

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:655  
ANSWERED ON:28.11.2005  
VARSHA BIMA YOJANA  
Ahir Shri Hansraj Gangaram

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

- (a) the main features of the `Varsha Bima Yojana` being run by the Union Government;
- (b) whether only the farmers of such areas can be benefited from this scheme which have the facilities to collect the rain related statistics;
- (c) if so, the States where the farmers have been deprived of the benefits of this scheme because of the non-availability of rain related statistics;
- (d) whether the Government proposes to take any steps so that all the farmers of those selected States may be benefited of the said scheme; and
- (e) if so, the details thereof?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND MINISTER OF STATE IN THE MINISTRY OF CONSUMER AFFAIRS, FOOD & PUBLIC DISTRIBUTION (DR. AKHILESH PRASAD SINGH)

- (a): Main features of the Varsha Bima Yojana launched by the Agriculture Insurance Company of India Ltd. (AIC) are annexed.
- (b) & (c): Yes, Sir. AIC has implemented Varsha Bima Yojana in 2005 in the States of Andhra Pradesh, Chhatisgarh, Gujarat, Karnataka, Maharashtra, Madhya Pradesh, Orissa, Tamil Nadu, Uttranchal and Uttar Pradesh.
- (d) & (e): In order to extend the coverage of Varsha Bima, concerned Ministry/Department has been requested to extend the net work of rain gauge stations of India Meteorological Department (IMD).

Annexure

Main Features of Varsha Bima Yojana

# Varsha Bima is a mechanism for providing effective risk management aid to the farmers likely to be impacted by adverse rainfall incidence.

# Varsha Bima Guarantees a pay out of claims on a graded scale, upon the adverse incidence of rainfall.

# Claims arise when the actual rainfall incidence during the period of insurance falls short of the normal incidence.

# The India Meteorological Department (IMD) provides normal rainfall data and actual rainfall data.

# Varsha Bima provides various options of insurance coverage as per requirement of farmers.

# Varsha Bima is implemented by AIC for major crops.