

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:1242
ANSWERED ON:29.11.2011
INSURANCE SCHEMES FOR FARMERS
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Will the Minister of AGRICULTURE be pleased to state:

- (a) the various crops covered under insurance schemes for farmers in the country including Jharkhand;
- (b) the total area in hectares under various crops covered by the insurance schemes during the last three years and the total premium collected thereunder, Statewise and crop-wise;
- (c) the details regarding the crop insurance claims honoured vis-a-vis the premium paid during the above period, State-wise including Jharkhand;
- (d) whether the Government has received any complaints from the farmers for not honouring their claims; and
- (e) if so, the details and the reasons therefor alongwith the steps taken to increase crop coverage and prompt disposal of insurance claims in future?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE, FOOD PROCESSING INDUSTRIES AND PARLIAMENTARY AFFAIRS (SHRI HARISH RAWAT)

(a): Details of Kharif and Rabi crops covered are at Annexure- I A to I C.

(b) & (c): State-wise & crop-wise details are at Annexure II A to II C.

(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 the 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.

(e): Continued efforts are made to create awareness about crop insurance schemes by the implementing agencies in coordination with implementing states. 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. 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 is paid in advance to eligible farmers. Private insurance companies have also been allowed in implementation of the scheme, to facilitate better service delivery to farmers.