

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:1031
ANSWERED ON:01.03.2011
CROP INSURANCE SCHEMES
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Will the Minister of AGRICULTURE be pleased to state:

- (a) the details of crops covered under various insurance schemes for farmers in the country including Madhya Pradesh, State-wise;
- (b) the areas of crops covered under insurance during the last three years and the current year, crop-wise and State-wise and the premium amount collected thereunder;
- (c) the details of the crop insurance claims disbursed during the said period in comparison to the premium paid, scheme-wise and State-wise;
- (d) the details of the complaints received from the farmers regarding non-payment of crop insurance claims; and
- (e) the steps taken to increase crop coverage and early approval of crop insurance claims in the country including Madhya Pradesh?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF AGRICULTURE AND MINISTER OF THE STATE IN THE MINISTRY OF FOOD PROCESSING INDUSTRIES (SHRI ARUN YADAV)

(a): Details are at annexure- I.

(b) & (c): Details are at annexure-II- A and II-B

(d): All the admissible claims are settled/paid as per provisions of the schemes. However, some complaints from farmers are received from time to time. Some of complaints are : delayed payment of claims, under payment of claims on account of incorrect submission of insurance proposals by banks; unrealistic assessment of crop loss due to large unit area of insurance etc. As far as possible, all the complaints are suitably addressed wherever feasible.

(e): Continued efforts are made to create awareness about crop Insurance schemes by the implementing agencies in coordination with implementing states since inception. The salient activities for campaigning involve the publicity of features & benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets, participation in agriculture fairs / mela / gosti and organization of workshops / trainings etc. For making National Agricultural Insurance Scheme (NAIS) more farmers` friendly, it has been modified through removal of its limitations and Modified NAIS has been launched for implementation on pilot basis in 50 districts from Rabi 2010-11. Under this scheme, on account payment 25% of likely claims will be paid in advance to eligible farmers. Private Insurance companies have also been allowed in implementation of the schemes to facilitate better service delivery to farmers.