

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2133**  
TO BE ANSWERED ON THE 20<sup>TH</sup> DECEMBER, 2022

**REVIEW OF CROP INSURANCE SCHEME**

2133. SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:  
SHRIMATI MALARAJYALAXMI SHAH:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether the Government has taken any initiative to review the Crop Insurance Scheme;
- (b) if so, the details thereof;
- (c) whether the Government proposes to take relief measures to encourage the States to contribute to the Scheme; and
- (d) if so, the details thereof ?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d): The scheme is being regularly reviewed in consultation with stakeholders especially to address the challenges faced in its operational implementation. Based on the experience gained and views/demands of the stakeholders, the scheme has been reviewed/modified/revised/revamped from time to time considering the prevailing policy regime and requirement of policy intervention in crop insurance in the country in the best interest of the farming community and is implemented as a continuing scheme. The revamped Scheme w.e.f Kharif 2020 has many features which include voluntary participation for all farmers, compulsory use of atleast 0.5% of the gross premium collected by insurance companies for Information, Education and Communication (IEC) activities, selection of Insurance Companies by the States for 3 years in a go, intensive use of technology - two-step process of crop yield estimation, use of smart sampling technique through satellite data for crop cutting experiments, change in premium subsidy sharing pattern from 50 : 50 to 90 : 10 for North Eastern States, freedom to States to choose risk cover as per requirements; use of technology etc. The features have been included keeping in view the benefit of farmers and for providing flexibility in implementation to the States.

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