

Annex-I
(Refer to paragraph 1.4)

STATEMENT SHOWING DETAILS OF DISTRICT SELECTED FOR AUDIT

S. No.	State	Name of District
1.	Andhra Pradesh	Kadapa
2.		Anathapuram
3.	Assam	Kamrup-Rural
4.		Nagaon
5.		Tinsukia
6.		Golpara
7.	Gujarat	Rajkot
8.		Amreli
9.		Jamnagar
10.		Junagadh
11.		Sabarkantha
12.	Haryana	Karnal
13.		Rewari
14.		Yamuna Nagar
15.	Himachal Pradesh	Shimla
16.		Kangra
17.	Maharashtra	Amravati
18.		Ahmednagar
19.		Beed
20.		Thane
21.		Yavatmal
22.	Odisha	Bhadrak
23.		Kendrapara
24.		Sonepur
25.		Jajpur
26.		Mayurbhanj
27.	Rajasthan	Alwar
28.		Bikaner
29.		Jhalwar
30.		Pali
31.		Udaipur
32.	Telangana	Nizamabad
33.		Mahbubnagar

Annex-II (a)
(Refer to paragraph 3.3.1)

DETAILS OF COVERAGE OF NAIS FROM KHARIF SEASON 2011 to RABI SEASON 2015-16

SEASON	NO. OF FARMERS INSURED (in lakh)	AREA INSURED (in lakh ha)	(₹ in crore)											NO. OF FARMERS BENEFITTED (in lakh)
			SUM INSURED	PREMIUM	GROSS SUBSIDY	STATE SHARE IN SUBSIDY	GOI SHARE IN SUBSIDY	CLAIMS REPORTED	AIC SHARE IN CLAIMS	STATE SHARE IN CLAIMS	GOI SHARE IN CLAIMS	CLAIMS SETTLED	CLAIMS PAYABLE	
<i>Kharif</i> 2011	115.55	157.76	23487.11	714.35	52.31	33.47	18.84	1665.42	618.81	523.31	523.31	1665.42	0.00	18.45
<i>Rabi</i> 2011-12	52.39	76.09	11283.94	257.68	63.20	56.70	6.50	543.37	223.14	160.11	160.11	542.37	1.00	12.87
Total	167.94	233.85	34771.05	972.03	115.51	90.17	25.34	2208.79	841.95	683.42	683.42	2207.79	1.00	31.32
<i>Kharif</i> 2012	106.49	156.94	27199.06	878.74	108.91	88.24	20.67	2787.00	846.15	970.43	970.43	2785.78	1.22	19.13
<i>Rabi</i> 2012-13	61.42	86.91	15710.09	447.61	175.79	166.22	9.57	2108.34	569.46	769.44	769.44	2041.35	66.99	25.55
Total	167.91	243.85	42909.15	1326.35	284.70	254.46	30.24	4895.34	1415.61	1739.87	1739.87	4827.13	68.21	44.68
<i>Kharif</i> 2013	97.46	142.32	29004.69	977.72	156.39	133.90	22.49	3261.67	630.54	1315.56	1315.56	3099.61	162.06	27.95
<i>Rabi</i> 2013-14	39.74	64.76	12549.45	297.48	93.59	86.47	7.12	1047.50	332.47	357.51	357.51	1047.48	0.02	9.96
Total	137.20	207.08	41554.14	1275.20	249.98	220.37	29.61	4309.17	963.01	1673.07	1673.07	4147.09	162.08	37.91
<i>Kharif</i> 2014	96.84	115.48	24389.12	844.71	60.07	40.29	19.78	2946.19	1164.29	890.95	890.95	2920.31	25.88	43.46
<i>Rabi</i> 2014-15	70.10	92.77	21512.54	553.87	183.53	164.47	19.06	1277.00	328.81	474.09	474.09	395.60	881.40	19.89
Total	166.94	208.25	45901.66	1398.58	243.60	204.76	38.84	4223.19	1493.10	1365.04	1365.04	3315.91	907.28	63.35
<i>Kharif</i> 2015	206.52	216.89	51951.13	1809.50	294.51	198.12	96.38	12772.91	1707.73	5532.59	5532.59	6936.62	5836.29	118.98
<i>Rabi</i> 2015-16	94.95	103.89	24936.48	667.15	222.20	198.36	23.84	35.16	33.90	0.63	0.63	0.00	35.16	0.06
Total	301.47	320.78	76887.61	2476.65	516.71	396.48	120.22	12808.07	1741.63	5533.22	5533.22	6936.62	5871.45	119.04
Grand Total	941.46	1213.81	242023.61	7448.81	1410.50	1166.24	244.25	28444.56	6455.30	10994.62	10994.62	21434.54	7010.02	296.30

(Source: Department of Agriculture, Cooperation and Farmers' Welfare)

Annex-II (b)

(Refer to paragraph 3.3.1)

DETAILS OF COVERAGE OF MNAIS FROM *KHARIF SEASON 2011* to *RABI SEASON 2015-16*

Season	Farmers Insured (in lakh)	Area Insured (in lakh ha)	₹ in crore)							Farmers benefitted (in lakh)
			Sum Insured	Farmers' premium	GOI subsidy in premium	State Govt's premium subsidy	Gross Premium	Claims Payable	Claims Paid	
<i>Kharif 2011</i>	4.58	6.66	1345.89	50.11	35.52	36.14	121.77	96.10	96.10	1.00
<i>Rabi 2011-12</i>	7.55	7.07	2010.08	67.82	45.05	52.34	165.2	84.44	83.41	1.23
Total	12.13	13.73	3355.97	117.93	80.57	88.48	286.97	180.54	179.51	2.23
<i>Kharif 2012</i>	20.62	22.39	4896.94	220.34	172.01	172.01	564.36	623.25	622.89	6.05
<i>Rabi 2012-13</i>	9.49	7.42	2077.15	75.02	52.17	62.11	189.3	53.47	53.23	1.13
Total	30.11	29.81	6974.09	295.36	224.18	234.12	753.66	676.72	676.12	7.18
<i>Kharif 2013</i>	23.61	22.74	5825.83	255.07	197.66	197.66	650.38	856.91	816.1	9.63
<i>Rabi 2013-14</i>	29.97	32.53	6406.54	208.24	107.91	118.65	434.81	540.11	528.12	8.11
Total	53.58	55.27	12232.37	463.31	305.57	316.31	1085.19	1397.02	1344.22	17.74
<i>Kharif 2014</i>	58.96	70	9481.77	342.14	279.64	306.24	928.02	629.84	600.2	15.48
<i>Rabi 2014-15</i>	32.05	35.53	9105.28	273.93	113.49	113.87	501.3	887.38	814.97	14.20
Total	91.01	105.53	18587.05	616.07	393.13	420.11	1429.32	1517.22	1415.17	29.68
<i>Kharif 2015</i>	48.11	55.31	8265.3	336.46	237.81	238.09	812.35	1090.47	1028.51	23.87
<i>Rabi 2015-16</i>	36.78	34.62	11577.99	301.25	133.35	133.35	567.94	123.93	9.92	1.98
Total	84.89	89.93	19843.29	637.71	371.16	371.44	1380.29	1214.40	1038.43	25.85
Grand Total	271.72	294.27	60992.77	2130.38	1374.61	1430.46	4935.43	4985.90	4653.45	82.68

(Source: Department of Agriculture, Cooperation and Farmers' Welfare)

Annex-II (c)

(Refer to paragraph 3.3.1)

DETAILS OF COVERAGE UNDER WBCIS FROM *KHARIF SEASON 2011 to RABI SEASON 2015-16*

Season	Farmers Insured (in lakh)	Area Insured (in lakh ha)	₹ in crore)							Farmers benefitted (in lakh)
			Sum Insured	Farmers' Premium	GOI Premium (share)	State Govt. Premium (share)	Gross Premium	Claims Payable	Claims Paid	
<i>Kharif 2011</i>	69.05	97.86	10351.62	331.67	349.03	349.03	1029.73	425.88	425.08	35.98
<i>Rabi 2011-12</i>	47.66	59.45	9858.46	208.42	296.75	309.55	814.72	751.14	666.36	27.32
Total	116.71	157.31	20210.08	540.09	645.78	658.58	1844.45	1177.02	1091.44	63.30
<i>Kharif 2012</i>	80.08	111.25	12870.53	407.98	443.38	443.38	1294.74	876.81	869.28	67.52
<i>Rabi 2012-13</i>	55.91	65.65	10655.46	254.12	334.46	334.46	923.03	1043.82	706.27	40.53
Total	135.99	176.90	23525.99	662.10	777.84	777.84	2217.77	1920.63	1575.55	108.05
<i>Kharif 2013</i>	88.54	111.72	14623.96	459.14	505.59	505.59	1470.33	1199.59	1157.39	68.71
<i>Rabi 2013-14</i>	53.02	53.36	10901.92	512.52	190.91	220.02	923.45	817.09	727.40	37.86
Total	141.56	165.08	25525.88	971.66	696.50	725.61	2393.78	2016.68	1884.79	106.57
<i>Kharif 2014</i>	81.71	96.36	13252.87	695.58	434.51	435.47	1565.55	1237.76	1212.34	67.23
<i>Rabi 2014-15</i>	30.80	47.56	4400.37	243.05	156.37	157.02	556.44	804.98	800.76	28.99
Total	112.51	143.92	17653.24	938.63	590.88	592.49	2121.99	2042.74	2013.10	96.22
<i>Kharif 2015</i>	54.02	63.13	8536.74	448.87	268.61	269.43	986.91	1242.04	1236.58	47.29
<i>Rabi 2015-16</i>	29.13	59.32	6434.66	339.77	199.14	199.14	737.06	630.76	229.14	20.56
Total	83.15	122.45	14971.40	788.64	467.75	468.57	1723.97	1872.80	1465.72	67.85
Grand Total	589.92	765.66	101886.59	3901.12	3178.75	3223.09	10301.96	9029.87	8030.60	441.99

(Source: Department of Agriculture, Cooperation and Farmers' Welfare)

Annex-III
(Refer to paragraph 3.3.4)

LOW COVERAGE OF NON LOANEE FARMERS

Season	NAIS				MNAIS				WBCIS			
	Farmers Insured (Loanee)	Farmers Insured (Non-Loanee)	Farmers Insured (Total)	Percentage of loanee farmers to total farmers insured	Farmers Insured (Loanee)	Farmers Insured (Non-Loanee)	Farmers Insured (Total)	Percentage of loanee farmers to total farmers insured	Farmers Insured (Loanee)	Farmers Insured (Non-Loanee)	Farmers Insured (Total)	Percentage of loanee farmers to total farmers insured
	(Figures in lakh)				(Figures in lakh)				(Figures in lakh)			
<i>Kharif 2011</i>	85.52	30.03	115.55	25.99	4.30	0.28	4.58	9.78	65.16	3.89	69.05	5.64
<i>Rabi 2011-12</i>	38.22	14.17	52.39	27.05	7.20	0.35	7.55	4.58	46.83	0.83	47.66	1.74
<i>Kharif 2012</i>	85.75	20.74	106.49	19.48	19.50	1.12	20.62	5.44	79.00	1.08	80.08	1.35
<i>Rabi 2012-13</i>	42.73	18.69	61.42	30.43	9.42	0.07	9.49	0.74	55.02	0.89	55.91	1.59
<i>Kharif 2013</i>	78.53	18.94	97.47	19.43	22.81	0.80	23.61	3.38	87.64	0.90	88.54	1.02
<i>Rabi 2013-14</i>	34.49	5.24	39.73	13.19	28.96	1.01	29.97	3.37	52.50	0.53	53.03	1.00
<i>Kharif 2014</i>	51.58	45.26	96.84	46.74	53.28	5.68	58.96	9.64	73.21	8.50	81.71	10.40
<i>Rabi 2014-15</i>	54.89	15.21	70.10	21.69	31.80	0.25	32.05	0.79	30.11	0.68	30.79	2.21
<i>Kharif 2015</i>	109.57	96.95	206.52	46.95	48.11	0.01	48.12	0.01	52.49	1.53	54.02	2.83
<i>Rabi 2015-16</i>	74.10	20.85	94.95	21.96	36.77	0.00	36.77	0.01	28.47	0.66	29.13	2.28
Grand Total	655.38	286.08	941.46	30.39	262.15	9.57	271.72	3.59	570.43	19.49	589.92	3.31

(Source: Department of Agriculture, Cooperation and Farmers' Welfare)

Annex-IV

(Refer to paragraph 3.3.5)

COVERAGE OF NON- LOANEE FARMERS IN THE SELECTED NINE STATES

Season	NAIS				MNAIS				WBCIS			
	Farmers Insured (Loanee)	Farmers Insured (Non-Loanee)	Farmers Insured (Total)	Percentage of non-loanee farmers to total farmers insured	Farmers Insured (Loanee)	Farmers Insured (Non-Loanee)	Farmers Insured (Total)	Percentage of non-loanee farmers to total farmers insured	Farmers Insured (Loanee)	Farmers Insured (Non-Loanee)	Farmers Insured (Total)	Percentage of non-loanee farmers to total farmers insured
	(Figures in thousand)				(Figures in thousand)				(Figures in thousand)			
<i>Kharif</i> 2011	3,745	2,605	6,349	41.02	124	2	126	5.22	5,703	274	5,977	4.58
<i>Rabi</i> 2011-12	632	420	1,052	39.95	297	7	304	2.46	3,015	30	3,045	0.99
<i>Kharif</i> 2012	3,732	1,444	5,175	27.90	1,214	4	1,218	0.35	6,381	20	6,401	0.32
<i>Rabi</i> 2012-13	430	1,073	1,503	71.41	562	2	564	0.39	3,684	33	3,717	0.88
<i>Kharif</i> 2013	3,248	1,524	4,773	31.94	1,568	2	1,570	0.13	6,721	10	6,730	0.14
<i>Rabi</i> 2013-14	346	258	604	42.76	1,799	0	1,799	0.00	2,811	19	2,829	0.66
<i>Kharif</i> 2014	2,700	4,525	7,224	62.63	2,718	15	2,733	0.56	3,996	781	4,777	16.34
<i>Rabi</i> 2014-15	202	1,116	1,318	84.66	2,274	2	2,276	0.09	2,727	62	2,790	2.24
<i>Kharif</i> 2015	3,722	8,462	12,185	69.45	3,399	0	3,399	0.00	4,771	148	4,919	3.01
<i>Rabi</i> 2015-16	174	3,431	3,606	95.16	2,008	0	2,008	0.00	2,279	52	2,331	2.24
Grand Total	18,931	24,858	43,789	56.77	15,962	34	15,997	0.21	42,088	1,429	43,516	3.28

(Source: Department of Agriculture, Cooperation and Farmers' Welfare)

Annex-V
(Refer to paragraph 3.5)

DELAY IN ISSUE OF NOTIFICATIONS BY STATE GOVERNMENTS

S. No.	State	Scheme	Seasons where Notifications were delayed	Total seasons for which notification was delayed	Range of delay (in days)
1.	Andhra Pradesh	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Rabi 2014-15, Rabi 2015-16 and Kharif 2015</i>	9	12 to 101
		MNAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Kharif 2014 and Kharif 2015</i>	8	30 to 125
		WBCIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16.</i>	10	39 to 101
2.	Assam	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Kharif 2014, Rabi 2014-15 and Kharif 2015.</i>	9	47 to 118
		MNAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013 and Rabi 2013-14.</i>	6	63 to 115
		WBCIS	<i>Rabi 2013-14, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16.</i>	5	14 to 82
3.	Haryana	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16.</i>	9	22 to 99
		WBCIS	<i>Rabi 2011-12, Rabi 2012-13, Rabi 2013-14, Rabi 2014-15 and Rabi 2015-16.</i>	5	39 to 171
4.	Himachal Pradesh	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012 and Rabi 2012-13</i>	4	68 to 115
		MNAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Kharif 2013 and Rabi 2013-14.</i>	5	80 to 136
		WBCIS	<i>Kharif 2011, Rabi 2011-12; Kharif 2012, Rabi 2012-13, Kharif 2013 and Rabi 2013-14</i>	6	84 to 136
5.	Gujarat	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16</i>	10	17 to 101
		MNAIS	<i>Kharif 2011, Rabi 2011-12 and Kharif 2012.</i>	3	17 to 59
6.	Maharashtra	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16</i>	9	5 to 77

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		MNAIS	<i>Kharif 2011 and Rabi 2011-12</i>	2	48 to 70
		WBCIS	<i>Rabi 2011-12, Kharif 2012, Kharif 2013, Rabi 2013-14, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16</i>	8	13 to 70
7.	Odisha	NAIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16</i>	9	54 to 92
		MNAIS	<i>Rabi 2011-12, Rabi 2012-13, Kharif 2013, Rabi 2013-14</i>	4	59 to 84
		WBCIS	<i>Kharif 2011 and Kharif 2012</i>	2	92 to 106
8.	Rajasthan	MNAIS	<i>Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Kharif 2014 and Rabi 2014-15</i>	7	70 to 98
		WBCIS	<i>Kharif 2011, Rabi 2011-12, Kharif 2012, Rabi 2012-13, Kharif 2013, Rabi 2013-14, Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16.</i>	10	34 to 111
9.	Telangana	NAIS	<i>Kharif 2014, Kharif 2015 and Rabi 2015-16</i>	3	40 to 132
		MNAIS	<i>Rabi 2014-15 and Rabi 2015-16</i>	2	40 to 78
		WBCIS	<i>Kharif 2014, Rabi 2014-15, Kharif 2015 and Rabi 2015-16</i>	4	40 to 76

Annex-VI
(Refer to paragraph 3.7)

DESCREPANCIES IN CONDUCTING CROP CUTTING EXPERIMENTS

State	Audit findings
Andhra Pradesh	The State Government did not collect the data of areas in which sowing was prevented (where sowing could not be done) from 2011-12 to 2015-16 as there were no specific orders to the Chief Project Officer (CPO) from the Director of Economic and Statistics. In the absence of such data, it was not possible for IAs to decide the extent of claims in such cases.
Assam	During the period from 2011-12 to 2015-16, the State Government conducted 32,739 CCEs (against 39,514 CCEs planned), resulting in shortfall of 6,775 CCEs (17 per cent) due to shortage of staff. But this shortfall in conducting CCEs is bound to affect the calculation AY and consequently could affect the quantum of claims payable to farmers.
Gujarat	For the 2011-12 to 2015-16 seasons, AIC did not consider 201 talukas for compensation, since the minimum numbers of CCEs as stipulated under NAIS were not conducted in these talukas.
Haryana	The work of CCEs in respect of Karnal, Kaithal, Jind and Rohtak districts for MNAIS (<i>Kharif season 2013</i>) was outsourced to two agencies, who did not furnish information to the Directorate of Agriculture, which is responsible for implementation of the CCEs. Consequently, it is not clear how the Directorate of Agriculture ensured that the CCEs were conducted properly.
Maharashtra	<p>i. The State Government prescribed Form-1 (for marking the plots for CCE) and Form-2 (for recording the actual production i.e., crop yield for demarcated plots). Audit observed that Form-2 recorded on site in Pusad taluka (district Yavatmal) did not contain details (survey no. etc.) to identify the demarcated plots in which CCEs were conducted, date of conducting CCEs, production details etc. However, the records with the taluk office contained these details. Taluk officials admitted that the details were not recorded from Form 2, but collected telephonically. Thus, the details of CCEs pertaining to this taluka are suspect.</p> <p>ii. District Agricultural officers admitted that supervision in three districts (Ahmednagar, Beed and Thane) was low (ranging from 49 per cent to 67 per cent for <i>Kharif</i> and <i>Rabi seasons</i> of 2015). Consequently, it is not clear how it was ensured that the CCEs were conducted properly.</p>
Odisha	During <i>Kharif season 2011</i> , against claim liability of ₹ 289.59 crore, GOI paid only ₹ 286.83 crore since required number of CCEs were not conducted in 106 gram panchayats. As a result, the State Government paid the GOI's share of ₹ 2.76 crore.

Telangana	<p>i. In 2011-12, based on the representation from farmers, special CCEs were conducted in Lingala Mandal in addition to CCEs already conducted as per norms. Results of the special CCES conducted were, however, not accepted by implementing agency and no claims were paid to farmers. This instance brings out the facts that CCEs were not conducted as per the norms prescribed for selection.</p> <p>ii. The State Government did not collect the data of areas in which sowing was prevented (where sowing could not be done) from 2011-12 to 2015-16 as there were no specific orders to the CPO from the Director of Economic and Statistics. In the absence of such data, it was not possible for IAs to decide the extent of claims in such cases.</p>
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Annex-VII

(Refer to paragraph 3.10.1)

State-wise details of Area sown and area insured under various Crop Seasons

S. No.	State	Crop Year	Season/crop	District	Area sown	Area insured	Excess area insured	
						(In ha.)		
1.	Odisha	2011-12	<i>Kharif</i> (Paddy)	Khurda	95,933	1,02,571	6,638	
			<i>Rabi</i> (Paddy)	Ganjam	10	219	209	
				Kendrapara	2,796	3,064	268	
					Khurda	868	2396	1,528
		2012-13	<i>Rabi</i> (Paddy)	Khurda	921	2,165	1,244	
		2014-15	<i>Rabi</i> (Paddy)	Bhadrak	5,798	9,232	3,434	
				Khurda	1,372	2,668	1,296	
		2015-16	<i>Kharif</i> (Paddy)	Bolangir	1,90,829	2,14,267	23,438	
Rayagada	50,303			51,619	1,316			
2.	Andhra Pradesh	2012	<i>Rabi</i> (Groundnut)	Ananthapuram	7,29,695	9,91,293	2,61,598	
		2013			7,28,448	9,25,805	1,97,357	
		2014			5,65,751	1,34,663	--	
		2015			4,27,625	8,95,808	4,27,625	
		2012		Kadapa	64,574	2,37,648	1,73,074	
		2013			59,514	2,21,652	1,62,138	
		2014			27,342	37,787	10,445	
		2015			50,659	1,93,815	1,43,156	
3.	Telangana	2014-15	<i>Rabi</i> (Paddy)	Nizamabad	56,845	79,326	22,481	
		2011-12	<i>Rabi</i> (Paddy)	Mahbubnagar	51,242	1,31,162	79,920	
		2012-13	<i>Kharif</i> (Paddy)		96,928	1,11,697	14,769	
		2012-13	<i>Rabi</i> (Paddy)		45,099	64,829	19,730	
		2014-15	<i>Rabi</i> (Paddy)		49,468	1,70,230	1,20,762	
4.	Maharashtra	2015-16	<i>Kharif</i>	Beed	51,397	1,11,614	60,217	
		2015-16	<i>Kharif</i> (Mung)	Amravati	16,008	16,116	108	
							17,32,751	

(Source: Agriculture Departments of respective States)

Annex-VIII
(Refer paragraph 3.11.2)

Statement showing pending claims under all insurance schemes

(₹ in lakh)

Season	NAIS			MNAIS			WBCIS		
	Claims reported	Claims paid	Pending claims	Claims reported	Claims paid	Pending claims	Claims reported	Claims paid	Pending claims
<i>Kharif</i> 2011	1,66,541.78	1,66,541.78	0.00	9,609.97	9,609.97	0.00	42,587.75	42,507.77	79.98
<i>Rabi</i> 2011-12	54,337.07	54,237.44	99.63	8,443.56	8,341.01	102.55	75,113.67	66,635.56	8,478.11
Total	2,20,878.85	2,20,779.22	99.63	18,053.53	17,950.98	102.55	1,17,701.42	1,09,143.33	8,558.09
<i>Kharif</i> 2012	2,78,699.98	2,78,578.43	121.55	62,324.96	62,289.04	35.92	87,680.53	86,927.72	752.81
<i>Rabi</i> 2012-13	2,10,833.53	2,04,134.70	6,698.83	5,346.75	5,322.47	24.28	1,04,382.42	70,626.77	33,755.65
Total	4,89,533.51	4,82,713.13	6,820.38	67,671.71	67,611.51	60.20	1,92,062.95	1,57,554.49	34,508.46
<i>Kharif</i> 2013	3,26,167.19	3,09,960.61	16,206.58	85,690.91	81,609.97	4,080.94	1,19,958.66	1,15,739.17	4,219.49
<i>Rabi</i> 2013-14	1,04,750.00	1,04,748.00	2.00	54,010.93	52,812.03	1,198.90	81,709.34	72,739.76	8,969.58
Total	4,30,917.19	4,14,708.61	16,208.58	1,39,701.84	1,34,422.00	5,279.84	2,01,668.00	1,88,478.93	13,189.07
<i>Kharif</i> 2014	2,94,619.00	2,92,031.00	2,588.00	62,983.79	60,019.94	2,963.85	1,23,775.97	1,21,234.10	2,541.87
<i>Rabi</i> 2014-15	1,27,700.00	39,560.00	88,140.00	88,737.95	81,497.54	7,240.41	80,498.31	80,076.15	422.16
Total	4,22,319.00	3,31,591.00	90,728.00	1,51,721.74	1,41,517.48	10,204.26	2,04,274.28	2,01,310.25	2,964.03
<i>Kharif</i> 2015	12,77,291.00	6,93,662.00	5,83,629.00	1,09,046.81	1,02,851.15	6,195.66	1,24,204.26	1,23,657.57	546.69
<i>Rabi</i> 2015-16	3,516.00	0.00	3,516.00	12,393.16	991.64	11,401.52	63,075.80	22,913.93	40,161.87
Total	12,80,807.00	6,93,662.00	5,87,145.00	1,21,439.97	1,03,842.79	17,597.18	1,87,280.06	1,46,571.50	40,708.56
Grand Total	28,44,455.55	21,43,453.96	7,01,001.59	4,98,588.79	4,65,344.76	33,244.03	9,02,986.71	8,03,058.50	99,928.21

(Source: Department of Agriculture, Cooperation and Farmers' Welfare)

Annex-IX
(Refer to paragraph 3.12)

DEFICIENCIES IN PERFORMANCE OF BANKS/FIs

S. No.	State	Audit Findings
1.	Gujarat	<p>(i) During <i>Kharif season</i> 2011 to <i>Kharif season</i> 2015, 14 Bank branches/FIs located in 10 Talukas of five districts credited the claim amount of ₹ 57.07 crore in the beneficiary farmers' account with a delay ranging delayed from 1 to 163 days thereby defeating the purpose of timely compensation under NAIS.</p> <p>(ii) Test check in Audit revealed that during <i>Kharif season</i> 2011 to <i>Kharif season</i> 2015, Sabarkantha District Credit Co-operative Bank (claim amount: ₹ 8.66 crore) and State Bank of India (claim amount: ₹ 70.25 crore) located in Sabarkantha and Jamnagar district remitted the claim amounts to their branches/PACS, with delays ranging from 2 to 72 days for its subsequent credit to the beneficiary farmers account.</p> <p>(iii) A test of bank branches/PACS in the selected districts <i>viz.</i> Amreli, Junagadh, Jamnagar, Rajkot, and Sabarkantha revealed that the claims amount paid to the farmers were first adjusted against their outstanding crop loan even though there is no specific mention in the scheme that such adjustment could be made.</p> <p>(iv) State Bank of India, Ranjit Road, in Jamnagar district and Circle Chowk in Junagadh (Nodal Bank branches), remitted ₹ 173.15 crore against ₹ 173.22 crore received from AIC as claims for <i>Rabi season</i> 2012-13 and <i>Kharif season</i> 2015 to its disbursing branches resulted in less credit of ₹ 6.42 lakh to the beneficiary farmer's account.</p> <p>(v) During 2011-12 to 2015-16, four cases of errors on the part of banks in entering the notified area/ crop were put up before a Committee under the chairmanship of the Joint Secretary, DAC&FW. Audit observed that even though NAIS prescribed for making good of all such claims by banks, the Committee recommended (April 2011 to March 2014) settlement of claims amounting to ₹ 36.96 crore with the condition that AIC/State Government may issue a suitable caution letter to banks for avoiding such mistakes in future. The financial burden of such claims was finally borne by GOI/ State Government. The reasons for taking upon the financial burden of additional claim were not available on record.</p>
2.	Haryana	<p>(i) In three districts (Karnal, Yamunanagar and Rewari), four insurance companies (HDFC Ergo General Insurance Company Limited, Future Generali India Insurance Company Limited, AIC and ICICI Lombard General Insurance Company Limited) informed audit that they have released claims of ₹ 17.97 lakh pertaining to 2006 farmers to five banks but on enquiry by Audit, the banks had stated that they had not received any amount from insurance companies. As a result, the beneficiaries remained</p>

		<p>deprived of the benefit of claims compensation for no fault of theirs.</p> <p>(ii) Haryana State Co-operative Bank, Karnal did not deduct insurance premium from loanee farmers during 2011-15 resulting in denial of coverage to the loanee farmers in the district.</p> <p>(iii) An amount of ₹ 13.44 lakh was lying undisbursed with four banks in Radaur and Bilaspur blocks of Yamunanagar district and Nilokheri block of Karnal district for want of details of 815 beneficiary farmers pertaining to <i>Rabi season 2012-13 to Kharif season 2013</i>.</p> <p>(iv) In two blocks of Yamunanagar district, the IA (ICICI Lombard General Insurance Company Limited) released the claims amounting ₹ 106.63 lakh in respect of 9,187 beneficiary farmers under WBCIS. However, the banks (PNB, Central Cooperative Bank-Bilaspur, Central Cooperative Bank-Pabni Kaplan) credited only ₹ 26.62 lakh to 6,229 farmers leaving ₹ 80.01 lakh undisbursed to farmers.</p> <p>(v) As per information made available by four insurance companies, claims amounting to ₹ 119.84 lakh involving 7,026 farmers during <i>Kharif season 2011 to Rabi season 2013-14</i> were released to 22 bank branches in selected blocks, but details regarding their disbursement to beneficiaries were not furnished to audit (September 2016) by these banks. As a result, it could not be ascertained in audit that these claims have been actually paid to beneficiary farmers or not. Audit could not trace the Corporation Bank, Indri and Vijaya Bank, Indri, to whom insurance claims of ₹ 31,393 and ₹ 11,528 respectively were released by these insurance companies.</p>
3.	Himachal Pradesh	<p>During 2011-16, three Banks (SBI Theog, H.P. State Cooperative Bank, Theog and UCO Bank, Kotkhai) credited the amount in the accounts of concerned beneficiaries after fifteen days as against within seven days provided in the scheme. No reason for this delay was furnished by the banks.</p>
4.	Maharashtra	<p>(i) Three farmers were denied insurance claims for WBCIS 2014-15 <i>Mrig bahar season</i> by the IA (HDFC Ergo General Insurance Company Limited), as the Bank (Bank of Maharashtra in Morshi Taluka of Amravati district) indicated wrong revenue circle while submitting insurance proposals. IA did not return the insurance premium of ₹ 21,060 taken from three farmers. The Branch Manager of the Bank accepted the facts and stated that the matter has been taken up with insurance company but they have not responded to it. The details of subsidy if any received from GOI and the state government in above three cases was not available. Similarly, State Bank of India in Lehgaon Taluka of district Amravati submitted wrong declarations mentioning wrong revenue circles in respect of four farmers (for WBCIS 2012-13 <i>Ambiya bahar season</i>) due to which insurance company did not consider these declarations for payment of insurance claims. The Bank Manager stated that the revised declaration form was submitted to its nodal point but was not considered for providing insurance benefits.</p> <p>(ii) Yavatmal District Central Co-operative (YDCC) Bank while submitting the insurance proposals to IA for WBCIS <i>Kharif season 2014</i> indicated area</p>

		<p>lesser than the area insured in respect of two revenue circles (Malkhed and Mojhar) in Ner taluka. As a result of this wrong information by the Bank, the farmers received amount of ₹ 1.90 lakh and ₹ 3.52 lakh lesser than the actual insurance claims.</p> <p>(iii) Amount of insurance claims to the farmers' accounts were credited with delays up to 49 months.</p> <p>(iv) Beed District Central Co-operative (BDCC) Bank, the nodal point, received (June 2015) an amount of ₹ 251 crore for making payment of claims under NAIS (<i>Kharif season 2014</i>). Even though the Bank submitted (October 2015) UC certifying the credit of claims amount to the farmers' accounts, an amount of ₹ 9.07 lakh was lying un-disbursed in two of its branches (Dharmapuri and Parli). Similarly, another branch (Market Yard) of BDCC, Majalgaon submitted (June 2016) UC certifying credit of ₹ 3.79 crore to the farmers' account claims under NAIS (<i>Kharif season 2015</i>) even though claim amount of ₹ 2.44 lakh in respect of 40 farmers, was lying un-disbursed.</p>
5.	Odisha	<p>There were delays ranging upto 225 days in remitting of insurance claims of ₹ 307.07 crore received during 2011-12 to 2015-16 by the DCCB in 18 selected villages of six blocks of three districts to branches for crediting to the farmers' accounts. These branches credited the amount of insurance claims to farmers' accounts with delays ranging upto 249 days.</p>
6.	Rajasthan	<p>(i) During <i>Rabi season 2013-14</i>, State Bank of India, Ajabpura in Alwar district did not credit insurance claims of ₹ 4.80 lakh in 918 farmers' account till September 2016 even though IAs (HDFC Ergo General Insurance Company Limited and ICICI Lombard General Insurance Company Limited) had remitted these claims by May 2015.</p> <p>(ii) The Udaipur Central Cooperative Bank has not credited insurance claims for <i>Kharif season 2015</i> in the accounts of 16 beneficiary farmers of village Vati (Badgaon block of Udaipur district) whereas it had distributed the claim in other villages of its service area.</p> <p>(iii) Two farmers of Udaipur district and five farmers of Alwar district received insurance claims of ₹ 20,192 from more than one bank indicating that these banks failed to ensure that these farmers have not taken loan for same crops from other banks/FIs.</p> <p>(iv) The Udaipur Central Cooperative Bank, Udaipur disbursed crop loan of ₹ 64,000 to two farmers who did not hold any land for cultivation. Compensation amount of ₹ 41,200 each was also disbursed to these farmers by the Bank. When this discrepancy came into notice, an amount of ₹ 2.22 lakh along with interest from both these farmers was recovered and remitted to AIC.</p>

Annex-X

(Refer to paragraph 4.6)

Details of survey/feed back from farmers

State	Audit findings
Andhra Pradesh	Survey of 1,286 farmers (609 in Ananthapuram and 677 in Kadapa) revealed that there were 1,181 loanee farmers, 12 non-loanee farmers and 93 uninsured farmers. Majority of farmers (748 farmers i.e. 58 <i>per cent</i>) had no knowledge of the insurance schemes even though the State Government had conducted awareness campaigns indicating that these campaigns were ineffective.
Assam	Survey of 630 farmers in four selected districts <i>viz.</i> Kamrup (Rural), Nagaon, Golpara and Tinsukia revealed that all the loanee farmers were compulsorily insured against their Kisan Credit Card (KCC) loans but they were unaware of their crops being insured. None of the banks and private insurance companies carried out any awareness campaigns due to shortage of manpower as well as no earmarked funds for such activities.
Gujarat	<p>Survey of 540 farmers of 18 villages of six talukas in three districts revealed that:</p> <p>(i) All the farmers interviewed were land owners.</p> <p>(ii) While 265 loanee farmers had opted for crop insurance in all the five years during 2011-16, 231 loanee farmers did not opt to insure their crops every year though it was mandatory for loanee farmers to insure their crops. 44 farmers including 17 loanee farmers did not opt for crop insurance in any of the five years.</p> <p>(iii) Of the 44 farmers, who did not opt for crop insurance in all five years, 16 farmers were neither aware of NAIS nor cut-off dates for submission of insurance proposals; 7 farmers did not get sufficient compensation in previous years; 9 farmers could not afford premium and 12 farmers were either not interested or did not take bank loan or did not state any reason.</p> <p>(iv) Of the 231 loanee farmers who did not take crop insurance every year, 44 farmers claimed of not receiving sufficient compensation in previous years; 19 farmers faced difficulty in applying online; 153 farmers claimed of receiving insufficient compensation and difficulty in applying on online portal; 7 farmers could not afford premium, and 8 farmers were not interested owing to personal reasons.</p> <p>(v) Of the 540 farmers interviewed, 523 farmers were aware of the new scheme PMFBY. Out of these 523 farmers, 22 farmers were not willing to participate even in the new scheme.</p>
Haryana	Survey of 540 farmers (loanee-303 and non-loanee-237) of six blocks revealed that 529 farmers were not aware of schemes and crops covered under these schemes. Only 88 farmers were interested in new scheme (PMFBY).

Himachal Pradesh	Survey of 272 numbers of farmers in four blocks revealed that all the farmers were not aware of risk covered, premium rate, premium subsidy given by GOI and the State Government, document required for submission of proposals, and cut off dates for submission of proposals. This indicated that the efforts were not made by State Government and IAs to create awareness of crop insurance schemes among the farmers.
Maharashtra	<p>Survey of 907 farmers of 30 villages 10 talukas of five selected districts revealed that:</p> <p>(a) Out of 907 farmers, 110 farmers (12.13 <i>per cent</i>) did not opt for the insurance schemes due to various reasons viz. premium not affordable (37 farmers), banks refused to help (4 farmers), did not receive full compensation on earlier occasions (22 farmers), relevant documents not available (7 farmers), and others (40 farmers).</p> <p>(b) Out of 797 farmers who opted for the insurance schemes,</p> <p>(i) 497 (62 <i>per cent</i>) were not aware about the subsidy offered by the Government;</p> <p>(ii) 189 farmers (24 <i>per cent</i>) were not aware about the risk coverage for crops under the schemes;</p> <p>(iii) 35 farmers (4 <i>per cent</i>) were not satisfied with the claim amount they had received;</p> <p>(iv) 24 farmers (3 <i>per cent</i>) stated that losses to crops due to wildlife should also be covered under insurance schemes;</p> <p>(v) 16 farmers (2 <i>per cent</i>) stated that the claims were not received in time.</p> <p>(vi) 6 farmers (one <i>per cent</i>) desired that the coverage should be on individual basis;</p> <p>(vii) 5 farmers (one <i>per cent</i>) stated that joint name on land records should also be considered for crop insurance.</p>
Rajasthan	<p>Survey of 791 farmers (565 loanee and 226 non- loanee) in 30 villages of five selected districts revealed that:</p> <p>a) Out of total 791 farmers:</p> <p>i. 31.48 <i>per cent</i> stated that they were aware about the crop insurance schemes.</p> <p>ii. 68.52 <i>per cent</i> stated that they were not aware about the crop insurance schemes.</p> <p>b) Out of total 226 non-loanee farmers:</p> <p>i. 17.26 <i>per cent</i> stated that premium not affordable.</p> <p>ii. 1.77 <i>per cent</i> stated that bank refused to insure.</p> <p>iii. 2.65 <i>per cent</i> stated that actual claim not received.</p> <p>iv. 4.87 <i>per cent</i> stated that they have not relevant documents.</p> <p>v. 73.45 <i>per cent</i> stated other reasons such as lack of knowledge, not required etc.</p>

Telangana	Survey of 1,027 farmers (528 in Mahbubnagar and 499 in Nizamabad) revealed that there were 825 loanee farmers, 158 non-loanee farmers and 44 farmers who were uninsured farmers. Majority of farmers (835 farmers i.e. 81 <i>per cent</i>) had no knowledge of the insurance schemes even though the State Government had conducted awareness campaigns indicating that these campaigns were ineffective.
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