

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:4502
ANSWERED ON:25.04.2005
NATIONAL AGRICULTURAL INSURANCE SCHEME
Kaushal Shri Raghuvir Singh

Will the Minister of AGRICULTURE be pleased to state:

- (a) the details of the farmers, crops and area of agricultural land covered under National Agriculture Crop Insurance Scheme in Rajasthan as on date;
- (b) the procedure of determining the rate of premium for the said insurance scheme, crop-wise;
- (c) the details of the percentage share of premium payable by farmers, the State Governments and the Union Government;
- (d) the total amount of premium collected for the above scheme in Rajasthan during the last three years, year-wise;
- (e) the details of the crops damaged and amount given as compensation for the insured agriculture crops under the said scheme in Rajasthan during the last three years and the current year, year-wise;
- (f) the details of the loss of insured crops and the amount of funds paid as compensation for it in Rajasthan during the current year; and
- (g) the rate of compensation amount given for the insured crops in Rajasthan during the current year, crop-wise?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND MINISTER OF STATE IN THE MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION (SHRI KANTILAL BHURIA):

(a) National Agricultural Insurance Scheme (NAIS) is in implementation in Rajasthan since Kharif 2003 season. The crops covered are: bajra, guar, arhar, soyabean, sesamum, moth, maize, jowar, groundnut, moong, castor, urd, paddy and cowpea. During last three crop seasons (from Kharif 2003 to Kharif 2004) 25.44 lakh farmers over an area of 73.42 lakh hectare have been covered.

(b) Flat rates of premium ranging between 1.5% to 3.5% for food and oil seeds crops are charged. For annual commercial/horticultural crops actuarial rates of premium are levied. Actuarial rates of premium are worked out on the basis of normal distribution method.

(c) The percentage of premium payable by small and marginal farmers is 90%, while other farmers are required to pay 100% of the premium. At present, 10% premium subsidy is payable to small and marginal farmers which is equally shared by the centre and concerned State Governments.

(d) to (f) The total amount of premium collected by the Implementing Agency during the last three crop seasons is Rs. 4174.34 lakh in Rajasthan. The insured crops of bajra, guar, arhar, soyabean, seasmum, moth, maize, jowar, groundnut, moong, castor, urd, paddy and cowpea have suffered losses current year (i.e. Kharif 2004). Crop season-wise premium collected and claims paid/payable are given below:

(Rs. in lakhs)

Crop Season	Premium Collected
Kharif 2003	94.75
Rabi 2003-04	26.27
Kharif 2004	4053.32
Total	4174.34

Claims Paid Claims Payable

2.47	
11.72	
97.66	111.85
111.85	11064.71

(g) Payable claims for each crop in the unit area are worked out on the basis of shortfall in the yield which differ from area to area and crop to crop. Crop-wise payable claims for Kharif 2004 are given in the enclosed Statement.