

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

LOK SABHA
UNSTARRED QUESTION NO.407
TO BE ANSWERED ON THE 1ST DECEMBER, 2015

NEW CROP INSURANCE SCHEME

407. DR. BOORA NARSAIAH GOUD:
ADV. JOICE GEORGE:
SHRI GANESH SINGH:
SHRI BHAIRON PRASAD MISHRA:
SHRI BHAGWANTH KHUBA:

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

- (a) whether the existing crop insurance scheme does not completely safeguard the interests of the farmers, if so, the details thereof along with the deficiencies identified therein;
- (b) whether the Government has received any reports from the Farmers unions and State Governments in this regard, if so, the details thereof;
- (c) the number of crop insurance units and the details of the crops covered under these schemes including horticulture and its produce and the number of farmers benefited under these schemes during the last three years and the current year, State-wise, scheme-wise;
- (d) whether the Government is contemplating to launch any new crop insurance scheme so that the farmers can be benefited;
- (e) if so, the details thereof including its advantages and the time by which it is likely to be implemented;
- (f) whether the Government is considering to revise the pattern of crop insurance from block to individual insurance, if so, the details thereof; and
- (g) the details of the amount dispersed to the farmers during the last three years and current year, State-wise, year wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI MOHANBHAI KUNDARIA)

(a): Recently, various improvements / changes have been made in the yield index based Modified National Agricultural Insurance Scheme (MNAIS), weather index based Weather Based Crop Insurance Scheme (WBCIS) & crop specific Coconut Palm Insurance Scheme (CPIS) and an umbrella central sector scheme in the name of 'National Crop Insurance Programme' (NCIP) has been introduced by merging MNAIS, WBCIS & CPIS throughout the country from Rabi 2013-14. The foresaid schemes provide comprehensive risk coverage against natural calamities and adverse weather conditions. However, following issues have been identified in the Modified National Agricultural Insurance Scheme (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS) components of NCIP :-

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- (i) Increase in the farmers' share of premium.
- (ii) Reduction of Sum Insured due to capping on actuarial premium under MNAIS and WBCIS
- (iii) Increase in number of Crop Cutting Experiments.
- (iv) High Variability in premium rate between neighboring districts under MNAIS.
- (v) Higher premium in districts having high risk.
- (vi) Difficulties faced by the States in allocation of districts/areas to insurance companies.

(b): Inputs/suggestions for implementation and improvement in the existing crop insurance are regularly being received from various stakeholders including Farmers Unions and State Government regarding reduction of farmers share of premium, assessment of yield losses at individual farm level, early settlement of claims etc.

(c): The crop insurance schemes are being operated on the basis of 'Area Approach' i.e. defined areas. The defined unit area may be Mandal, Hobli, Circle, Firka, Block, Taluka, Gram Panchayat, village etc. under National Agricultural Insurance Scheme (NAIS) which is decided by the implementing State Government/Union Territory for each notified crop, subject to the condition that State/UT has the capacity to undertake requisite number of Crop Cutting Experiments (CCEs) under single series, for making assessment of yield and capacity for making available adequate past yield data. However, defined unit area of insurance has been reduced to village panchayat/village level for major crops under Modified NAIS. Insurance unit area under WBCIS is notified by the State Government according to availability of weather stations.

NAIS & MNAIS covers all food crops (cereals, millets & pulses), oilseeds and annual commercial/horticultural crops, in respect of which past yield data is available for adequate number of years. Only perennial horticulture crops are not yet covered under NAIS. Under pilot WBCIS, perennial commercial/horticultural crops may also be covered besides the crops covered under NAIS, MNAIS. CPIS covers coconut palm. The numbers of farmers insured & benefitted under NAIS, MNAIS & WBCIS from Kharif 2012 to Kharif 2015 are annexed.

(d) to (f): Improvement in crop insurance schemes to make these more scientific in order to better serve the interests of the farmers, is a continuous process and steps are taken in this regard by the Government from time to time. Government has reviewed the existing National Crop Insurance Programme (NCIP) in consultation with various stakeholders including State Governments specially with regard to farmers share of premium, early settlement of claims and rationalization of insurance unit and crop cutting experiments.

Due to non-availability of infrastructure and other operational difficulties in its implementation at individual level, the schemes is being implemented on area approach basis for wide spread calamities but assessment of losses at individual farm level is done for localized calamities like Hailstorm, landslide, etc. under MNAIS.

(g): The State-wise details of the claims disbursed to the farmers during last three years under NAIS, MNAIS & WBCIS are annexed as stated above in the reply of part (c) of the question.

NATIONAL AGRICULTURE INSURANCE SCHEME - MNAIS

AIC BUSINESS STATS FROM KHARIF 2012 TO KHARIF 2015

State	Kharif 2012			Rabi 2012-13			Kharif 2013			Rabi 2013-14			No. of Farmers Insured
	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	
Andhra Pradesh	1204398	4866.59	70842	360048	15962.98	72877	932255	7939.56	89951	296044	926.76	25978	
Assam	32053	94.93	1654	24012	100.28	2097	30678	36.15	561	22741	98.99	1908	2
Bihar	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	
Chhattisgarh	1182203	160.69	22559	240	0.00	0	650602	1617.08	34665	0	0.00	0	
Goa	282	0.00	0	6	0.00	0	315	0.00	0	3	0.00	0	
Gujarat	1143768	219063.62	850725	32772	1172.82	16035	1005105	3808.55	42521	27114	1.51	304	658
Haryana	2434	6.82	403	4508	1.41	207	0	0.00	0	0	0.00	0	
Himachal Pradesh	16372	73.33	2366	12169	0.00	0	11017	36.75	1396	0	0.00	0	16
Jharkhand	395693	956.13	60320	18141	64.53	2077	188478	15.81	2635	0	0.00	0	
Karnataka	422250	12970.93	183328	124268	2911.64	66461	236001	1309.42	21652	0	0.00	0	
Kerala	9469	7.70	185	19991	472.50	8601	6898	7.65	374	11386	76.54	627	
Madhya Pradesh	2032541	7507.77	74565	1986125	31681.63	359509	2337102	218906.14	1421570	2362060	43333.17	591192	2454
Maharashtra	1330087	20153.40	417062	992274	56584.98	900875	1484258	8854.86	287244	258231	1468.79	67303	4479
Manipur	4992	466.51	4992	683	0.00	0	5030	0.00	0	0	0.00	0	3
Meghalaya	1556	0.00	0	1584	0.00	0	2280	5.09	94	1197	0.00	0	1
Mizoram	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	
Orissa	1445986	6119.35	87601	76983	543.88	12068	1309088	39741.67	373261	0	0.00	0	1800
Rajasthan	0	0.00	0	0	0.00	0	0	0.00	0	0	0.00	0	
Sikkim	0	0.00	0	4	0.00	0	0	0.00	0	0	0.00	0	
Tamilnadu	96708	3795.86	33849	986222	89897.16	887373	99918	2157.88	27037	476424	44448.22	170586	
Telangana													266
Tripura	859	0.00	0	79	0.00	0	0	0.00	0	0	0.00	0	

Uttar Pradesh	736405	929.04	28107	1030826	2866.94	106910	853919	13097.30	182809	0	0.00	0
Uttarakhand	24676	19.13	1894	15472	39.49	1219	13088	4.92	672	0	0.00	0
West Bengal	560436	1376.24	68882	445831	2936.70	107261	574589	12400.12	298318	516392	14005.83	138162
A & N Islands	624	11.36	260	0	0.00	0	962	95.47	506	224	0.00	0
Puducherry	1750	0.00	0	1709	17.12	366	467	3.87	38	1726	1.44	122
Jammu & Kashmir	3812	0.00	0	7730	0.88	17	4545	2.35	183	0	0.00	0
TOTAL	10649354	278579.40	1909594	6141677	205254.95	2543953	9746595	310040.64	2785487	3973542	104361.26	996182

Note: final yield data for caculation of admissibility of claims for some crops of Rabi 2014-15 seasons & Kharif 2015 season are not received from concern

MODIFIED NATIONAL AGRICULTURE INSURANCE SCHEME - I
ALL COMPANIES BUSINESS STATS FROM KHARIF 2012 TO KHA

State	Kharif 2012			Rabi 2012-13			Kharif 2013			Rabi 2013-14			No. of Farmers Insured
	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	
Andhra Pradesh	493054	42456.78	277140	35364	381.54	5403	475324	32897.48	260126	21910	458.85	4119	16
Andaman & Nicobar													
Assam	2722	59.80	388	2229	27.75	840	3471	0.00	0	827	0.00	0	
Bihar	386487	4766.34	51966				430853	14620.37	176997				44
Goa													
Gujarat	120	0.00	0										
Haryana	44908	679.84	6425	43637	426.67	11201	44166	341.11	4303	48523	116.47	3156	
Jharkhand	24352	19.37	713	3408	2.27	152	27436	235.73	5219	9666	0.82	105	3
Karnataka	226767	5004.03	51383	2083	5.17	154	162390	609.20	8738	51135	346.40	15968	90
Kerala													
Madhya Pradesh				41465	18.44	568	14853	192.32	1997	57364	49.43	1262	
Mizoram				59	0.77	59							
Orissa				21246	297.44	4891	295608	20528.63	182604	53405	90.40	813	
Rajasthan	677386	3622.70	127131	461411	942.54	44963	751403	4617.40	242952	1674861	8568.05	261661	256
Tamil Nadu	154545	5647.87	87926	7684	374.99	3459	101344	11100.61	70778	117882	4274.19	46536	4
Telengana													
Uttar Pradesh	34854	82.54	1855	30468	9.51	1381	38842	96.98	5220	659235	24251.48	266670	61

Uttarakhand	17250	6.08	710	2943	0.00	0	15644	229.92	3671	6627	8.28	351	2
West Bengal				297012	2874.47	40264				295969	14593.12	202453	107
Total	2062445	62345.36	605637	949009	5361.55	113335	2361334	85469.75	962605	2997404	52757.48	803094	589

Note: final yield data for caculation of admissibility of claims for some crops of Rabi 2014-15 seasons & Kharif 2015 season are not received from conc

WEATHER BASED CROP INSURANCE SCHEME-WBCIS

ALL COMPANIES BUSINESS STATS FROM KHARIF 2012 TO KHA

State	Kharif 2012			Rabi 2012-13			Kharif 2013			Rabi 2013-14			F
	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	No. of Farmers Insured	Claims (in Rs. Lakh)	No. of Farmers benefitted	
Andhra Pradesh	921061	34794.74	664708	10791	991.2975	8159	820242	28254.97	588724	8129	406.8847	5036	
Assam										859	35.39695	853	
Bihar	1229325	16091.74	922676	1637208	33452.09	1584740	1430926	55116.11	1411955	2153117	15830.16	1808448	1
Chhatisgarh				104939	1284.823	61613				98415	7324.957	98415	
Gujarat													
Haryana	60721	462.541	43298	65126	1771.158	39994	78053	1280.882	71662	92474	983.4076	64129	
Himachal Pradesh	1322	10.24966	462	41324	952.8342	17562	816	3.970667	816	66171	942.9039	40057	
Jharkhand	77721	790.4268	69686	29361	103.1265	17965	118600	2702.272	111285	68801	657.3519	47003	
Jammu & Kashmir													
Karnataka	210557	4288.887	205144	2063	82.95578	1140	202066	3820.782	177368	4174	156.5958	2623	
Kerala	8243	58.07566	7708	20076	541.1204	17311	27088	196.2316	15267	17097	298.2359	13742	
Madhya Pradesh							59081	1074.112	59081	22354	1809.539	22354	
Maharashtra	4456	829.3982	2879	81778	8920.234	30546	12221	371.8493	1107	52084	9360.414	32496	
Orissa	31733	265.9144	27893										
Punjab													
Rajasthan	5381476	26803.54	4738016	3532536	57134.21	2213343	5819053	20356.34	4157503	2609769	42547.45	1581452	3
Tamil Nadu	18027	718.5963	12627	11509	320.9974	7168	12050	510.7969	8359				
Telengana													
Uttar Pradesh	43282	173.4025	36832	62105	311.4762	58796	229760	4750.244	226734	102876	993.3589	63775	
Uttarakhand	17639	2313.169	17639	3196	139.2394	2474	38329	1106.282	18924	5219	335.7198	4239	

West Bengal	2560	11.19877	1259	4253	76.14677	1398	5877	33.83875	5502	904	2.88731	769	
Total	8008123	87611.88	6750827	5606265	106081.7	4062209	8854162	119578.7	6854287	5302443	81685.26	3785391	8