

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:3187

ANSWERED ON:15.03.2011

COVERAGE UNDER CROP INSURANCE

Nahata Smt. P. Jaya Prada;Naranbhai Shri Kachhadia;Shekhar Shri Neeraj;Singh Shri Yashvir

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

- (a) the number of farmers covered under various crops insurance schemes, scheme-wise and State-wise;
- (b) the details of the premium fixed per hectare for these crops and the amount collected as premium during each of the last three years and the current year, scheme-wise and State-wise;
- (c) the details of the insurance claims disbursed during the said period;
- (d) whether there is a difference in the rate of premium under these schemes;
- (e) if so, the details thereof indicating the reasons therefor;
- (f) whether all farmers from various States including Gujarat, Haryana, Andhra Pradesh and Uttar Pradesh have been covered under Crop Insurance Schemes;
- (g) if so, the details thereof; and
- (h) if not, the reasons therefor?

**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 (e): Flat rates of premium ranging between 1.5% and 3.5% (of sum insured) for food and oilseed crops and actuarial rates for annual commercial/horticultural crops, are being charged from the farmers under National Agricultural Insurance Scheme (NAIS). Premium subsidy @10% is provided to small and marginal farmers.

Weather Based Crop Insurance Scheme (WBCIS) is based on actuarial rates of premium but to make the scheme attractive, premium actually charged from farmers are restricted to at par with NAIS in case of food and oilseeds crops. The difference between actuarial rates and premium charged from farmers is shared by the Central and State Government on 50 : 50 basis. Premium subsidy ranging between 25% - 50% is provided to all farmers.

Newly introduced Modified National Agricultural Insurance Scheme (MNAIS) is also based on actuarial premium rates with subsidy ranging 40% to 75% to all farmers.

Details of number of farmers covered, premium collected and claims paid during last three years under NAIS and WBCIS are at annexure-IA and IB.

(f) to (h): Implementation of NAIS, WBCIS and MNAIS is optional for States and implemented only for those areas/crops for which notification is issued by the State Government. However, WBCIS and MNAIS are available for all farmers in the identified States/districts only as these are implemented on pilot basis.