

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:2143  
ANSWERED ON:10.03.2015  
IMPLEMENTATION OF CROP INSURANCE SCHEME  
Kaswan Shri Rahul

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

- (a) whether it is a fact that the various crop insurance schemes are not proving feasible as these schemes are not implemented on the basis of individual crop and the area of holding of the farmer at present;
- (b) if so, the details thereof;
- (c) whether the Government is considering to implement agriculture crop insurance scheme on the basis of individual crop, if so, the other corrective steps taken by the Government to make the agriculture crop insurance scheme more comprehensive and multi-dimensional;
- (d) if so, the details thereof;
- (e) whether the insurance companies have recently increased the term sheet criteria also making an increase in the premium amount which has resulted in huge losses to the farmers; and
- (f) if so, whether the Government proposes to bring down the premium amount and the term-sheet criterion to its earlier level, if so, the details thereof?

**Answer**

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

(a) to (d): In order to protect farmers against losses in their crops, Government of India introduced crop insurance in 1985 and thereafter, modifications/improvements have been incorporated therein from time to time according to farmers' needs. In the process of evolution of crop insurance schemes, National Crop Insurance Programme (NCIP), which comprises Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS), is being implemented throughout the country from Rabi 2013-14. Unit area of crop insurance has been reduced from block/mandal/tehsil/circle/pherka to village panchayat level under MNAIS. However, insurance of localized risks like hailstorm and landslide is implemented at farmer level under MNAIS. There is no proposal at present to implement crop insurance schemes on the basis of individual crop due to complexities and huge cost involved in such implementation.

(e) & (f): NCIP is an improved version of the earlier schemes and various additional features have been incorporated to facilitate the farmers in a better way and therefore, premium rates have been increased accordingly.

Further, improvement in crop insurance schemes to make these more scientific and to better serve the interest of farmers is a continuous process.