

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:1726
ANSWERED ON:04.12.2012
NATIONAL AGRICULTURAL INSURANCE SCHEME
Biswal Shri Hemanand

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the Government has implemented a Modified National Agricultural Insurance Scheme in the country;
- (b) if so, the details thereof along with the salient features of the scheme;
- (c) whether the Government has constituted any Joint Group to review and bring improvements in the existing crop insurance scheme;
- (d) if so, the details thereof; and
- (e) the time by which the modified scheme is likely to be implemented?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FOOD PROCESSING INDUSTRIES (SHRI TARIQ ANWAR)

(a) to (e): Based on the recommendations of the Joint Group constituted by Government of India (GOI) to review and bring improvements in the existing crop insurance schemes, the Modified National Agricultural Insurance Scheme (MNAIS) has been approved by GOI for implementation on pilot basis in 50 districts from Rabi 2010-11. Salient features of the scheme are as under :-

- # Unit area of insurance for major crops reduced to village/ village panchyat level,
- # Acturial premiums with Government subsidy upto 75%, claims liability is on insurer,
- # more proficient basis for calculation of threshold yield,
- # Minimum indemnity level increased to 70% from 60%,
- # Coverage of prevented sowing/ planting risks,
- # Coverage of post harvested losses due to cyclone in coastal areas,
- # Coverage of localized losses due to hailstorm & land slides,
- # On account payment upto 25% of likely claims as advance for immediate relief,
- # Implementation through both the Agriculture Insurance Company and private insurance companies to facilitate better coverage and improved service.