

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:4876

ANSWERED ON:12.08.2014

CROP INSURANCE

Ranjan (Pappu Yadav) Shri Rajesh

Will the Minister of AGRICULTURE be pleased to state:

- (a) the details of crops and area covered including the rate of premium under various Crop Insurance Schemes implemented in the country, Scheme and State/UT- wise;
- (b) whether the Government has received any complaints from farmers regarding non-settlement of their premium claims, if so, the details thereof and the action taken by the Government thereon;
- (c) whether the Government proposes to provide full insurance cover to crops in the Kosi Region of Bihar and if so, the details thereof;
- (d) whether the Government proposes to set up a regional office of the Central Soil Testing Laboratory in the Kosi region and if so, the details thereof; and
- (e) whether the proposal to establish a Central Agricultural Research Institute/University in the Kosi region, Bihar is under consideration of the Government and if so, the details and the present status thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FOOD PROCESSING INDUSTRIES (DR. SANJEEV KUMAR BALYAN)

- (a): State/UT-wise details of crops covered and area covered under Crop Insurance Schemes are at Annexure-I & II respectively.

Under National Agricultural Insurance Scheme (NAIS) flat rates of premium ranging between 1.5 to 3.5% of sum insured for food and oilseeds crops (for normal sum insured and indemnity level) are charged. However, for higher sum insured than that of normal and higher indemnity level actuarial premium rates are applicable. Actuarial rates are also being charged for Annual commercial/horticultural crops under NAIS. Similarly, under components viz. MNAIS, WBCIS & CPIS, of restructured scheme of National Crop Insurance Programme (NCIP), actuarial rates of premium are charged. However, to make the scheme affordable to farmers, premium subsidy upto 75% under MNAIS, upto 50% under WBCIS and upto 75% under CPIS is being provided to all farmers as compared to 10% to small and marginal farmers admissible under NAIS. The subsidy is shared between the Central and State Governments on 50 : 50 basis.

(b): Some complaints about non-payment and delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; unrealistic assessment of crop loss due to large unit area of insurance; delay in providing Government share of funds etc., have been received in the past. As far as possible, all the complaints have been suitably addressed by the Insurer and the Ministry.

(c): As per scheme guidelines, crops and areas under National Crop Insurance Programme (NCIP) are notified by the concerned State Government. State Government of Bihar has notified all the districts of the State including Kosi Region during current crop season i.e. Kharif 2014 season under two components namely, Modified National Agricultural Insurance Scheme (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS), of the National Crop Insurance Programme (NCIP)

(d): Government of India provides financial assistance to State Governments under National Mission for Sustainable Agriculture (NMSA) and Rashtriya Krishi Vikas Yojana (RKVY) for setting up of Soil Testing Laboratories in the States. At present, there are 39 Soil Testing Laboratories in Bihar including 6 districts of Kosi Region.

(e): No proposal for establishment of a Central Agricultural University in the Kosi Region has been received by the Indian Council of Agricultural Research (ICAR).