

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:3218
ANSWERED ON:11.02.2014
REVIEW OF CROP INSURANCE SCHEMES
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Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the Government has recently reviewed various Crop Insurance Schemes implemented for the benefit of farmers in the country;
- (b) if so, the outcome thereof, Schemewise;
- (c) the deficiencies identified in various schemes and corrective measures taken/ proposed to be taken by the Government for proper implementation of these schemes; and
- (d) the details of premium collected from the farmers in each State/UT under various crop insurance schemes during the last one year?

Answer

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

(a) to (c) : Based on evaluation studies, experience gained through implementation and feed-back of the stakeholder, various improvements / changes have been made in yield index based Modified National Agricultural Insurance Scheme (MNAIS), weather index based Weather Based Crop Insurance Scheme (WBCIS) & crop specific based Coconut Palm Insurance Scheme (CPIS) and a new umbrella central sector scheme in the name of 'National Crop Insurance Programme' (NCIP) has been introduced by merging MNAIS, WBCIS & CPIS throughout the country from Rabi 2013-14. The major improvements made in the scheme are:

- # Full-fledged implementation throughout the country with compulsory coverage of the loanee farmers.
- # Two higher indemnity levels of 80% & 90% instead of earlier 70%, 80% & 90%.
- # Those States which are unable to reduce insurance unit at village/village panchayat, will be allowed to implement at higher unit area level (upto a cluster of maximum 15 villages) with prior approval of DAC for first 3-5 years.
- # States implementing MNAIS at Village/Village Panchayat level are entitled for 50% reimbursement of incremental expenses of CCEs from GOI with the cap provision based on the annual budget.
- # Provision for add-on/index plus products for horticultural crops for compensating losses due to perils of hailstorm, cloudburst etc.
- # As per provision approved under NCIP by the Cabinet, 5,000 Automatic Weather Stations (AWS) shall be created through Public Private Partnership (PPP) mode for proper implementation of Weather Based Crop Insurance Scheme (WBCIS) during 12th Plan period.

(d) : Details are annexed.