

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:737

ANSWERED ON:24.11.2009

NATIONAL AGRICULTURAL INSURANCE SCHEME

Kaswan Shri Ram Singh;Lagadapati Shri Rajagopal

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

- (a) whether the farmers whose crops are not insured under the National Agricultural Insurance Scheme (NAIS) have shown an interest to enter into the scheme for getting their crops ensured;
- (b) if so, the details thereof, State-wise;
- (c) the number of farmers included under the scheme, claims made and settled during the current year;
- (d) whether several States and farming communities have requested for certain modifications in the NAIS to include calculation of average yield; and
- (e) if so, the details thereof and action taken by the Government in this regard?

**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) to (c): Yes, Madam. The National Agricultural Insurance Scheme (NAIS) envisages coverage of food crops, oilseeds, pulses and annual commercial/horticultural crops in respect of which (i) the past yield data based on Crop Cutting Experiments (CCEs) is available for adequate number of years and (ii) requisite number of CCEs are conducted for estimating the yield during the proposed season. The scheme is voluntary for the States and UTs and is compulsory for farmers availing agricultural loans from rural financial institutions like commercial banks, Cooperative Banks and Regional Rural Banks (RRBs) and voluntary for non-loanee farmers in notified areas and crops.

The participation of farmers has increased gradually from 105 lakh farmers during the year 2000-01 to 191 lakh farmers during the year 2008-09 under NAIS.

Data in respect of coverage under the scheme is compiled by the implementing agency after completions of the crop season. State-wise details of farmers covered during Kharif 2009 are annexed. The coverage under Rabi 2009-10 is going on and to be completed by 31st March, 2010. The admissible claims under the scheme are calculated/ settled on after receipt of yield data from the concerned State Govt. The cut off date for receipt of yield data for Kharif 2009 is January/March, 2010.

(d) & (e): Yes, Madam. During the course of implementation of the scheme implementing States/UTs have given various suggestions, including methodology for calculation of average yield/guaranteed yield.

Keeping in view the suggestions of States/UTs and other stake-holders, a Joint Group was constituted by the Government, to study the improvements required in the existing crop insurance schemes. The Group has reviewed the scheme and made important recommendations. Based on these recommendations a proposal on Modified NAIS has been prepared.