

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

6. The efforts have been made to bring more farmers under the fold of Crop Insurance by introducing a Pilot Weather Based Crop Insurance Scheme (WBCIS) as announced in the Union Budget 2007 in selected areas on pilot basis. WBCIS is intended to provide insurance protection to the farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc. which are deemed to impact adversely the crop production. It has the advantage to settle the claims within shortest possible time. The WBCIS is based on actuarial rates of premium but to make the scheme attractive, premium actually charged from farmers have been restricted to at par with NAIS.

7. The scheme has been implemented in Kharif 2007 (1 State), Rabi 2007-08 (4 States), Kharif 2008 (10 States) and Rabi 2008-09 (10 States). Administrative approval for implementation of the Scheme in 20 States in Kharif 2009 season has already been issued. Crops covered and Progress of the scheme is at **Annexure-IV** and **Annexure-V** respectively.

8. Financial progress of the scheme is given as under:-

<b>Year</b>	<b>Budget Estimates</b>	<b>Revised Estimates</b>	<b>Actual Expenditure</b>
2007-08	-	69.19	69.19
2008-09	50.00	100.00	100.00
2009-10	50.00	50.00	20.00 (as on 30.11.2009)

## CROPS COVERED UNDER KHARIF AND RABI SEASONS IN WBCIS IMPLEMENTING STATES / UTS

KHARIF SEASON			RABI SEASON	
S.No.	Food crops & Oilseeds	Annual commercial / Annual Horticulture Crops	Food crops & Oilseeds	Annual commercial / Annual Horticulture Crops
1	Bajra	Chilly	Barley	Cashewnut
2	Blackgram	Cotton	Bengal gram	Chilly
3	Greengram	Onion	Chick pea	Coriander
4	Groundnut	Tomato	Gram	Cotton
5	Jowar	Orang	Groundnut	Cumin
6	Maize		Jowar	Grapes
7	Paddy		Lentil	Isabgol
8	Pigeon Pea		Linseed	Mango
9	Ragi		Maize	Methi
10	Sesamum		Paddy	Onion
11	Soyabean		Rape & Mustard	Potato
12	Sunflower		Sesamum	Tomato
13	Tur		Sunflower	Kinnu
14	Moth		Wheat	Amla
15	Guar		Gherkin	

				<u>Name of the Division</u>	<u>Credit</u>	(As on 30.11.2009)		
<b>Progress of coverage under Pilot Weather Based Crop Insurance Scheme (WBCIS)</b>								
<b>Sr. No.</b>	<b>Season/Company</b>	<b>Farmers Covered</b>	<b>Area Covered (in ha.)</b>	<b>Sum Insured (Rs. in lakh)</b>	<b>Total Premium (Rs. in lakh)</b>	<b>Payable Claims (Rs. in lakh)</b>	<b>Farmers Benefitted</b>	<b>States</b>
1	2	4	5	6	7	10	11	12
1	<b>Kharif 2007</b>							
	AIC	<b>43790</b>	<b>50075</b>	<b>5301</b>	<b>703</b>	<b>524</b>	<b>35275</b>	<b>Karnataka</b>
2	<b>Rabi 2007-08</b>							
	AIC	627167	984553	170495	13845	10071.51	187790	Rajasthan, Bihar, Chhattisgarh
	ICICI-Lombard	7468	18385	3395	325	150.25	4937	& Madhya Pradesh
	IFFCO-Tokio	Scheme was	not	implemented,	therefore,	No coverage	0	Rajasthan
	<b>Total Rabi 2007-08</b>	<b>634635</b>	<b>1002938</b>	<b>173890</b>	<b>14170</b>	<b>10221.76</b>	<b>192727</b>	
	<u>2007-08</u>	<u>678425</u>	<u>1053013</u>	<u>179591</u>	<u>14873</u>	<u>10744.74</u>	<u>228002</u>	
3	<b>Kharif 2008</b>							
	AIC	165109	178655	31313	3168	1440	104483	M.P., Haryana, Punjab, Bihar,
	ICICI-Lombard	18862	42533	3794	494	197	4479	Rajasthan, Jharkhand, Orissa,
	IFFCO-Tokio	30	12	3	0.33	0	13	Maharashtra, Karnataka & T.N.
	<b>Total Kharif 2008</b>	<b>184001</b>	<b>221200</b>	<b>35110</b>	<b>3662.33</b>	<b>1637</b>	<b>108975</b>	
4	<b>Rabi 2008-09</b>							Bihar, Chattisgarh, Haryana,
	AIC	168884	192820	42623	3590	2601	111828	Kerala, Rajasthan, Tamil Nadu,
	ICICI-Lombard	22184	72377	11330	1068	729	7971	Karnataka, West Bengal,
	IFFCO-Tokio	435	185	4540	4	N.A.	433	Jharkhand & Himachal Pradesh
	<b>Total</b>	<b>191503</b>	<b>265382</b>	<b>58493</b>	<b>4662</b>	<b>3330</b>	<b>120232</b>	
	<u>2008-09</u>	<u>375504</u>	<u>486582</u>	<u>93603</u>	<u>8324.33</u>	<u>4967</u>	<u>229207</u>	
5	<b>Kharif 2009</b>							Bihar, Haryana, Gujarat,
	AIC	1377026	1396687	176662	17974	N.A.	N.A.	Kerala, Rajasthan, Tamil Nadu,
	ICICI-Lombard	22706	99665	12300	1410	471	N.A.	Karnataka, West Bengal,
	IFFCO-Tokio	206	318900	N.A.	N.A.	N.A.	N.A.	Jharkhand, Madhya Pradesh,
	<b>Total Kharif 2009</b>	<b>1399938</b>	<b>1815252</b>	<b>188962</b>	<b>19384</b>	<b>471</b>		Maharashtra, Orissa & Andhra Pradesh
	<b>Grand Total</b>	<b>2453867</b>	<b>3354847</b>	<b>462156</b>	<b>42581.33</b>	<b>16182.74</b>	<b>457209</b>	