

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:3918  
ANSWERED ON:21.04.2008  
NATIONAL AGRICULTURAL INSURANCE SCHEME  
Patil Shri Balasaheb Vikhe

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

- (a) whether the National Agricultural Insurance Scheme has become redundant as the farmers who earlier availed of the same are now opting out of it;
- (b) if so, the details thereof and the reasons therefor;
- (c) whether the Government proposes to launch a new scheme to provide insurance cover to the farmers; and
- (d) if so, the details thereof alongwith the time by which it is likely to be implemented?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE(SHRI KANTILAL BHURIA)

(a): No, Sir.National Agricultural Insurance Scheme (NAIS) which is being implemented in the country with effect from Rabi 1999-2000 season, covered about 105 lakh farmers over an area of 163 lakh hectares in 2000-01. The coverage of farmers during 2006-07 has increased to 179 lakh farmers over an area of 273 lakh hectares.

(b): Does not arise.

(c) & (d): To overcome the limitation of delayed settlement of claims under NAIS, the Government has introduced Weather Based Crop Insurance Scheme (WBCIS) with effect from Kharif 2007.The scheme insures farmers against the likelihood of financial loss on account of anticipated loss in crop yield resulting from adverse incidence of weather parameters like deficit/excess rainfall; high/low temperature; frost etc. The WBCIS has been implemented on pilot basis in selected areas/crops of Karnataka, Rajasthan, Bihar, Chhatisgarh and Madhya Pradesh in Kharif 2007 and Rabi 2007-08 crop seasons. It has also been extended for implementation in Kharif 2008.