

(b): During implementation of the scheme, 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 were suitably addressed by the Insurer and the Ministry.

(c): No, Madam. All the funds required as committed liability of the Central Government were made available for implementation of the scheme.

(d): The scheme was implemented by Agriculture Insurance Company of India Ltd. along with empanelled private General Insurance Companies.

(e): State-wise details of farmers covered and benefited under the scheme are given in **Annexure-II**.

(f): On the basis of the review and consultations with stakeholders, the scheme was withdrawn from Rabi 2015-16 and new improved Pradhan Mantri Fasal Bima Yojana (PMFBY) along with Restructured Weather Based Crop Insurance Scheme (RWBCIS) have been launched from Kharif 2016 season in the country.

Salient features of National Crop Insurance Programme (NCIP)

NCIP had three component Schemes. Component-wise salient features of the NCIP are as under:-

1. Modified National Agricultural Insurance Scheme (MNAIS)

- actuarial premium rates are charged with a provision of subsidy upto 75%, which is shared by the Central and State Governments on 50 : 50 basis;
- entire liability of claims was on the implementing insurance companies;
- it was compulsory for loanee farmers and optional for non-loanee farmers;
- more proficient basis for calculation of threshold yield;
- two higher indemnity levels of 80% & 90% instead of earlier 70%, 80% & 90%;
- reduction in Unit Area of Insurance to village/ village Panchayat level; and
- private insurance companies were involved to provide the benefits of competition.

2. Weather Based Crop Insurance Scheme (WBCIS)

- Provided coverage against weather deviation from the notified standards on the basis of weather data received from the notified Automatic Weather Stations (AWSs) and Automatic Rain-gauges (ARGs);
- actuarial premium rates were charged with a provision of subsidy upto 50%, which was shared by the Central and State Governments on 50 : 50 basis;
- entire liability of claims was on the implementing insurance companies;
- it was compulsory for loanee farmers and optional for non-loanee farmers;
- add on coverage in respect of hailstorm and cloud burst on individual assessment basis.
- private insurance companies were also involved to provide the benefits of competition.

3. Coconut Palm Insurance Scheme (CPIS)

- Individual farmer/planter/grower offering at least 5 healthy nut bearing palms in a contiguous area/plot was eligible for insurance;
- Provide coverage against total loss of palm on account of happening of peril insured leading to death of the insured palm or its becoming unproductive;
- Fixed premium rates ranging from Rs. 9/- to Rs. 14/- per palm depending upon the age of palm. However, Government was providing subsidy upto 50% by GOI and 25% by State Government;
- Sum insured per palm was ranging from Rs. 900/- to Rs. 1750/-;
- Scheme was being implemented by AIC.

ANNEXURE-II

Number of farmers insured and number of farmers benefited under Erstwhile NCIP Component schemes during 2014-15 and 2015-16					
Sl. No.	State/UT	Year 2014-15		YEAR 2015-16	
		No. of farmers insured	No. of farmers benefited	No. of farmers insured	No. of farmers benefited
1	Andaman & Nicobar	783	184	0	0
2	Andhra Pradesh	362997	102899	1086410	331772
3	Assam	23351	21738	43424	24391
4	Bihar	2294853	1612432	0	0
5	Chhatisgarh	974199	590731	0	0
6	Goa	160	0	136	82
7	Gujarat	0	0	0	0
8	Haryana	22	7	0	0
9	Himachal Pradesh	99015	89046	136333	85944
10	Jammu & Kashmir	1364	1364	0	0
11	Jharkhand	193925	160874	0	0
12	Karnataka	1113818	444079	401	43
13	Kerala	51752	24963	62335	35765
14	Madhya Pradesh	168771	165535	249320	166304
15	Maharashtra	1425353	1284657	839822	785798
16	Manipur	0	0	0	0
17	Meghalaya	0	0	0	0
18	Mizoram	0	0	0	0
19	Orissa	132	1	21	1
20	Pondicherry	0	0	0	0
21	Rajasthan	9886728	6668478	10956917	7749694
22	Sikkim	0	0	0	0
23	Tamil Nadu	44970	12265	89	10
24	Telangana	780268	138035	309764	162033
25	Tripura	0	0	0	0
26	Uttar Pradesh	1759441	1175288	3795359	2168369
27	Uttarakhand	79233	52133	150111	41616
28	West Bengal	1082495	137290	14837	8888
GRAND TOTAL		20343630	12681999	17645279	11560710

Note: NCIP was replaced with new PMFBY from Kharif 2016, hence no data of NCIP for 2016-17

