

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:926

ANSWERED ON:01.03.2011

AGRICULTURAL INSURANCE SCHEMES

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Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the Government is modifying the various Agricultural Insurance Schemes;
- (b) if so, the reasons therefor alongwith the salient features of the modified schemes, scheme-wise;
- (c) the districts selected for implementation of the modified schemes on pilot basis,scheme-wise and State-wise;
- (d) the time by which the new Agricultural Insurance Schemes will be operational;and
- (e) the reaction of the State Governments thereto?

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) & (b): The existing National Agricultural Insurance Scheme (NAIS) has been modified by removal of some limitations/problems experienced during its implementations since Rabi 1999-2000. The Modified NAIS has been approved by Government of India for implementation on pilot basis in 50 districts from Rabi 2010-11. Salient features of Modified NAIS are - (i) actuarial premium with subsidy in premium ranging 40% to 75% to farmers (ii) Unit area of insurance reduced to village panchayat level for major crops (iii) coverage of prevented sowing/planting risk (iv) coverage of post harvest losses due to cyclone in coastal areas (v) on account payment up to 25% advance of likely claims as immediate relief (vi) more proficient basis for calculation of threshold yield (vii) minimum indemnity level of 70% instead of 60% etc.

(c): Details of the districts notified by the State for implementation of Modified NAIS is at Annexure.

(d): MNAIS has already been operational from Rabi 2010-11.

(e): States are encouraging the implementation of Modified NAIS as 12 States have notified its implementation in 34 districts during Rabi 2010-11.