

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:3172  
ANSWERED ON:11.02.2014  
CROP INSURANCE SCHEMES  
Rajbhar Shri Ramashankar

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

- (a) whether the Government has adopted a policy discriminating the farmers borrowing bank loans and the farmers using their own resources for farming under the crop insurance schemes;
- (b) if so, the details thereof;
- (c) whether the Government proposes to amend the policy under National Crop Insurance Scheme and Weather Based Crop Insurance Scheme;
- (d) if so, the details thereof; and
- (e) the other steps taken by the Government to identify the shortcomings in implementation of these schemes and to remove the hurdles?

**Answer**

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

(a) to (e): Recently, an improved Central Sector Scheme "National Crop Insurance Programme (NCIP)" has been introduced from Rabi 2013-14 in the country. NCIP comprises three component-schemes namely Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS). Based on the evaluation studies of the component schemes, experience gained through implementation, feedback/comments/views of all the Stakeholders including States etc., various improvements/changes have been incorporated to make them more farmer friendly.

There is no discrimination between loanee and non-loanee farmers in respect to the premium rates, premium subsidy, loss assessment, claims payment procedure etc., under NCIP. The loanee farmers are covered on compulsory basis and non-loanee farmers on voluntary basis.