

of advising the State Governments about the ill-effects of the Kesari Dal. We have to educate the people to do it because it is at the cost of their own health, it does not mean that we are going to destroy it. We have left it to the State Governments to find ways and means to persuade the people not to sow it at all. Till a final solution to this problem is found and neurotoxin-free Dal is available, we must wait.

SHRI T. A. MOHAMMED SAQHY: Part (b) of my question is whether the Central Government will seize all the Kesari Dal seeds from the farmers and give alternative seeds for them to sow.

SHRI BALRAM JAKHAR: I have said this time and again that this is for the State Government to do.

**श्री सुरेश पंचौरी : सभापति महोदय  
बहुत महत्वपूर्ण मसला है . . . . .  
(व्यवधान)**

**श्री सभापति : आप उसको बकायदा  
भेजिए, देख लेंगे ;**

MR. CHAIRMAN: Q. No. 322. Shri Bekal Utsahi Not here.

\*322. [The questioners (Shri Bekal Utsahi and Shri Murlidhar Chandra Kant Bhaandare) were absent for answer vide cols, infra 31-32],

Shri M. C. Bhandare not here. Question No. 323.

DR. NARREDDY THULASI REDDY: Q. No. 323.

SHRI MURLIDHAR CHANDRAKANT BHANDARE: Sir what happened to Q. No. 322.

MR. CHAIRMAN: I have called the names. Both of you were absent. You are late. You have lost it.

SHRI MURLIDHAR CHANDRAKANT BHANDARE: I am sorry. I was on time.

MR. CHAIRMAN: No. Mr. Bhandare came after I called and I passed on to the next questions. I saw you coming from the gate. You lost it because you were late by a few seconds.

SHRI MURLIDHAR CHANDRAKANT BHANDARE: O.K., Sir.

MR. CHAIRMAN: I was searching for you all the time, because you never missed any chance.

SHRI ANANTRAY DEVSHANKER DAVE: It is a very important question. Sir.

MR. CHAIRMAN: I have called Question No. 323. That's all.

#### **Crop Insurance Scheme in Andhra Pradesh**

@\*323 DR, NARREDDY THULASI REDDY: Will the Minister of AGRICULTURE be pleased to state:

(a) what is the amount paid by the farmers to the General Insurance Corporation under Crop Insurance Scheme in Andhra Pradesh during the years 1989-90 and 1990-91; and

(b) what is the amount that has been given to farmers by the Corporation as compensation during that period?

THE MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE (SHRI MULLAPPALLY RAMACHANDRAN): (a) The amount paid by the farmers to the General Insurance Corporation of India (GIC) towards the premium chargeable for insurance of their crops under the Comprehensive Crop Insurance Scheme (CCIS) during 1989-90 and 1990-91 is Rs. 3.30 crore and Rs. 1.53 crores, respectively.

(b) The total amount of indemnity claims paid to the farmers by the General Insurance Corporation of India (GIC) in Andhra Pradesh under the CCIS during 1989-90 and 1990-91 is Rs 24.47 crore and Rs. 4.78 crore, respectively.

@ Previously Starred Question 263, Transferred from the 10th December 1991.

DR. NARREDDY THULASI REDDY: Mr. Chairman, Sir there is a proverb in Telugu "Ayyavari niclieya bhote koti ainadi." which means in the process of carving for a priest, it turned out to be a monkey. The state of Comprehensive Crop Insurance Scheme is like that. No doubt with good intentions it had been introduced in the year 1985 for the benefit of the farmers. But in practice it has become a curse to the farmers. It is better to say that it is comprehensive loan insurance scheme rather than comprehensive crop insurance scheme.

In the Life Insurance policy, the individual is considered as a unit while taking the premium as well as while giving the compensation. The LIC is not putting the condition that all the people in a particular district or in a particular taluq or in a particular mandal should die. That condition is not there in the LIC scheme. But in the crop insurance scheme while taking the premium, the individual farmer is considered as a unit while giving compensation; in some States it is a district, in some States it is a taluq in some States it is a mandal which is considered as a unit while giving compensation. This is grave injustice to the farmer who is the backbone of our society.

So my question is whether the Government will reconsider to modify the comprehensive crop insurance scheme so that the village or more specifically survey number is considered as a unit while giving compensation, to the farmer.

THE MINISTER OF AGRICULTURE (SHRI BALRAM JAKHAR): Mr. Chairman, Sir, I fully agree with the hon. Member. "We are reconsidering it."

DR. NARREDDY THULASI REDDY: Sir, according to the present crop insurance scheme, all the farmers are not included. Only those farmers who avail of loan facilities either from the rural banks or from

the commercial banks or from the cooperative banks are eligible. Similarly, all the crops are not included under this scheme. For example, it is not applicable for the commercial crops like cotton, sugarcane, Jute and chillies. Moreover while calculating for compensation, 80 per cent of the average yield of the last five successive years is taken into consideration. Because of this frequently and continuously drought-affected areas like Rayalaseema in Andhra Pradesh and Jaisalmer in Rajasthan are losing heavily and continuously.

So my question is, will the Government modify the scheme so that all farmers and all crops including commercial crops are included? Will you modify the scheme so that expenditure and income of the same year is taken into consideration and not 80 per cent of the average yield of the last five successive years?

SHRI BALRAM JAKHAR: Mr. Chairman, Sir, so far it has been the loan which has been insured. But now what the Prime Minister has said and what we are pursuing today is the complete overhauling of this insurance scheme. We have to devise ways and means where we have a viable policy, where all the farmers are covered by that so that nobody is left out and no crop is left out. In this connection I am having consultations. I am inviting hon. Members from this august House and the Lok Sabha also for consultations. There are different varieties of regions. There are regions where there is drought. There are regions which are prone to floods, cyclones, hail-storms and things like that. In what condition which medicine should be provided or given has to be found out and I think we shall have a conclave sort of thing with all the good people around here who know something about this and form the policy so that it can be all-pervasive covering all the farmers and crops also to the maximum possible number.

SHRI KHYOMO LOTHIA: Mr. Chairman, Sir, I would like to know whether this Crop Insurance Scheme has been introduced in the North-East because a majority of the population there are farmers. And which are the crops that have been covered by this insurance and what are the premia for different crops like paddy, wheat, maize, etc. and what is the response of the farmers. In the new scheme which will be introduced shortly as the Minister has said? Will the premia for the rural areas and the backward regions be less than for other areas where it is more commercially viable? I want to know these from the hon. Minister.

SHRI BALRAM JAKHAR: Sir, what we are trying to do is to cover the whole of India for this and for that, every consideration will be taken into account. Then there will be no problem and there will be no deviations. Nothing of that will happen then. We are also going to include the North-Eastern States so that no part is left out. We will take into account the given situation, the climatic conditions, their proximity to cyclonic or drought-affected areas, etc. and fulfil the desires. That is what my intentions are and that is what the Government's intentions are.

SHRI MOTURU HANUMANTHA RAO: Sir, in view of the fact that the prevailing crop insurance could not be of any help to the drought-affected and flood-affected farmers of Andhra Pradesh this year, would the hon. Minister see to it that the proposed comprehensive scheme comes into operation before the next crop comes in?

SHRI BALRAM JAKHAR: We are trying very hard to find a viable scheme and I think I will need your support also and we will try to do it.

SHRI MOTURU HANUMANTHA RAO: A time-bound action will have to be taken.

SHRI BALRAM JAKHAR: If something is not fully viable, how are you going to make it effective? We must make it effective so that it does not break down. It must not have a deficiency. That is what I am trying to do.

Chairman Sir, even though the question relates to Andhra, I want to put

a general question to the Minister. A large number of farmers are engaged in cultivating betel crop, especially in the Cauvery Belt in Salem District, Tamil Nadu. One has to spend more than Rs. One lakh for an acre for cultivating betel crops. Sometimes, unknown pests and diseases completely destroy the entire crop. The betel plant growers are repeatedly requesting the General Insurance Corporation to include betel crop also in the Crop Insurance Scheme. But the Insurance Corporation is not willing to include it. I want to know from the Minister whether he will consider and take steps to include the betel crop also in the category of Crop Insurance Scheme to save the farmers.

SHRI BALRAM JAKHAR: Sir, I have already said, we will take into consideration each crop—what is its remunerative price, what are the implications, that also we will take into account. And then how to determine the premium, that also will have to be taken into account because it has to be a self-sustained scheme. It is not going to be another subsidy because we will not be falling back again and again and then making it unworkable.

### बनारस हिन्दू विश्वविद्यालय

\* 324. श्री सत्य प्रकाश मालवीय :  
क्या मानव संसाधन विकास मंत्री यह बताने की कृपा करेंगे कि :

(क) सरकार बनारस हिन्दू विश्वविद्यालय में नये विभाग खोलने और नये होस्टलों का निर्माण करने तथा इस विश्वविद्यालय को दी जा रही वार्षिक सहायता में वृद्धि करने के लिए क्या कदम उठाने का विचार रखती है ; और