

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:89

ANSWERED ON:21.07.2015

Crop Insurance Scheme

Patle Smt. Kamla Devi;Singh Dr. Bhola;Singh Shri Ganesh

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

- (a) whether the Government has implemented various crop insurance schemes including National Agriculture Insurance Scheme (NAIS) in the country;
- (b) if so, the details thereof along with the name of the crops included under the various crop insurance schemes and the number of the farmers benefited thereunder;
- (c) the details of the criteria fixed by the Government to dispose of the claims under various crop insurance schemes;
- (d) whether the Government is considering to modify the existing crop insurance schemes as there are some deficiencies in the present crop insurance schemes;
- (e) if so, whether the Union Government has sought views of various State Governments in this regard; and
- (f) the steps taken/proposed to be taken by the Government to ensure that farmers get sufficient compensation for the loss of their crops?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE

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(a) & (b): In order to protect farmers against crop failure due to natural calamities, pests & diseases, weather conditions, Government of India is implementing National Crop Insurance Programme (NCIP) with component schemes of Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS). In addition, National Agricultural Insurance Scheme (NAIS) which was to be withdrawn after implementation of NCIP from Rabi 2013-14, has been allowed to be continued on request of States. These schemes envisages coverage of food crop, oilseeds, pulses, annual commercial horticultural and some horticultural/plantation crops for which yield data/weather data is available for sufficient number of years. Details of crops covered so far, are given in Annexure. Since inception of the crop insurance schemes in 1999-2000 till Rabi 2014-15 about 3226 lakh farmers have been insured and claims have been paid to about 1108 lakh farmers under various crop insurance schemes.

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(c): As per provisions, the claims are processed and approved by the insurance companies after receipt of yield data/weather data from State Governments/weather data providers within stipulated cut-off date. If the actual yield per hectare of insured crop for the notified areas (based on requisite number of crop cutting experiments) fall short of the specified threshold yield, all the insured farmers grown that crop deemed to have suffered shortfall in their yield and are eligible for indemnification of claims as per provision of NAIS & MNAIS. However, under WBCIS, the admissible claims are worked out on the basis of deviation from the trigger value of weather parameters. 25% of likely claims are paid in advance as immediate relief in the areas which suffer at least 50% crop yield loss. Under Weather Based Crop Insurance Scheme (WBCIS), settlement of claims is made within 45 days from the closure of risk period.

(d) to (f): Improvement in crop insurance schemes to make them more scientific and to better serve the interest of farmers is a continuous process. To make the crop insurance schemes farmers friendly various improvements in consultations with various stakeholders including State Governments have been made in the schemes from time to time to sufficiently compensate the farmers on account of damage of their crops due to natural calamities/adverse weather to provide targeted benefit to the farmers under the Crop Insurance Schemes.