

CROP INSURANCE

Companies reap profits while farmers get pittance

- Private insurance companies collected Rs 5,850 cr in premiums over three years but paid only Rs 930 cr to farmers, retaining 85% as profits
- Under weather-based schemes, Rs 1,567 cr in premiums yielded zero compensation to farmers despite cyclones, floods and droughts
- Enrolment is high (e.g., 25.28 lakh in 2022 kharif), but payouts reach few (e.g., only 3.43 lakh compensated), with tenant farmers demanding direct government intervention

DASARI SRINIVASA RAO
VIJAYAWADA



Paddy crop, which was damaged during the recent Cyclone Montha in Pedana in Krishna district
(File Photo)

THE crop insurance schemes introduced by the Central government, projected as a safety net for farmers facing natural calamities, have instead become a source of windfall profits for private insurance companies. Data from the past three years reveals a shocking imbalance, while insurance firms collected nearly Rs 5,850 crore in premiums, the compensation paid to farmers amounts to a mere Rs 930 crore. This means that 85 per cent of the funds went into corporate coffers rather than reaching the distressed cultivators.

Under both the Pradhan Mantri

Fasal Bima Yojana (PMFBY) and Weather-Based Insurance Schemes, farmers from the state, along with the state and Central governments, contributed large sums since the 2022 kharif season to the 2024 rabi. Yet, despite natural disasters such as cyclones, floods and droughts during this period, the compensation flow to farmers has been negligible. Out of Rs 1,567 crore collected under weather insurance alone, not a single rupee was paid to any farmer.

When the YSRCP government came to power in 2019, it initially replaced the Central scheme with a free crop insurance model, which

directly benefited farmers without intermediaries.

However, after pressure from the Centre, the State rejoined the Central insurance programmes from the 2022 Kharif. Since then, private companies have regained control—marking the return of old problems like delayed settlements, rejected claims, and massive profit accumulation.

Participation figures further expose the disparity. In 2022 kharif, 25.28 lakh farmers enrolled, but only 3.43 lakh received compensation, while in rabi 64,000 farmers received insurance out of 15.22 lakh

enrolled. In Kharif 2023, 98,000 farmers got claims out of 22.68 lakh insured, and in rabi that year, 1.43 lakh people out of 12.92 lakh people got compensation. Even after the TDP-led NDA coalition government promised free crop insurance in kharif 2024, only 82,000 farmers received a meagre Rs 8.53 crore in compensation.

In contrast, under the Weather-Based Insurance Scheme, crores in premiums were collected in multiple seasons — 2023 kharif, 2023 Rabi, 2024 Kharif and 2024 rabi — but not a single claim has been settled so far. These figures paint a grim picture: crop insurance, instead of being a shield for the farmer, has become a lucrative avenue for private companies, leaving the food producers of the nation empty-handed.

P Jamalaiah, state general secretary of the Andhra Pradesh Koulu Rythula (Tenant Farmers) Association, told 'The Hans India' that the government must ensure prompt insurance payments to farmers affected by natural calamities. He criticised successive governments for neglecting farmers' interests and allowing insurance companies to impose harsh conditions.

Jamalaiah urged that during cyclones and disasters, the government should personally intervene to guarantee compensation for farmers' crop losses without bureaucratic delays.

Narayana invites Dubai investors to CII summit

- The minister highlights Andhra Pradesh's investment-friendly policies.
- Holds meetings with Shobha Group, KEF Holdings and Indian consulate officials, seeking investments in urban infrastructure and healthcare sectors
- Stresses the state's single-desk clearance system and rapid development reforms under Chandrababu Naidu to attract global investors

HANS NEWS SERVICE
VIJAYAWADA



Municipal administration and urban development minister P Narayana with officials of KEF Holdings at its headquarters in Dubai on Monday

development and its investor-friendly ecosystem.

He held discussions with Vikram Dutta, senior vice-president of Shobha Group. Narayana invited the company to invest in urban infrastructure projects in Andhra Pradesh, noting that the state aims to become a premier investment destination through the upcoming partnership summit. Sobha Group has reportedly shown interest in exploring investment possibilities in the state.

Narayana also met Indian Consul General Satish Sivan, explaining that the state is adopting a speed of doing business approach through a single-desk clearance system to fast-track industrial approvals. He urged the consulate to encourage Dubai-

based investors to explore opportunities in Andhra Pradesh.

The minister in the evening met Faizal Kottikollon, chairman of KEF Holdings, at the company's Dubai headquarters. The group, which has a global presence in infrastructure, healthcare and technology, was urged to invest in the healthcare sector in Andhra Pradesh.

Narayana briefed the chairman on reforms being introduced under Chief Minister N Chandrababu Naidu to transform the medical sector and invited KEF Holdings to visit Andhra Pradesh during the summit. He was accompanied by AP CRDA commissioner Kannababu and MAUD director Sampath Kumar during the visit.

Textiles MoUs to be signed at Partnership Summit

- Minister Savitha announces that multiple agreements in textiles will be signed at Visakhapatnam summit on Nov 14-15, with two exclusive stalls
- Review meeting with officials focuses on inviting interested investors and details of proposed units and investment scales
- AP Pavilion to feature ODOP award-winning products in one stall and handloom fabrics for sale in the other

HANS NEWS SERVICE
VIJAYAWADA



Textiles and handlooms minister S Savitha holds a review with senior officials of department at her chamber in Secretariat on Monday

MINISTER for handlooms and textiles S Savitha has announced that several Memorandums of Understanding (MoUs) in the textiles sector will be signed during the Partnership Summit scheduled to be held in Visakhapatnam on the November 14 and 15. She said that two exclusive stalls will also be set up at the summit.

The minister held a review on Monday at her chamber in the Secretariat, attended by handlooms and textiles department principal secretary R P Sisodia, commissioner Rekharani, and industries secretary N Yuvaraj. She stated that a special slot has been allotted for MoU exchanges related to the textiles sector during the

summit. Savitha instructed officials to ensure that investors who have already shown interest in investing in the textiles sector in Andhra Pradesh are brought to the Visakhapatnam summit. She also enquired about the regions where investors are planning to set up units and the scale of investment proposed.

As part of the summit, an AP Pavilion will be set up, the minister said. Of the two stalls planned in the pavilion, one will showcase award-winning products and artworks under the 'One District One Product (ODOP)' initiative, while the other will be dedicated to the sale of a wide range of handloom fabrics.

Senior officials from the handlooms and textiles department participated in the meeting.

Minister vows strict measures to curb mishaps

- Ramprasad Reddy informs that private travel bus drivers will be provided with tips and training as part of the measures
- Inaugurates Rs 1.92 cr APSRTC dispensary at Alipiri, pledges better healthcare for employees
- Says law will take its own course in fake liquor case

HANS NEWS SERVICE
TIRUPATI

TRANSPORT minister Mandipalli Ramprasad Reddy said that stringent measures are being taken to prevent private bus accidents in the state. For this, tips and training are required for the drivers which will be provided soon. The minister inaugurated the newly built APSRTC dispensary at Alipiri on Monday.

Speaking on the occasion, he rejected criticism that former minister and YSRCP leader Jogi Ramesh was arrested as part of vindictive politics. Law will take its own course in the fake liquor probe and any arrests are

part of the probe only.

He said that the new dispensary will provide better healthcare facilities to employees and their families. The government is committed to ensuring the welfare of APSRTC employees. The initiative was taken under the guidance of APSRTC Vice Chairman and managing director M Dwaraka Tirumala Rao and chief medical officer Dr B Venkata Ramana.

Built at a cost of Rs 1.92 crore, the dispensary is spread across 0.12 acre land and is equipped with advanced medical infrastructure. It includes four consultation rooms, two inpatient wards, a general ward, nursing and pharmacy units,



Transport minister M Ramprasad Reddy inaugurating RTC dispensary in Tirupati on Monday. APSRTC chairman K Narayana Rao, MLA Arani Srinivasulu, TUDA chairman C Divakar Reddy and others are also seen.

laboratory, X-ray, and diagnostic sections, providing comprehensive healthcare facilities for RTC staff.

With this new facility, the RTC aims to serve nearly 6,000 employees and their families in the Tirupati district. The dispensary will operate with a team of 100 medical professionals, including 30 doctors, nurses, and paramedical staff.

Ramprasad Reddy said

that the government is determined to safeguard the health and welfare of RTC employees. He added that the new dispensary will not only serve the employees but also ensure access to quality healthcare for their dependents. The APSRTC management expressed gratitude to the government for extending continuous support to its welfare initiatives.

The inauguration ceremony

was attended by RTC chairman Konakalla Narayana Rao, vice-chairman P S Munirathnam, MLA Arani Srinivasulu, TUDA chairman C Divakar Reddy, deputy mayor R C Munikrishna, transport secretary Siva Sankar, regional manager E M Reddy and deputy chief traffic manager P Viswanath, several senior officials and employees of the corporation.

Revanth vows to complete world's longest SLBC tunnel

HANS NEWS SERVICE
HYDERABAD

STATING that the government is committed to complete the long pending world's biggest 40 km long SLBC Tunnel project works, Chief Minister A Revanth Reddy has announced that the government will provide compensation and address the grievances of the dwellers of the submerged Marlapadu, Keshya tanda and Nakkalagandi habitations located close to the SLBC project.

The project cost is estimated at Rs 4,600 crore and the government is ready to provide irrigation facilities to three lakh acres by lifting 30 TMC of water from Krishna River, the CM said. Addressing the media after launching Aerial Electromagnetic Survey for the SLBC tunnel works at Mannevari Palli in Nagarkurnool district on Monday, the Chief Minister came down heavily on the previous BRS government for not completing the prestigious SLBC tunnel works during its 10 year rule for political

Slams KCR for decade-long delay



reasons." The SLBC project was sanctioned in 1983. The YS Rajasekhara Reddy government initiated the Tunnel-1 and Tunnel-2 works in the erstwhile united Andhra Pradesh in 2004 at a cost of Rs 1,968 crore. However, after K Chandrababai Naidu became Chief Minister in 2014, the works stalled. "KCR and Harish intentionally put the project on hold and created hur-

dles to prevent water supply to Nalgonda through gravity," the Chief Minister said, adding that such a massive tunnel project had not been undertaken anywhere else in the world.

CM Revanth Reddy noted that the project would have been completed at the cost of Rs 2000 crore had the KCR government completed the works. Today, the pro-

ject cost was escalated to Rs 4,500 crore.

The CM took a broadside at KCR for not taking up even a single project on river Krishna and spent Rs 1.86 lakh crore on contractors in 10 years. Rs 1.05 lakh crore were spent alone on Kaleshwaram project, the Chief minister said that Irrigation Minister N Uttam Kumar Reddy was making all out

efforts to complete the SLBC works by roping in the Army officials to dig the tunnels without any trouble in the future.

It was unfortunate that eight workers died during the excavation of the tunnel and the government supported the bereaved family members.

People detroned the BRS government for not completing the SLBC project and now we are taking up the works on a war footing, the CM said that people will also not forgive us if the project is not completed.

The Chief Minister also criticised the previous BRS government for compromising on the utilisation of Krishna water. "The then Irrigation minister T Harish Rao signed an agreement with Andhra Pradesh to utilise only 299 tmc of water. The Congress government took serious note of it and made strong arguments before the Tribunal to protect the state interests". The CM warned Harish Rao to stop making cheap comments and creating nonsense on water issues.

Fury over relief delay: BJP leader slams CM for 'neglecting' cyclone-hit farmers

HANS NEWS SERVICE
HYDERABAD

ALETI Maheshwar Reddy, BJP LP leader has strongly criticised the state government for its perceived inaction and mishandling of the widespread agricultural devastation caused by recent cyclonic storms.

On Monday, Reddy visited Thukkapur village in Bhuvanagiri district, where he met with farmers at the PACC.

The BJP leader highlighted the severe extent of the



damage, noting that over 5 lakh acres of farmland and nearly 3 lakh farmers across the state have suffered significant losses due to the cyclone.

"While farmers are shedding tears over their ruined

crops, the Chief Minister is busy posing for photos with Salman Khan in Mumbai," Reddy remarked, sharply accusing the government of neglecting its core responsibilities during a major state crisis.

NORTHERN RAILWAY				
E-AUCTION NOTICE				
Senior Divisional Commercial Manager, Northern Railway, Ambala Cantt for and on behalf of President of India invites bids through E-Auction on IREPS website for allotment of contracts at Railway Stations of Ambala Division of Northern Railway.				
Parking	Sr. No.	Auction Catalogue No.	Description	Lot Start Date / Time
	1.	UMB-Mix-35-2025	Comprehensive Parking lot of total area 300.3 sqm. in circulating area of Barwala Railway Station.	10.11.25 12:00:00
	2.	UMB-Parkg-14-25	Allotment of Four Wheeler Parking lot of total area 528.06 sqm. at Khanna Railway Station.	10.11.25 15:00:00
	3.	UMB-Parkg-14-25	Allotment of Comprehensive Parking Cum Access Control Rights "Pickup/Drop" lanes (entry to exit) for all vehicles (Non commercial and commercial) with the parking area of 1785.44 sqm. at Amb Andaura Railway Station.	10.11.25 15:00:00
	4.	UMB-Parkg-14-25	Allotment of Comprehensive Parking Cum Access Control Rights "Pickup/Drop" lanes (entry to exit) for all vehicles (Non commercial and commercial) with the parking area of 2384.74 sqm. at Anadpur Sahib Railway Station.	10.11.25 15:00:00
Catering	5.	UMB-Parkg-15-25	Allotment of Comprehensive Parking cum Access Control Rights of area for E-Rickshaw/Three Wheeler (786 sqm.), Taxi (1651 sqm.), Two Wheeler Parking (1744 sqm.), Four Wheeler Parking (7145 sqm.), Total Parking Lot of area 11,326 sqm. at location 2nd Entry (Panchkula Side) of Chandigarh Rly Stn in (Division AMBALA).	17.11.25 11:00:00
	6.	UMB-Mix-35-2025	Allotment of Special Minor Catering Unit (size 10' x 6') at PF No. 1 of Barwala Railway Station.	10.11.25 12:00:00
	7.	UMB-Mix-35-2025	Allotment of Special Minor catering unit (stall) of size 10' x 6' at PF No. 1 of Khanna Railway Station.	10.11.25 12:00:00
	8.	UMB-Mix-35-2025	SMU Stall no. 12 at PF no. 1 of Patiala Railway Station.	10.11.25 12:00:00
SERVING CUSTOMERS WITH A SMILE				
3409/2025				