

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:1896  
ANSWERED ON:08.03.2011  
CROP INSURANCE SCHEME  
Meghwal Shri Arjun Ram

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

- (a) whether the Government proposes to take `village` as the unit to assess losses under Crop Insurance Scheme/Pilot Weather Based Crop Insurance Scheme instead of `tehsil`;
- (b) if so, the details thereof;
- (c) the time by which the said proposal is likely to be implemented;
- (d) whether there exists a discriminative policy under crop insurance schemes for the farmers who take loan from the banks and those who do farming with their own means;
- (e) if so, the details thereof; and
- (f) the details of the steps proposed to be taken to remove such discrimination under the said scheme?

**Answer**

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

(a) to (c): Crop insurance schemes of National Agricultural Insurance Scheme (NAIS) and Pilot Weather Based Crop Insurance Scheme (WBCIS) are being operated on the basis of `Area Approach` i.e. defined areas. The defined area under NAIS may be Mandal, Hobli, Circle, Firka, Block, Taluka, Gram Panchayat, village etc which is decided by the implementing State Government/Union Territory for each notified crop, subject to the condition that State/UT has the capacity to undertake requisite number of Crop Cutting Experiments (CCEs) under single series, for making assessment of yield and capacity for making available adequate past yield data.

Based on the experience gained during implementation, the existing NAIS has been modified to facilitate it more farmers` friendly. Certain improvements including reduction of unit area to village panchayat level for major crops has been made in the existing NAIS. Govt. of India has approved the Modified NAIS for implementation on pilot basis in 50 districts from Rabi 2010-11.

Insurance unit area under WBCIS is notified by the State Government according to availability of weather stations.

(d) to (f): There is no discrimination between loanee and non-loanee farmers in respect to the premium rates, premium subsidy, loss assessment, claims payment procedure etc. However, the scheme is compulsory for loanee farmers and voluntary for non-loanee farmers. Besides, under NAIS cut off date for coverage of loanee and non-loanee farmers is different. At present, there is no proposal to remove these differences.