29,618 (3.41)	25,363.86 (4.49)	121.31 (7.76)	0.97 (5.39)	NA	NA	NA	0.97 (1.61)	1,420 (4.18)	1.43 (4.87)
31	Solapur	2,573 (1.65)	15 (0.00)	2,589 (0.30)	3,077.97 (0.55)	8.06 (0.52)	0.14 (0.79)	NA	NA	NA	0.38 (0.63)	660 (1.94)	0.49 (1.67)
32	Satara	671 (0.43)	363 (0.05)	1,034 (0.12)	820.56 (0.15)	2.48 (0.16)	0.02 (0.09)	NA	NA	NA	0.02 (0.03)	134 (0.39)	0.11 (0.38)
33	Sangali	84 (0.05)	22,573 (3.17)	22,657 (2.61)	18,149.01 (3.21)	50.06 (3.20)	0.61 (3.40)	NA	NA	NA	3.69 (6.13)	0 (0.00)	0.00 (0.00)
34	Kolhapur	3 (0.00)	1 (0.00)	4 (0.00)	3.43 (0.00)	0.01 (0.00)	0.00 (0.00)	NA	NA	NA	0.00 (0.00)	0 (0.00)	0.00 (0.00)
<b>Total</b>		1,56,320 (100.00)	7,11,022 (100.00)	8,67,442 (100.00)	5,64,568.80 (100.00)	1,562.81 (100.00)	18.03 (100.00)	0	0	0	60.24 (100.00)	33,942 (100.00)	29.30 (100.00)

Source: State AERCs and Company Data





**Table B.14: District-wise implementation in Madhya Pradesh (Kharif 2016)**

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)					Total	Bene- ficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share				
1	Alirajpur	AIC	65,595 (1.95)	15668 (4.11)	81263 (2.17)	37,272.50 (0.61)	91.18 (0.54)	2.10 (0.58)	1.04 (0.10)	1.04 (0.00)	4.18 (0.17)	2,854 (0.34)	0.28 (0.02)	
2	Agar malwa	ICICI Lombard	52,803 (1.57)	345 (0.09)	53148 (1.42)	1,07,404.87 (1.76)	311.47 (1.86)	6.23 (1.73)	28.03 (2.69)	28.03 (0.00)	62.29 (2.56)	17,039 (2.06)	21.90 (1.31)	
3	Anuppur	ICICI Lombard	6,523 (0.19)	3830 (1.01)	10353 (0.28)	20,190.13 (0.33)	42.40 (0.25)	0.85 (0.24)	3.18 (0.31)	3.18 (0.00)	7.21 (0.30)	75 (0.01)	0.01 (0.00)	
4	Ashoknagar	HDFC Ergo	36,611 (1.09)	3865 (1.01)	40476 (1.08)	1,22,356.55 (2.01)	366.90 (2.19)	7.34 (2.04)	7.73 (0.74)	7.73 (0.00)	22.79 (0.94)	38,174 (4.61)	143.89 (8.61)	
5	Balaghat	AIC	80,047 (2.38)	16355 (4.29)	96402 (2.58)	1,12,887.67 (1.85)	247.68 (1.48)	4.95 (1.38)	3.66 (0.35)	3.66 (0.00)	12.27 (0.50)	0 (0.00)	NA	
6	Barwani	AIC	1,24,172 (3.70)	10750 (2.82)	134922 (3.61)	83,218.53 (1.37)	302.78 (1.81)	10.71 (2.97)	2.90 (0.28)	2.90 (0.00)	16.50 (0.68)	8,655 (1.04)	2.64 (0.16)	
7	Betul	AIC	70,292 (2.09)	11964 (3.14)	82256 (2.20)	1,42,565.33 (2.34)	352.88 (2.11)	7.06 (1.96)	32.65 (3.14)	32.65 (0.00)	72.37 (2.97)	2,707 (0.33)	1.78 (0.11)	
8	Bhind	AIC	20,140 (0.60)	5068 (1.33)	25208 (0.67)	24,543.34 (0.40)	33.82 (0.20)	0.68 (0.19)	0.49 (0.05)	0.49 (0.00)	1.65 (0.07)	4,957 (0.60)	0.43 (0.03)	
9	Bhopal	AIC	35,396 (1.05)	2674 (0.70)	38070 (1.02)	80,502.73 (1.32)	149.11 (0.89)	2.98 (0.83)	13.42 (1.29)	13.42 (0.00)	29.81 (1.22)	29,345 (3.54)	49.93 (2.99)	
10	Burhanpur	AIC	6,540 (0.19)	495 (0.13)	7035 (0.19)	8,647.79 (0.14)	40.64 (0.24)	1.13 (0.31)	0.61 (0.06)	0.61 (0.00)	2.35 (0.10)	27 (0.00)	0.06 (0.00)	
11	Chhatapur	HDFC Ergo	45,371 (1.35)	9505 (2.49)	54876 (1.47)	69,628.70 (1.14)	186.53 (1.11)	7.37 (2.05)	7.18 (0.69)	7.18 (0.00)	18.08 (0.74)	13,874 (1.67)	12.13 (0.73)	
12	Chhindwara	AIC	95,791 (2.85)	34357 (9.02)	130148 (3.48)	1,38,885.76 (2.28)	179.11 (1.07)	4.54 (1.26)	14.88 (1.43)	14.88 (0.00)	34.30 (1.41)	21,895 (2.64)	6.56 (0.39)	
13	Damoh	HDFC Ergo	44,824 (1.33)	3267 (0.86)	48091 (1.29)	1,27,775.63 (2.10)	224.74 (1.34)	4.49 (1.25)	16.03 (1.54)	16.03 (0.00)	36.55 (1.50)	23,075 (2.78)	29.81 (1.78)	
14	Datia	HDFC Ergo	37,490 (1.12)	1918 (0.50)	39408 (1.05)	60,531.84 (0.99)	170.80 (1.02)	3.42 (0.95)	2.95 (0.28)	2.95 (0.00)	9.31 (0.38)	28,739 (3.47)	62.39 (3.73)	

Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)					Claims (in Rs. Cr.)	
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total		Bene-ficiary Farmers
15	Dewas	ICICI Lombard	1,54,782 (4.61)	3976 (1.04)	158758 (4.25)	3,45,048.63 (5.66)	931.74 (5.56)	18.70 (5.20)	83.70 (8.04)	83.70 (0.00)	186.09 (7.64)	2,464 (0.30)	1.06 (0.06)
16	Dhar	AIC	1,45,088 (4.32)	7214 (1.89)	152302 (4.07)	2,51,377.09 (4.13)	844.88 (5.04)	18.42 (5.12)	28.06 (2.70)	28.06 (0.00)	74.54 (3.06)	9,049 (1.09)	11.03 (0.66)
17	Dindori	AIC	12,405 (0.37)	6415 (1.68)	18820 (0.50)	20,740.65 (0.34)	43.98 (0.26)	0.88 (0.24)	2.27 (0.22)	2.27 (0.00)	5.42 (0.22)	36 (0.00)	0.02 (0.00)
18	Guna	HDFC Ergo	51,203 (1.52)	14415 (3.78)	65618 (1.76)	1,73,497.51 (2.85)	518.39 (3.09)	10.37 (2.88)	34.66 (3.33)	34.66 (0.00)	79.72 (3.27)	57,139 (6.89)	212.31 (12.70)
19	Gwalior	HDFC Ergo	27,360 (0.81)	3910 (1.03)	31270 (0.84)	81,096.64 (1.33)	174.57 (1.04)	3.49 (0.97)	6.63 (0.64)	6.63 (0.00)	16.76 (0.69)	6,171 (0.74)	1.53 (0.09)
20	Harda	AIC	53,276 (1.59)	1025 (0.27)	54301 (1.45)	1,51,502.14 (2.49)	287.96 (1.72)	5.76 (1.60)	33.11 (3.18)	33.11 (0.00)	71.99 (2.95)	948 (0.11)	0.38 (0.02)
21	Hoshangabad	AIC	97,441 (2.90)	2137 (0.56)	99578 (2.66)	1,60,700.10 (2.64)	362.56 (2.16)	7.25 (2.01)	20.83 (2.00)	20.83 (0.00)	48.90 (2.01)	5,070 (0.61)	1.56 (0.09)
22	Indore	AIC	73,650 (2.19)	7110 (1.87)	80760 (2.16)	1,64,272.38 (2.70)	574.95 (3.43)	11.50 (3.20)	37.37 (3.59)	37.37 (0.00)	86.24 (3.54)	1,225 (0.15)	3.44 (0.21)
23	Jabalpur	AIC	23,817 (0.71)	2311 (0.61)	26128 (0.70)	42,759.43 (0.70)	126.87 (0.76)	2.54 (0.71)	9.20 (0.88)	9.20 (0.00)	20.94 (0.86)	495 (0.06)	0.66 (0.04)
24	Jhabua	AIC	91,277 (2.72)	29148 (7.65)	120425 (3.22)	33,711.39 (0.55)	96.44 (0.58)	2.77 (0.77)	1.58 (0.15)	1.58 (0.00)	5.93 (0.24)	1,836 (0.22)	0.19 (0.01)
25	Katni	AIC	12,146 (0.36)	478 (0.13)	12624 (0.34)	24,781.00 (0.41)	78.89 (0.47)	1.58 (0.44)	2.31 (0.22)	2.31 (0.00)	6.19 (0.25)	3 (0.00)	0.00 (0.00)
26	Khandwa	AIC	1,13,117 (3.37)	5360 (1.41)	118477 (3.17)	1,40,442.46 (2.31)	586.34 (3.50)	15.44 (4.29)	35.38 (3.40)	35.38 (0.00)	86.21 (3.54)	10,729 (1.29)	10.36 (0.62)
27	Khargone	AIC	2,22,618 (6.63)	8774 (2.30)	231392 (6.19)	1,76,397.13 (2.90)	921.69 (5.50)	27.03 (7.51)	2.82 (0.27)	2.82 (0.00)	32.68 (1.34)	0 (0.00)	NA



Sr. No.	District	Agency	Farmers				Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share				
28	Mandla	AIC	20,873 (0.62)	5278 (1.39)	26151 (0.70)	37,159.57 (0.61)	80.91 (0.48)	1.62 (0.45)	1.40 (0.13)	1.40 (0.00)	4.43 (0.18)	126 (0.02)	0.02 (0.00)	
29	Mandsaur	ICICI Lombard	1,23,822 (3.69)	858 (0.23)	124680 (3.33)	2,04,108.51 (3.35)	1,101.02 (6.57)	22.02 (6.12)	57.20 (5.50)	57.20 (0.00)	136.41 (5.60)	9,146 (1.10)	11.00 (0.66)	
30	Morena	AIC	16,707 (0.50)	3674 (0.96)	20381 (0.55)	32,747.17 (0.54)	95.18 (0.57)	1.90 (0.53)	3.29 (0.32)	3.29 (0.00)	8.48 (0.35)	879 (0.11)	0.30 (0.02)	
31	Narsinghpur	AIC	50,962 (1.52)	4482 (1.18)	55444 (1.48)	78,545.22 (1.29)	170.52 (1.02)	3.41 (0.95)	12.89 (1.24)	12.89 (0.00)	29.19 (1.20)	1,843 (0.22)	0.53 (0.03)	
32	Neemuch	ICICI Lombard	69,521 (2.07)	1038 (0.27)	70559 (1.89)	1,04,401.30 (1.71)	560.56 (3.34)	11.21 (3.12)	27.96 (2.69)	27.96 (0.00)	67.13 (2.75)	22,351 (2.70)	54.16 (3.24)	
33	Panna	HDFC Ergo	15,069 (0.45)	5670 (1.49)	20739 (0.55)	47,635.41 (0.78)	77.27 (0.46)	1.55 (0.43)	4.70 (0.45)	4.70 (0.00)	10.94 (0.45)	9,757 (1.18)	7.73 (0.46)	
34	Raisen	AIC	1,18,240 (3.52)	6128 (1.61)	124368 (3.33)	2,01,059.37 (3.30)	584.90 (3.49)	11.70 (3.25)	30.73 (2.95)	30.73 (0.00)	73.15 (3.00)	55,487 (6.70)	94.14 (5.63)	
35	Rajgarh	AIC	1,52,581 (4.54)	3940 (1.03)	156521 (4.19)	3,21,285.85 (5.27)	738.56 (4.41)	14.77 (4.10)	66.44 (6.39)	66.44 (0.00)	147.66 (6.06)	30,607 (3.69)	46.85 (2.80)	
36	Ratlam	ICICI Lombard	1,30,663 (3.89)	832 (0.22)	131495 (3.52)	1,49,935.14 (2.46)	398.95 (2.38)	8.04 (2.23)	25.86 (2.49)	25.86 (0.00)	59.76 (2.45)	7,929 (0.96)	4.90 (0.29)	
37	Rewa	AIC	22,470 (0.67)	1632 (0.43)	24102 (0.64)	43,177.48 (0.71)	92.86 (0.55)	1.86 (0.52)	8.10 (0.78)	8.10 (0.00)	18.06 (0.74)	5,714 (0.69)	12.21 (0.73)	
38	Sagar	HDFC Ergo	1,12,580 (3.35)	21517 (5.65)	134097 (3.59)	3,15,509.85 (5.18)	782.07 (4.67)	15.64 (4.35)	70.84 (6.81)	70.84 (0.00)	157.31 (6.45)	1,12,853 (13.62)	211.12 (12.63)	
39	Satna	AIC	33,096 (0.99)	7415 (1.95)	40511 (1.08)	60,287.32 (0.99)	93.71 (0.56)	1.87 (0.52)	8.67 (0.83)	8.67 (0.00)	19.20 (0.79)	5,822 (0.70)	11.18 (0.67)	
40	Sehore	AIC	1,53,475 (4.57)	2933 (0.77)	156408 (4.18)	2,84,980.72 (4.68)	815.38 (4.86)	16.31 (4.53)	78.01 (7.50)	78.01 (0.00)	172.33 (7.07)	43,861 (5.29)	55.51 (3.32)	
41	Seoni	AIC	67,405 (2.01)	20904 (5.49)	88309 (2.36)	1,28,218.22 (2.10)	235.84 (1.41)	4.72 (1.31)	13.10 (1.26)	13.10 (0.00)	30.91 (1.27)	1,111 (0.13)	0.31 (0.02)	

Sr. No.	District	Farmers				Premium (in Rs. Cr.)					Total	Beneficiary Farmers	Claims (in Rs. Cr.)
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share			
42	Shahdol	ICICI Lombard	10,026 (0.30)	2878 (0.76)	12904 (0.35)	23,142.22 (0.38)	49.61 (0.30)	0.99 (0.28)	2.68 (0.26)	2.68 (0.00)	6.36 (0.26)	57 (0.01)	0.05 (0.00)
43	Shajapur	ICICI Lombard	93,241 (2.78)	15 (0.00)	93256 (2.49)	2,21,918.61 (3.64)	643.56 (3.84)	12.87 (3.58)	49.55 (4.76)	49.55 (0.00)	111.98 (4.59)	5,811 (0.70)	5.48 (0.33)
44	Sheopur	AIC	16,378 (0.49)	1576 (0.41)	17954 (0.48)	44,621.50 (0.73)	135.95 (0.81)	2.72 (0.76)	6.16 (0.59)	6.16 (0.00)	15.04 (0.62)	4,233 (0.51)	4.37 (0.26)
45	Shivpuri	HDFC Ergo	36,169 (1.08)	14111 (3.70)	50280 (1.34)	1,15,629.25 (1.90)	290.60 (1.73)	5.81 (1.62)	13.01 (1.25)	13.01 (0.00)	31.82 (1.31)	31,034 (3.74)	123.44 (7.38)
46	Sidhi	AIC	2,941 (0.09)	1411 (0.37)	4352 (0.12)	6,308.11 (0.10)	8.34 (0.05)	0.17 (0.05)	0.42 (0.04)	0.42 (0.00)	1.01 (0.04)	149 (0.02)	0.07 (0.00)
47	Singroli	AIC	1,844 (0.05)	8996 (2.36)	10840 (0.29)	7,544.64 (0.12)	9.44 (0.06)	0.19 (0.05)	0.62 (0.06)	0.62 (0.00)	1.43 (0.06)	1,504 (0.18)	0.21 (0.01)
48	Tikamgath	HDFC Ergo	22,452 (0.67)	15841 (4.16)	38293 (1.02)	47,231.19 (0.78)	123.26 (0.74)	2.47 (0.69)	4.52 (0.43)	4.52 (0.00)	11.51 (0.47)	10,611 (1.28)	18.59 (1.11)
49	Ujjain	ICICI Lombard	1,57,992 (4.71)	6336 (1.66)	164328 (4.40)	3,71,617.52 (6.10)	817.56 (4.88)	16.35 (4.54)	69.49 (6.68)	69.49 (0.00)	155.33 (6.37)	27,353 (3.30)	30.95 (1.85)
50	Umaria	ICICI Lombard	5,803 (0.17)	1136 (0.30)	6939 (0.19)	12,094.62 (0.20)	26.10 (0.16)	0.52 (0.15)	1.96 (0.19)	1.96 (0.00)	4.44 (0.18)	284 (0.03)	0.20 (0.01)
51	Vidisha	AIC	1,23,729 (3.68)	30140 (7.91)	153869 (4.12)	3,30,168.94 (5.42)	580.36 (3.46)	11.61 (3.23)	50.21 (4.83)	50.21 (0.00)	112.04 (4.60)	1,53,630 (18.54)	404.18 (24.18)
<b>Total</b>			33,57,814 (100)	381075 (100.00)	3738889 (100.00)	60,92,065.6 (100.00)	16,761.79 (100.00)	359.87 (100.00)	1,040.48 (100.00)	1,040.48 (0.00)	2,437.23 (100.00)	828733 (100.00)	1,671.86 (100.00)

Source: State AERCs and Company Data



**Table B.15: District-wise implementation in Madhya Pradesh (Rabi 2016-17)**

Sr. No.	District	Agency	Farmers			Premium (in Rs. Cr.)							Total	Bene- ficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non- Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	State Share				
1	Alirajpur	AIC	2,646 (0.11)	823 (0.94)	3,469 (0.14)	1,705.74 (0.04)	4.24 (0.03)	0.06 (0.03)	0.02 (0.01)	0.02 (0.01)	0.02 (0.01)	0.11 (0.01)	0 (0.00)	NA	
2	Agarmalwa	ICICI Lombard	62,923 (2.72)	1,288 (1.47)	64,211 (2.67)	1,00,143.55 (2.29)	289.33 (2.08)	4.34 (2.08)	22.91 (6.58)	22.91 (6.58)	22.91 (6.58)	50.16 (5.54)	NA	NA	
3	Anuppur	ICICI Lombard	610 (0.03)	0 (0.00)	610 (0.03)	1,647.02 (0.04)	3.42 (0.02)	0.05 (0.02)	0.05 (0.01)	0.05 (0.01)	0.05 (0.01)	0.15 (0.02)	NA	NA	
4	Ashoknagar	HDFC Ergo	34,465 (1.49)	574 (0.66)	35,039 (1.46)	90,024.28 (2.06)	307.42 (2.21)	4.61 (2.21)	4.57 (1.31)	4.57 (1.31)	4.57 (1.31)	13.74 (1.52)	NA	NA	
5	Balaghat	AIC	870 (0.04)	0 (0.00)	870 (0.04)	1,470.19 (0.03)	1.46 (0.01)	0.02 (0.01)	0.02 (0.01)	0.02 (0.01)	0.02 (0.01)	0.06 (0.01)	1 (0.00)	0.00 (0.00)	
6	Barwani	AIC	35,613 (1.54)	1 (0.00)	35,614 (1.48)	30,488.45 (0.70)	80.49 (0.58)	1.21 (0.58)	0.40 (0.12)	0.40 (0.12)	0.40 (0.12)	2.01 (0.22)	24 (0.08)	0.02 (0.06)	
7	Betul	AIC	47,569 (2.05)	2,593 (2.97)	50,162 (2.09)	1,06,485.03 (2.44)	372.55 (2.67)	5.59 (2.67)	3.72 (1.07)	3.72 (1.07)	3.72 (1.07)	13.02 (1.44)	NA	NA	
8	Bhind	AIC	29,986 (1.29)	2,127 (2.43)	32,113 (1.34)	70,694.23 (1.62)	192.54 (1.38)	2.89 (1.38)	4.54 (1.30)	4.54 (1.30)	4.54 (1.30)	11.98 (1.32)	3,082 (10.12)	6.50 (24.85)	
9	Bhopal	AIC	12,228 (0.53)	50 (0.06)	12,278 (0.51)	31,457.47 (0.72)	85.01 (0.61)	1.28 (0.61)	1.09 (0.31)	1.09 (0.31)	1.09 (0.31)	3.46 (0.38)	494 (1.62)	0.26 (1.00)	
10	Burhanpur	AIC	48 (0.00)	975 (1.12)	1,023 (0.04)	882.13 (0.02)	3.41 (0.02)	0.05 (0.02)	0.02 (0.00)	0.02 (0.00)	0.02 (0.00)	0.09 (0.01)	NA	NA	
11	Chhatapur	HDFC Ergo	40,909 (1.77)	2,463 (2.82)	43,372 (1.80)	67,022.25 (1.54)	143.66 (1.03)	2.16 (1.03)	0.71 (0.20)	0.71 (0.20)	0.71 (0.20)	3.57 (0.39)	NA	NA	
12	Chhindwara	AIC	32,073 (1.39)	516 (0.59)	32,589 (1.36)	47,457.41 (1.09)	128.81 (0.92)	1.93 (0.92)	1.39 (0.40)	1.39 (0.40)	1.39 (0.40)	4.70 (0.52)	63 (0.21)	0.01 (0.05)	
13	Damoh	HDFC Ergo	55,789 (2.41)	351 (0.40)	56,140 (2.34)	1,22,705.83 (2.81)	316.09 (2.27)	4.74 (2.27)	5.04 (1.45)	5.04 (1.45)	5.04 (1.45)	14.83 (1.64)	NA	NA	

Sr. No.	District	Agency	Farmers			Premium (in Rs. Cr.)							Total	State Share	Total	Beneficiary Farmers	Claims (in Rs. Cr.)
			Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total						
14	Datia	HDFC Ergo	26,219 (1.13)	246 (0.28)	26,465 (1.10)	63,932.91 (1.46)	168.16 (1.21)	2.52 (1.21)	1.88 (0.54)	1.88 (0.54)	1.88 (0.54)	6.28 (0.69)	1.88 (0.54)	6.28 (0.69)	NA	NA	
15	Dewas	ICICI Lombard	1,70,279 (7.35)	603 (0.69)	1,70,882 (7.11)	2,81,186.23 (6.44)	759.61 (5.45)	11.39 (5.45)	32.67 (9.38)	32.67 (9.38)	32.67 (9.38)	76.74 (8.47)	32.67 (9.38)	76.74 (8.47)	NA	NA	
16	Dhar	AIC	59,202 (2.56)	2,920 (3.34)	62,122 (2.59)	1,12,976.63 (2.59)	392.05 (2.81)	5.88 (2.81)	2.01 (0.58)	2.01 (0.58)	2.01 (0.58)	9.90 (1.09)	2.01 (0.58)	9.90 (1.09)	1,953 (6.42)	3.68 (14.08)	
17	Dindori	AIC	997 (0.04)	419 (0.48)	1,416 (0.06)	2,008.13 (0.05)	3.34 (0.02)	0.05 (0.02)	0.03 (0.01)	0.03 (0.01)	0.03 (0.01)	0.11 (0.01)	0.03 (0.01)	0.11 (0.01)	NA	NA	
18	Guna	HDFC Ergo	46,095 (1.99)	3,916 (4.48)	50,011 (2.08)	1,25,515.16 (2.88)	433.06 (3.11)	6.50 (3.11)	7.86 (2.26)	7.86 (2.26)	7.86 (2.26)	22.21 (2.45)	7.86 (2.26)	22.21 (2.45)	NA	NA	
19	Gwalior	HDFC Ergo	28,066 (1.21)	741 (0.85)	28,807 (1.20)	69,510.27 (1.59)	170.67 (1.23)	2.56 (1.23)	1.24 (0.36)	1.24 (0.36)	1.24 (0.36)	5.04 (0.56)	1.24 (0.36)	5.04 (0.56)	NA	NA	
20	Harda	AIC	41,379 (1.79)	219 (0.25)	41,598 (1.73)	1,23,012.83 (2.82)	488.59 (3.51)	7.33 (3.51)	8.49 (2.44)	8.49 (2.44)	8.49 (2.44)	24.31 (2.68)	8.49 (2.44)	24.31 (2.68)	NA	NA	
21	Hoshangabad	AIC	54,680 (2.36)	5,133 (5.87)	59,813 (2.49)	1,62,339.28 (3.72)	649.34 (4.66)	9.74 (4.66)	11.36 (3.26)	11.36 (3.26)	11.36 (3.26)	32.47 (3.59)	11.36 (3.26)	32.47 (3.59)	NA	NA	
22	Indore	AIC	14,353 (0.62)	187 (0.21)	14,540 (0.61)	32,205.44 (0.74)	103.43 (0.74)	1.55 (0.74)	1.77 (0.51)	1.77 (0.51)	1.77 (0.51)	5.08 (0.56)	1.77 (0.51)	5.08 (0.56)	172 (0.56)	0.20 (0.77)	
23	Jabalpur	AIC	14,063 (0.61)	155 (0.18)	14,218 (0.59)	27,788.79 (0.64)	95.46 (0.69)	1.43 (0.69)	0.74 (0.21)	0.74 (0.21)	0.74 (0.21)	2.91 (0.32)	0.74 (0.21)	2.91 (0.32)	527 (1.73)	0.46 (1.77)	
24	Jhabua	AIC	9,939 (0.43)	3,364 (3.85)	13,303 (0.55)	10,540.72 (0.24)	26.33 (0.19)	0.40 (0.19)	0.13 (0.04)	0.13 (0.04)	0.13 (0.04)	0.66 (0.07)	0.13 (0.04)	0.66 (0.07)	1,449 (4.76)	0.64 (2.43)	
25	Katni	AIC	6,213 (0.27)	146 (0.17)	6,359 (0.26)	13,953.72 (0.32)	50.13 (0.36)	0.75 (0.36)	0.24 (0.07)	0.24 (0.07)	0.24 (0.07)	1.23 (0.14)	0.24 (0.07)	1.23 (0.14)	NA	NA	
26	Khandwa	AIC	50,899 (2.20)	1,115 (1.28)	52,014 (2.16)	83,141.84 (1.90)	332.57 (2.39)	4.99 (2.39)	0.83 (0.24)	0.83 (0.24)	0.83 (0.24)	6.65 (0.73)	0.83 (0.24)	6.65 (0.73)	475 (1.56)	0.33 (1.24)	
27	Khargone	AIC	1,15,760 (5.00)	0 (0.00)	1,15,760 (4.82)	90,384.96 (2.07)	234.16 (1.68)	3.51 (1.68)	1.17 (0.34)	1.17 (0.34)	1.17 (0.34)	5.85 (0.65)	1.17 (0.34)	5.85 (0.65)	NA	NA	



Sr. No.	District	Farmers										Premium (in Rs. Cr.)				
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	Bene-ficiary Farmers	Claims (in Rs. Cr.)			
28	Mandla	AIC	2,848 (0.12)	1,118 (1.28)	3,966 (0.17)	5,564.11 (0.13)	11.93 (0.09)	0.18 (0.09)	0.14 (0.04)	0.14 (0.04)	0.45 (0.05)	9 (0.03)	0.01 (0.02)			
29	Mandsaur	ICICI Lombard	70,256 (3.03)	151 (0.17)	70,407 (2.93)	1,07,612.84 (2.47)	564.85 (4.05)	8.47 (4.05)	14.92 (4.28)	14.92 (4.28)	38.31 (4.23)	NA	NA			
30	Morena	AIC	3,229 (0.14)	940 (1.08)	4,169 (0.17)	6,398.49 (0.15)	24.18 (0.17)	0.36 (0.17)	0.40 (0.12)	0.40 (0.12)	1.17 (0.13)	461 (1.51)	1.02 (3.88)			
31	Narsinghpur	AIC	53,112 (2.29)	380 (0.43)	53,492 (2.23)	94,368.55 (2.16)	218.29 (1.57)	3.27 (1.57)	4.06 (1.17)	4.06 (1.17)	11.39 (1.26)	638 (2.10)	0.41 (1.56)			
32	Neemuch	ICICI Lombard	40,302 (1.74)	1 (0.00)	40,303 (1.68)	48,236.47 (1.10)	256.56 (1.84)	3.85 (1.84)	3.62 (1.04)	3.62 (1.04)	11.09 (1.22)	NA	NA			
33	Panna	HDFC Ergo	23,721 (1.02)	18,717 (21.42)	42,438 (1.77)	57,582.43 (1.32)	185.31 (1.33)	2.78 (1.33)	4.51 (1.30)	4.51 (1.30)	11.80 (1.30)	NA	NA			
34	Raisen	AIC	85,931 (3.71)	63 (0.07)	85,994 (3.58)	2,32,071.0 (5.32)	699.33 (5.02)	10.49 (5.02)	10.10 (2.90)	10.10 (2.90)	30.69 (3.39)	3,028 (9.95)	4.05 (15.47)			
35	Rajgarh	AIC	91,794 (3.96)	57 (0.07)	91,851 (3.82)	1,67,921.92 (3.85)	453.48 (3.26)	6.80 (3.26)	15.98 (4.59)	15.98 (4.59)	38.76 (4.28)	7,218 (23.71)	3.38 (12.93)			
36	Ratlam	ICICI Lombard	63,141 (2.73)	2 (0.00)	63,143 (2.63)	89,538.70 (2.05)	474.55 (3.41)	7.12 (3.41)	15.70 (4.51)	15.70 (4.51)	38.52 (4.25)	NA	NA			
37	Rewa	AIC	13,174 (0.57)	1,437 (1.64)	14,611 (0.61)	24,927.58 (0.57)	59.66 (0.43)	0.89 (0.43)	0.53 (0.15)	0.53 (0.15)	1.95 (0.22)	449 (1.47)	0.36 (1.38)			
38	Sagar	HDFC Ergo	1,45,537 (6.29)	1,376 (1.57)	1,46,913 (6.11)	3,00,177.88 (6.88)	852.68 (6.12)	12.79 (6.12)	14.38 (4.13)	14.38 (4.13)	41.55 (4.59)	NA	NA			
39	Satna	AIC	38,428 (1.66)	6,645 (7.60)	45,073 (1.88)	63,805.07 (1.46)	241.24 (1.73)	3.62 (1.73)	3.49 (1.00)	3.49 (1.00)	10.60 (1.17)	649 (2.13)	0.45 (1.72)			
40	Sehore	AIC	1,71,879 (7.42)	15 (0.02)	1,71,894 (7.15)	3,15,614.10 (7.23)	1,201.42 (8.62)	18.02 (8.62)	51.77 (14.86)	51.77 (14.86)	121.57 (13.42)	8,465 (27.81)	3.55 (13.58)			
41	Seoni	AIC	23,940 (1.03)	70 (0.08)	24,010 (1.00)	60,662.84 (1.39)	130.96 (0.94)	1.96 (0.94)	0.77 (0.22)	0.77 (0.22)	3.51 (0.39)	458 (1.50)	0.22 (0.82)			

Sr. No.	District	Farmers				Premium (in Rs. Cr.)							
		Agency	Loanee	Non-Loanee	Total	Area Insured (in Ha.)	Sum insured (in Rs. Cr.)	Farmers' Share	Central Share	State Share	Total	Bene-ficiary Farmers	Claims (in Rs. Cr.)
42	Shahdol	ICICI Lombard	6,123 (0.26)	24 (0.03)	6,147 (0.26)	11,896.49 (0.27)	27.84 (0.20)	0.42 (0.20)	0.15 (0.04)	0.15 (0.04)	0.73 (0.08)	NA	NA
43	Shajapur	ICICI Lombard	1,42,526 (6.16)	481 (0.55)	1,43,007 (5.95)	2,06,216.43 (4.72)	596.60 (4.28)	8.95 (4.28)	25.72 (7.39)	25.72 (7.39)	60.40 (6.67)	NA	NA
44	Sheopur	AIC	14,891 (0.64)	188 (0.22)	15,079 (0.63)	33,347.48 (0.76)	133.47 (0.96)	2.00 (0.96)	1.19 (0.34)	1.19 (0.34)	4.38 (0.48)	116 (0.38)	0.04 (0.16)
45	Shivpuri	HDFC Ergo	30,043 (1.30)	3,073 (3.52)	33,116 (1.38)	85,276.32 (1.95)	263.67 (1.89)	3.96 (1.89)	2.24 (0.64)	2.24 (0.64)	8.43 (0.93)	NA	NA
46	Sidhi	AIC	1,900 (0.08)	349 (0.40)	2,249 (0.09)	2,960.49 (0.07)	12.06 (0.09)	0.18 (0.09)	0.05 (0.01)	0.05 (0.01)	0.28 (0.03)	19 (0.06)	0.00 (0.01)
47	Singroli	AIC	697 (0.03)	656 (0.75)	1,353 (0.06)	1,139.16 (0.03)	4.09 (0.03)	0.06 (0.03)	0.03 (0.01)	0.03 (0.01)	0.12 (0.01)	77 (0.25)	0.01 (0.02)
48	Tikamgarh	HDFC Ergo	24,371 (1.05)	10,533 (12.05)	34,904 (1.45)	51,358.68 (1.18)	133.29 (0.96)	2.00 (0.96)	1.67 (0.48)	1.67 (0.48)	5.33 (0.59)	NA	NA
49	Ujjain	ICICI Lombard	1,95,022 (8.42)	6,192 (7.09)	2,01,214 (8.37)	3,52,135.4 (8.07)	1,085.36 (7.79)	16.28 (7.79)	46.83 (13.44)	46.83 (13.44)	109.9 (12.14)	NA	NA
50	Umaria	ICICI Lombard	5,560 (0.24)	630 (0.72)	6,190 (0.26)	11,279.84 (0.26)	26.53 (0.19)	0.40 (0.19)	0.12 (0.04)	0.12 (0.04)	0.65 (0.07)	NA	NA
51	Vidisha	AIC	73,227 (3.16)	3,362 (3.85)	76,589 (3.19)	1,64,779.8 (3.77)	437.11 (3.14)	6.56 (3.14)	15.05 (4.32)	15.05 (4.32)	36.65 (4.05)	617 (2.03)	0.57 (2.19)
<b>Total</b>			23,15,525 (100.00)	87,385 (100.00)	24,02,910 (100.00)	43,65,552.70 (100.00)	13,929.82 (100.00)	208.95 (100.00)	348.32 (100.00)	348.32 (100.00)	905.59 (100.00)	30,444 (100.00)	26.17 (100.00)

Source: State AERCs and Company Data





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