

[National Agriculture Insurance Scheme](#)Are you sure you want to sign out?CancelSign OutEngEnglish/à¸à¸­à¸¸à¸,à¸à¸¢à¸Sign InBackDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityGujaratNational Agriculture Insurance SchemeAgricultureFarmerFinancial SupportInsuranceKharif CropsLoansRabi CropsDetailsThe National Agricultural Insurance Scheme (NAIS/Rashtriya Krishi Bima Yojana) has been under implementation in Gujarat State since its introduction by the Govt. of India in the Rabi/Summer 1999-2000 season. The main aim of the scheme is to stabilize farmersâ€™ income, particularly in disaster years by providing insurance coverage and to provide financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests, and diseases.A total of 26 crops are covered under the scheme as mentioned below:1. Kharif Crops: Paddy, Bajra, Maize, Ragi, Sorghum, Tur (Arhar), Green Gram. Black Gram, Math, Groundnut, Sesamum, Castor, Cotton and Banana.2. Rabi- Summer Crops: Irrigated Wheat, Un- Irrigated Wheat, Gram, Rape seed/Mustard, Summer Bajra, Summer Groundnut, Potato, Onion, Garlic, Cumin, Fennel, and Isabgul.Agriculture Insurance Company of India Ltd. (AIC) is an implementing agency for NAIS. AIC collects premiums, & calculates, and sanctions the applicable claims, receives the claims share from the concerned Government, and settles the claims through nodal banks. The scheme is implemented on an area approach. Taluka is the unit of insurance in the state. The claims under the scheme are calculated on the basis of a reduction in the yield per hectare for that year as compared to the threshold yield based on the average yield per hectare of the last five/three years. The yield per hectare is estimated on the basis of Crop Cutting Experiments (CCEs) being conducted by the Agriculture Department of State Government.Benefits1. Farmers are provided financial support in the event of failure of any of the notified crops as a result of natural calamities, pests, and diseases.EligibilityThe applicant should be a permanent resident of Gujarat State.The applicant should be a farmer.All farmers growing the notified crops in the notified areas are eligible for coverage.The scheme covers the following group of farmers: a) On a compulsory basis: All farmers growing notified crops and availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions i.e. Loanee Farmers. b) On a voluntary basis: All other farmers growing notified crops (i.e. Non-Lanee farmers) who opt for the Scheme.Application ProcessOfflineStep 1: The farmers who do not avail of crop loans, can participate in the scheme voluntarily.Step 2: The farmers need to visit the nearest Nodal Bank of the concerned notified area and collect the application form.Step 3: In the application form, fill in all the mandatory fields, paste the passport-sized, and attach all the mandatory documents.Step 4: Submit the application form along with the documents to the concerned Nodal Bank.Step 5: After successful verification, the farmer can avail benefits of the scheme by paying a premium for notified crop to the Nodal Bank.Note: Farmers growing notified crops in the notified area and who avail of seasonal agricultural Operation loans (crop loans) from financial institutions are covered compulsorily.Documents RequiredIdentity proof i.e. Aadhaar Card, Voter ID CardPassport Size PhotographResidence proof (If Applicable)Caste certificate (If Applicable)Basis (evidence) for agricultural land (If applicable)Frequently Asked QuestionsWhat is the aim of the scheme?The main aim of the scheme is to stabilize farmersâ€™ income, particularly in disaster years by providing insurance coverage and to provide financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests, and diseases.Which department has launched this scheme?Agriculture, Farmers Welfare & Co-operation Department, Government of GujaratWhen was this scheme implemented?The scheme was implemented in Gujarat State in the year 1999-2000 (Rabi/Summer season).How many crops are covered under the scheme?A total of 26 crops are covered under the scheme.What are the Kharif Crops covered under the scheme?Kharif Crops: Paddy, Bajra, Maize, Ragi, Sorghum, Tur (Arhar), Green Gram. Black Gram, Math, Groundnut, Sesamum, Castor, Cotton and Banana.What are the Rabi-Summer Crops covered under the scheme?Rabi-Summer Crops: Irrigated Wheat, Un- Irrigated Wheat, Gram, Rape seed/Mustard, Summer Bajra, Summer Groundnut, Potato, Onion, Garlic, Cumin, Fennel, and Isabgul.Who is eligible to get the benefits of the scheme?All farmers growing the notified crops in the notified areas are eligible for coverage.Can a general category applicant be eligible to apply under this scheme?Yes, this scheme is for all categories of people.Is this scheme only for a resident of Gujarat State?Yes, the applicant should be a permanent resident of Gujarat State.What is the benefit of the scheme?Under this scheme, farmers are provided financial support in the event of failure of any of the notified crops as a result of natural calamities, pests, and diseases.Which is the implementing agency of the scheme?Agriculture Insurance Company of India Ltd. (AIC) is an implementing agency for NAIS. AIC collects premiums, & calculates, and sanctions the applicable claims, receives the claims share from the concerned Government, and settles the claims through nodal banks.How are claims calculated under the scheme?The claims under the scheme are calculated on the basis of a reduction in the yield per hectare for that year as compared to the threshold yield based on the average yield per hectare of the last five/three years. The yield per hectare is estimated on the basis of Crop Cutting Experiments (CCEs) being conducted by the Agriculture Department of State Govt.Which farmerâ€™s group is compulsorily covered under the scheme?The farmers are covered compulsorily and avail of seasonal agricultural Operation loans (crop loans) from financial institutions.How can a farmer apply under the scheme?The farmers, who do not avail of crop loans, can participate in the scheme voluntarily by paying a premium for notified crop to the nodal bank of the concerned notified area.Sources And ReferencesGuidelineOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later.OkIt seems you have already initiated your application earlier.To know more please visit CancelApply NowCheck EligibilityGujaratNational Agriculture Insurance SchemeAgricultureFarmerFinancial SupportInsuranceKharif CropsLoansRabi CropsDetailsBenefitsEligibilityApplication ProcessDocuments RequiredFrequently Asked QuestionsThe National Agricultural Insurance Scheme (NAIS/Rashtriya Krishi Bima Yojana) has been under implementation in Gujarat State since its introduction by the Govt. of India in the Rabi/Summer 1999-2000 season. The main aim of the scheme is to stabilize farmersâ€™ income, particularly in disaster years by providing insurance coverage and to provide financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests, and diseases.A total of 26 crops are covered under the scheme as mentioned below:1. Kharif Crops: Paddy, Bajra, Maize, Ragi, Sorghum, Tur (Arhar), Green Gram. 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The yield per hectare is estimated on the basis of Crop Cutting Experiments (CCEs) being conducted by the Agriculture Department of State Government.OkWas this helpful?ShareNews and UpdatesNo new news and updates availableÂ©2024Powered byDigital India Corporation(DIC)Ministry of Electronics & IT (MeitY)Government of IndiaÂ®Quick LinksAbout UsContact UsScreen ReaderAccessibility StatementFrequently Asked QuestionsDisclaimerTerms & ConditionsUseful LinksGet in touch4th Floor, NeGD, Electronics Niketan, 6 CGO Complex, Lodhi Road, New Delhi - 110003, Indiasupport-myscheme[at]digitalindia[dot]gov[dot]in(011) 24303714Last Updated On : 28/03/2024 | v-

