

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:74
ANSWERED ON:08.07.2014
NATIONAL CROP INSURANCE PROGRAMME
Antony Shri Anto

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether the Government is implementing a Scheme called National Crop Insurance Programme (NCIP) in the country;
- (b) if so, the details and the salient features thereof;
- (c) whether the Government has received any request/feedback from Kerala for implementation of Coconut Palm Insurance Scheme (CPIS) under the NCIP Scheme; and
- (d) if so, the details thereof along with the steps taken by the Government in this regard?

Answer

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

(a): Yes, Madam.

(b): The salient features of the National Crop Insurance Programme (NCIP) are:-

actuarial premium rates are charged with a provision of subsidy, which is shared by the Central and State Governments on 50 : 50 basis;

entire liability of claims is on the implementing insurance companies;

it is compulsory for loanee farmers and optional for non-loanee farmers;

risk coverage for pre-sowing/prevented sowing and post harvest losses due to cyclone in coastal areas;

on account payment up to 25% advance of likely claims as immediate relief in the areas which suffered atleast 50% crop yield loss;

more proficient basis for calculation of threshold yield;

two higher indemnity levels of 80% & 90% instead of earlier 70%, 80% & 90%; and

reduction in Unit Area of Insurance to village/ village Panchayat level.

(c) & (d): The Coconut Palm Insurance Scheme (CPIS) was introduced in 2009-10 on pilot basis. Based on encouraging response from growers and positive feedback from concerned States, the scheme has been continued in a full-fledged manner as part of NCIP from 2013-14 in all coconut growing States, including Kerala.