## GOVERNMENT OF INDIA MINISTRY OF AGRICULTURE AND FARMERS WELFARE DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

## LOK SABHA UNSTARRED QUESTION NO.4309 TO BE ANSWERED ON THE 28<sup>TH</sup> MARCH, 2017

## NATIONAL CROP INSURANCE PROGRAMME

4309. SHRI PINAKI MISRA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE ‡ãoŠãaÓã एवं किसान कल्याण ½ãâ¨ããè be pleased to state:

- (a) whether the National Crop Insurance Programme (NCIP) was implemented in all the States of the country including Odisha, if not, the reasons therefor;
- (b) the details of the response of the farmers about the benefits of the insurance programmes for the year 2014-15;
- (c) whether any review of the NCIP was conducted by the Government based on the feedback of the beneficiaries; and
- (d) if so, whether the Government has a proposal for improvement in the NCIP, if so, the details thereof and the time by which the improved NCIP is likely to be implemented in the country?

## **ANSWER**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

‡ãðŠãäÓã एवं किसान कल्याण ½ãâ¨ããÊã¾ã ½ãñâ À㕾ã ½ãâ¨ããè ( SHRI PARSHOTTAM RUPALA)

(a) to (d): National Crop Insurance Programme (NCIP) with its three component schemes namely, Modified National Agricultural Insurance Scheme (MNAIS), Weather Based Crop Insurance Scheme (WBCIS) and Coconut Palm Insurance Scheme (CPIS) was approved for implementation in all the States/Union Territories (UTs) in the country from Rabi 2013-14 season. As the NCIP components were optional for the States/UTs., many States instead requested for continued implementation of National Agricultural Insurance Scheme (NAIS). State-wise details of implementation of NCIP components and/or NAIS, including of Odisha, during the five seasons (Rabi 2013-14 to Rabi 2015-16) of implementation of NCIP are **Annexed**.

Though the NCIP components had several benefits over erstwhile NAIS like comprehensive coverage of risks, however not only was farmers' premium high but could vary from one insurance unit to the other. Further, there was a cap on premium which lead to reduction in sum insured and therefore claims. Farmers' farmers' organizations raised this matter and many States did not even opt for the scheme components resulting in low coverage under NCIP. At the demand of some States/UTs these were allowed to continue with the implementation of National Agricultural Insurance Scheme (NAIS) till 2015-16. Based on the constant feedback of stakeholders a new improved scheme namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) has been launched for implementation in place of MNAIS and NAIS along with Restructured Weather Based Crop Insurance Scheme from Kharif 2016 season.

Annexure
States-wise and Season-wise implementation of NCIP components and NAIS from inception of NCIP (Rabi 2013-14) to its completion (Rabi 2015-16)

| States                     | Rabi 2013-14 |            |      |  | Kharif 2014 |            |      |      | Rabi 2014-15 |            |          |      | Kharif 2015                                      |            |      |      | Rabi 2015-16 |            |      |             |
|----------------------------|--------------|------------|------|--|-------------|------------|------|------|--------------|------------|----------|------|--|------------|------|------|--------------|------------|------|-------------|
|                            | NCIP         |            |      | NAIS   | NCIP        |            |      | NAIS | NCIP         |            |          | NAIS | NCIP   |            |      | NAIS |              |            |      | NAIS        |
|                            | MNAIS        | WBCIS      | CPIS |  | MNAIS       | WBCIS      | CPIS |      | MNAIS        | WBCIS      | CPI<br>S |      | MNAIS  | WBCIS      | CPIS |      | MNAIS        | WBCIS      | CPIS |             |
| A & N Islands              |              |            |      | yes  | yes         |            |      |      | yes          |            |          |      |  |            |      | yes  |              |            |      | yes         |
| Assam                      | yes          | Yes        |      | yes  |             | Yes        |      | yes  |              |            |          | yes  |  | Yes        |      | Yes  |              | Yes        |      |             |
| Andhra Pradesh             | yes          | yes        |      | yes  | yes         | Yes        |      |      | yes          | Yes        |          | yes  | Yes  | Yes        | Yes  | Yes  |              | Yes        | Yes  | yes         |
| Arunachal Pradesh          |              |            |      |  |             |            |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
| Bihar                      |              | yes        |      |  | yes         | Yes        |      |      |              |            |          | yes  |  |            |      | Yes  |              |            |      | yes         |
| Chandigarh                 |              |            |      |  |             |            |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
| Chhattisgarh               |              | yes        |      |  |             | Yes        |      |      |              |            |          | ves  |  |            |      | Yes  |              |            |      | yes         |
| Daman & Diu                |              |            |      |  |             |            |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
| Dadra & Nagar              |              |            |      |  |             |            |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
| Haveli                     |              |            |      |  |             |            |      |      |              |            |          |      |  |            |      | 1    |              |            |      | <b>├</b>    |
| Delhi                      |              |            |      |  |             |            |      |      |              |            |          |      |  |            | V    |      |              |            |      | <b></b>     |
| Goa                        |              |            |      |  | yes         |            |      |      | yes          |            |          |      | Yes  |            | Yes  |      |              |            | Yes  |             |
| Gujarat                    |              |            |      | yes  |             |            |      | yes  |              | .,         |          | yes  |  |            |      | Yes  |              |            |      | yes         |
| Haryana                    | yes          | yes        |      |  |             |            |      |      |              | Yes        |          |      |  |            |      | .,   |              | .,         |      | <b></b>     |
| Himachal Pradesh           |              | yes        |      |  |             |            |      | yes  |              | Yes        |          | yes  |  |            |      | Yes  |              | Yes        |      | yes         |
| Jammu & Kashmir            |              |            |      |  |             | V          |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
| Jharkhand                  | yes          | yes        |      |  | yes         | Yes        |      |      |              | .,         |          | yes  |  |            |      | Yes  | .,           |            |      | yes         |
| Karnataka                  | yes          | yes        | yes  |  | yes         | Yes        | yes  |      | yes          | Yes        | yes      |      | .,   | .,         |      | Yes  | Yes          | .,         |      | yes         |
| Kerala                     |              | yes        | yes  | yes  | yes         | Yes        | yes  |      | yes          | Yes        | yes      |      | Yes  | Yes        |      |      | Yes          | Yes        |      | <u> </u>    |
| Lakshadweep                |              |            |      |  |             | V          |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
| Madhya Pradesh             | yes          | yes        |      | yes  |             | Yes        |      | yes  |              | V          |          | yes  |  |            |      | yes  |              | V          |      | yes         |
| Maharashtra                |              | yes        | yes  | yes  |             | Yes        | yes  | yes  |              | Yes        | yes      | yes  |  | Yes        | yes  | yes  |              | Yes        | yes  | yes         |
| Manipur                    |              |            |      |  |             |            |      | yes  |              |            |          |      |  |            |      | yes  |              |            |      |             |
| Meghalaya                  |              |            |      | yes  |             |            |      | yes  |              |            |          | yes  |  |            |      | yes  |              |            |      | yes         |
| Mizoram                    |              |            |      |  |             |            |      |      |              |            |          |      | -  |            |      |      |              | -          |      |             |
| Nagaland<br>Odisha         |              |            |      |  |             |            |      |      |              |            |          |      |  |            |      |      |              |            |      |             |
|                            | yes          |            | yes  |  |             |            | yes  | yes  |              |            | yes      | yes  |  |            | yes  | yes  |              |            | yes  | yes         |
| Puducherry                 |              |            |      | yes  |             |            |      | yes  | 1            |            |          | yes  | 1  | ļ          |      | yes  | <u> </u>     | 1          |      | yes         |
| Punjab                     |              |            |      | <del>                                     </del> |             | Vaa        | -    | -    |              | Yes        | ļ        | 1    | 1  | Yes        |      | 1    | <del> </del> | Vaa        |      | <del></del> |
| Rajasthan<br>Sikkim        | yes          | yes        |      |  | yes         | Yes        |      |      | yes          | res        |          |      | <del>                                     </del> | res        |      | 1    | <u> </u>     | Yes        |      |             |
|                            |              |            |      |  |             |            |      |      |              |            |          | yes  | 1  | 1          |      |      | <b> </b>     | 1          |      | yes         |
| Tamil Nadu                 | yes          |            | yes  | yes  | yes         | Vaa        | yes  |      |              | Vaa        | yes      | yes  | 1  | Vaa        | yes  | yes  | Vac          | Vaa        | yes  | yes         |
| Telangana                  |              |            |      |  |             | Yes        |      | yes  | yes          | Yes        |          |      | 1  | Yes        |      | yes  | Yes          | Yes        |      | yes         |
| Tripura                    |              |            |      |  |             | 1          |      |      |              | 1          |          | yes  | Vaa  | 1          |      | yes  | Vaa          | 1          |      | yes         |
| Uttar Pradesh              | yes          | yes        |      |  | yes         | V          |      |      | yes          |            |          |      | Yes  |            |      |      | Yes          | V          |      | <b>├</b>    |
| Uttarakhand<br>West Bengal | yes<br>ves   | yes<br>ves |      | ves  | yes<br>yes  | Yes<br>Yes |      |      | yes          | Yes<br>Yes |          | yes  | Yes  | Yes<br>Yes |      | yes  | Yes          | Yes<br>Yes |      | ves         |

Note 1: Implementation of NCIP components indicated with "Yes".

Note 2: CPIS is implemented on annual basis and not on seasonal basis.

Note 3 : Some States implemented NAIS and/or NCIP components.

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