

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

STARRED QUESTION NO:105  
ANSWERED ON:26.11.2001  
NATIONAL AGRICULTURE INSURANCE SCHEME  
BAHADUR SINGH KOLI;RAMCHANDRA VEERAPPA

**Will the Minister of AGRICULTURE be pleased to state:**

- (a) whether the Government have introduced a National Agriculture Insurance Scheme from the Rabi season 2001-2002;
- (b) if so, the details thereof;
- (c) the name of crops both cereals and commercial crops covered under the schemes;
- (d) the number of farmers covered there-under, State-wise;
- (e) whether some State Governments including Haryana have requested to the Union Government and sent certain suggestion to implement the said scheme in their respective State;
- (f) if so, the details thereof;
- (g) whether the Government propose to extend the said scheme for the farmers of Dholpur, Bayana and Bharatpur in Rajasthan; and
- (h) if so, the details thereof and the action being taken in this regard?

**Answer**

MINISTER OF AGRICULTURE (SHRI AJIT SINGH)

(a) to (h): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (h) OF LOK SABHA STARRED QUESTION NO.105 DUE FOR REPLY ON 26TH NOVEMBER, 2001.

(a) & (b) : National Agricultural Insurance Scheme (NAIS) has been introduced in the country from rabi 1999-2000. The details are at Annexure-I.

(c) : The details of crops covered are given at Annexure-II.

(d) : State-wise details of farmers covered under the scheme are at Annexure-III.

(e) & (f) : The States, including Haryana which are not implementing the NAIS, have not requested for the implementation of the scheme in their respective state. These States have however, suggested for reducing the financial liabilities of implementing States; State-wise maintenance of Corpus Fund, continuation of premia-subsidy to small and marginal farmers, coverage of perennial crops etc.

(g) : State Government of Rajasthan has not opted for implementation of NAIS.

(h) : Does not arise.

Annexure-I

Salient Features of National Agricultural Insurance Scheme (NAIS)

The Government of India have introduced NAIS from Rabi 1999- 2000 season by replacing the earlier Comprehensive Crop Insurance Scheme (CCIS) :

- Scheme is available to all farmers - loanee and non-loanee both - irrespective of their size of holding.
- Compulsory for loanee farmers and optional for non-loanee farmers.
- The scheme is voluntary for the States/UTs.
- Sum-insured may extend to the value of threshold yield of the area insured.
- Coverage of all food crops (cereals, millets & pulses), oilseeds and annual commercial/ horticultural crops in respect of which past yield data is available for adequate number of years.
- Among the annual commercial/horticultural crops, eleven crops namely cotton, sugarcane, potato, chillies, ginger, onion, turmeric, jute, tapioca, annual banana and pineapple are presently covered.
- Basically all-risk insurance scheme covering all yield losses due to natural, non-preventable risks.
- Premium rates are 3.5% for bajra and oilseeds, and 2.5% for other Kharif crops; 1.5% for wheat, and 2% for other rabi crops. In case the rates worked out on the basis of actuarial data are less than the prescribed premium rate, the lower rate will be applicable.
- In case of annual commercial/ horticultural crops, actuarial rates are charged.
- Small and marginal farmers are provided subsidy of 50% of the premium charged from them. The subsidy will be phased out over a period of 5 years on sunset basis.
- To implement NAIS at lower unit of insurance i.e. Gram Panchayat within three years.
- It is proposed to set up a separate agency for implementation of NAIS.

#### Annexure-II

Details of Crops notified (both cereals and commercial/horticultural crops) under NAIS

Cereals Pulses Oilseeds Annual Commercial/Horticultural Crops

Paddy Pigeon Pea (tur/arhar) Groundnut Cotton  
 Wheat Chick Pea (gram) Sunflower Potato  
 Maize Black gram (urd) Safflower Sugarcane  
 Jowar Green gram (moong) Linseed Onion  
 Bajra Horse gram Sesame (til) Chilly  
 Korra Lentil (masoor) Castor Ginger  
 Ragi Pea (mutter) Rape seed Turmeric

Barley Math etc. Mustard Jute  
Kodo Millet Niger Tapioca  
Kutki etc. Soyabean etc. Annual Banana  
Pineapple

ANNEXURE-III

DETAILS OF NUMBER OF FARMERS COVERED UNDER NAIS

S.NO. STATE Rabi 1999-2000 Kharif 2000 Rabi 2000-01

1	Andhra Pradesh	Not implemented	1771500	214908
2	Assam	1401	1000	1189
3	Bihar	Not implemented	166356	41845
4	Chhattisgarh (part of M.P.)	(part of M.P.)	5984	
5	Goa	79	953	213
6	Gujarat	14832	1113435	32241
7	Himachal Pra	217	266	1159
8	Jharkhand	Not implemented (part pf Bihar)	1741	
9	Karnataka	Not implemented	313340	40739
10	Kerala	22786	15573	21450
11	Madhya Pradesh	186910	1531590	381598
12	Maharashtra	120543	2533310	408353
13	Meghalaya	Not implemented	675	1738
14	Orissa	232836	627465	124202
15	Tamil Nadu	Not implemented	16071	94137
16	Uttar Pradesh	Not implemented	469430	510032
17	West Bengal	Not implemented	Not implemented	196362
18	Pondicherry	336	373	1218
19	A&N Islands	Not implemented	193	Not implemented

Total 579940 8561530 2079109