

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:7522
ANSWERED ON:22.05.2012
CROP INSURANCE SCHEME
Mishra Shri Govind Prasad;Mohan Shri P. C.

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the Crop Insurance Scheme being implemented by the Government is a voluntary scheme;
- (b) if so, the details thereof;
- (c) whether any such cases have come into light wherein the premium of Crop Insurance Scheme is deducted compulsorily whenever farmers take loan from banks or cooperative institutions;
- (d) if so, the steps taken so far by the Government to inquire into such cases; and
- (e) the details of payments made to farmers under the Crop Insurance Scheme during each of the last three years, State-wise?

Answer

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

- (a) to (d): Ongoing crop insurance schemes namely, National Agricultural Insurance Scheme (NAIS), Modified NAIS (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS) are compulsory for the farmers who avail seasonal agricultural operational loans and voluntary for other farmers in the areas/crops notified by the State Government. As the scheme itself provides for compulsory coverage of loanee farmers, the question of inquiry does not arise.
- (e): Details are at Annexure.