

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:3827

ANSWERED ON:16.12.2014

AGRICULTURE INSURANCE SCHEME

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Will the Minister of AGRICULTURE be pleased to state:

- (a) the number of farmers benefitted under the various crop insurance schemes and seasonal crop insurance scheme during the last three years and the current year State-wise including Rajasthan, Karnataka, West Bengal and Kerala;
- (b) whether the Government has any proposal to recognize the panchayat as a unit under the various insurance schemes;
- (c) if so, the details of the modifications made by the Union Government in the existing National Agriculture Insurance Scheme (NAIS);
- (d) whether the Government proposes to extend the various crop insurance schemes and Modified National Agriculture Insurance Scheme (MNAIS) to the entire country;
- (e) if so, the details thereof, State-wise;
- (f) whether all the claims payable upto kharif 2012 under modified MNAIS has been paid in all the States, if so, the details thereof, State-wise; and
- (g) whether the Government has received some complaints from various States about the non-payment/delayed payment of claims under the various insurance claims, if so, the corrective steps taken by the Government thereon?

Answer

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

(a): State-wise details of farmers benefitted under crop insurance schemes viz. National Agricultural Insurance Scheme (NAIS), Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS) in the country including in the States of Rajasthan, Karnataka, West Bengal & Kerala during the last three years are at Annexure-I.

The admissible claims and farmers benefitted for current season i.e. Kharif 2014 are not reported to this Department.

(b) & (c): Unit Area of Insurance has been reduced to village/ village panchayat level under MNAIS component of National Crop Insurance Programme (NCIP) and States implementing MNAIS at village/village panchayat level are entitled to 50% reimbursement of incremental expenses on Crop Cutting Experiments from Government of India. States, which are unable to reduce insurance unit at village/village panchayat, could be allowed by Government of India to implement at higher unit area level (upto a cluster of maximum 15 villages) for first 3-5 years.

Other modifications made in the MNAIS component of NCIP over NAIS are - actuarial premium rates with a provision of subsidy up to 75% of premium, entire liability of claims on the implementing insurance companies; risk coverage for pre-sowing/prevented sowing and for post harvest losses due to cyclone in coastal areas; on account payment up to 25% of likely claims in areas suffering at least 50% crop yield loss; more proficient basis for calculation of threshold yield; two higher indemnity levels of 80% & 90% etc.

(d) & (e): Crop Insurance Schemes viz. NAIS, MNAIS and WBCIS have been approved for implementation in all States/UTs except CPIS which is available for coconut growing States/UTs only. Details of districts notified under various crop insurance schemes including MNAIS during last two crops seasons are at Annexure-II.

(f): State-wise details of claims payable and paid upto Kharif 2012 season under MNAIS are at Annexure-III.

(g): 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 from stakeholders including State Governments in the past. As far as possible, all the complaints have been suitably addressed by the insurance companies and the Government.