

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:12  
ANSWERED ON:24.02.2015  
CROP INSURANCE SCHEMES FOR FARMERS  
Chaudhary Shri C.R.

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

- (a) whether the Government is implementing various programmes/schemes for Farmers including Crop Insurance Schemes to protect the rural farmers from natural calamities in the country;
- (b) if so, the salient features of those schemes/programmes;
- (c) the details of Public sectors banks involved in Farmers Crop Insurance Schemes along with the procedure for approaching banks for availing crop insurances;
- (d) the quantum of funds disbursed under various farmers crop insurance schemes since 2009, State-wise; and
- (e) whether the Government has any proposal to make changes in the farmers crop insurance schemes to make it more oriented to climatic adaptation and if so, the details thereof?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI MOHANBHAI KUNDARIA)

(a) & (b): Yes, Madam. To protect the rural farmers from natural calamities, Government has been implementing various schemes/programmes for considerable period of time. Crop Insurance Schemes are implemented to provide insurance coverage & financial support to the farmers in the event of failure of any of the notified crops as a result of non-preventable risks including natural calamities, pests & diseases, adverse weather conditions and to stabilize farm income.

At present, National Crop Insurance Programme (NCIP) with three component schemes viz. Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS) are under implementation in the country from Rabi 2013-14. However, National Agricultural Insurance Scheme (NAIS) which was to be rolled back simultaneously has also been continued at the request of the States during Rabi 2013-14 and the year 2014-15. Besides, farmers are provided relief and assistance to compensate them against crop loss due to national calamities under State Disaster Response Fund and National Disaster Response Fund.

(c): All rural financial institutions including Public Sector Banks are involved in implementation of Crop Insurance Schemes. Crop Insurance Schemes are compulsory for loanee farmers and voluntary for non-loanee in the notified areas/crops. The coverage of loanee farmers is automatic and premium is collected at the time of loan disbursement. However, non-loanee farmers can approach the concerned insurance company/their agents.

(d): Crop Insurance Schemes are demand-driven and there fore, no State-wise allocations/disbursement of funds is made by Government of India. Funds are provided to the Fund Routing Agency i.e. Agriculture Insurance Company of India (AIC) who in turn releases the GOI share of committed liability in premium &/or claims subsidy to the farmers concerned/empanelled insurance companies on receipt of share of State Government. Details of GOI share of funds released from 2009-10 onwards are as under:

Year	Funds provided (Rs. in crore)
2009-10	1539.10
2010-11	3135.85
2011-12	1054.33
2012-13	1549.68
2013-14	2551.12
2014-15	2354.17

(as on date)

(e): Improvement in crop insurance schemes to make these more scientific and to better serve the interest of farmers is

a continuous process.