

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:2914  
ANSWERED ON:08.12.2009  
CROPS UNDER INSURANCE SCHEME  
Pakkirappa Shri S.

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

- (a) the various crops covered under insurance schemes for farmers in the country including Karnataka;
- (b) the area in hectares for various crops covered and the premium amount collected under insurance during the last three years crop-wise and State-wise;
- (c) the details of crop insurance claims disbursed during the said period as compared to the premium paid;
- (d) the details of complaints received from farmers in regard to non-payment of crop insurance; and
- (e) the steps taken to increase crop coverage and widen the nature of insurance cover in the country including Karnataka?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF AGRICULTURE AND MINISTER OF THE STATE IN THE MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION (PROF. K.V. THOMAS)

(a): Details of various crops covered under two Central Sector schemes, namely, National Agricultural Insurance Scheme (NAIS) and Pilot Weather Based Crop Insurance Scheme (WBCIS) in the country, including Karnataka State are at Annexure-I and II, respectively. Coconut Palm Insurance Scheme (CPIS) has recently been approved by the Government.

(b): State-wise and Crop-wise details of area covered and premium amount collected under NAIS and Pilot WBCIS during last three years (Kharif and Rabi seasons) are at Annexure-III & IV, respectively.

(c): Details of premium and claims disbursed during the last three years under NAIS and WBCIS are given in Annexure-V.

(d): All the admissible claims under crop insurance schemes are settled/paid as per provisions of the scheme. However, some complaints from farmers regarding non-payment of claims on account of incorrect submission of insurance proposals by financial institutions, unrealistic assessment of crop loss due to large unit area of insurance etc., are received from time to time. All the complaints are suitably addressed as per provisions of the schemes.

(e): The Government and the Implementing Agencies make efforts by way of extension and publicity programmes to increase the coverage under crop insurance schemes.

To widen the nature of insurance cover, Government has introduced Pilot Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Schemes (CPIS) in the country including Karnataka.