

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:5030
ANSWERED ON:23.12.2014
WEATHER BASED CROP INSURANCE SCHEME
Jayavardhan Dr. Jayakumar

Will the Minister of AGRICULTURE be pleased to state:

- (a) whether it is a fact that under the crop insurance scheme like Modified National Agricultural Insurance Scheme and Weather Based Crop Insurance Scheme premium rate has been increased by the Government payable by the farmers;
- (b) if so, the details thereof; and
- (c) the corrective steps taken by the Government in this regard?

Answer

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

(a) to (c) : The Government has introduced National Crop Insurance Programme (NCIP) from Rabi 2013-14 season with the component schemes of Modified National Agricultural Insurance Scheme (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS). The premium rates under MNAIS and WBCIS are on higher side as compared to earlier scheme of National Agricultural Insurance Scheme. This is because there are several improvements and additional benefits to the farmers under these schemes. Further, premium being charged are on actuarial basis and claim liability is at present on the insurance company. However, to make the premium affordable to the farmers, Government is providing upfront subsidy upto 75% under MNAIS and upto 50% under WBCIS.