



Crop Insurance Schemes National Agricultural Insurance Scheme (NAIS) (Rashtriya Krishi Bima Yojana - RKBY)

Objectives

The objectives of the NAIS are as under:-

1. To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
2. To encourage the farmers to adopt progressive farming practices, high value inputs and higher technology in Agriculture.
3. To help stabilise farm incomes, particularly in disaster years.

Salient Features of the NAIS Scheme

[Crops Covered](#)

[States & Areas to be Covered](#)

[Farmers to be Covered](#)

[Risks Covered & Exclusions](#)

[Sum Insured / Limit of Coverage](#)

[Premium Rates](#)

[Premium Subsidy](#)

[Sharing of Risk](#)

[Area Approach and Unit of Insurance](#)

[Seasonality Discipline](#)

[Estimation of Crop Yield](#)

[Levels of Indemnity & Threshold Yield](#)

[Nature of Coverage and Indemnity](#)

[Procedure for Approval & Settlement of Claims](#)

[Financial Support Towards Administration & Operating \(A&O\) Expenses](#)

[Corpus Fund](#)

[Reinsurance Cover](#)

[Management of the Scheme, Monitoring and Review](#)

[Implementing Agency](#)

[Benefits Expected from Scheme](#)