



## RESEARCH PAPER

# A study on sum insured, premium paid and cost of cultivation of paddy insured farmers of Tamil Nadu

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**Abstract :** Crop insurance is a means to protecting the cultivators against financial loss on account of anticipated crop-loss arising out of practically all-natural factors beyond their control such as natural fire, weather, floods, pests, diseases etc., the sum insured by non-loanee farmers under NAIS were Rs.29066 per ha, in case of MNAIS it was Rs.29555 per ha and in case of WBCIS it was Rs.22644 per ha and the average being Rs. 27088 per ha. 2 per cent of premium amount has to be paid by the farmer, and the government provides the subsidy of 1 per cent, thus the farmers have to pay 1 per cent as premium from their sum insured. The Cost  $A_1$  was Rs.38547.90 per ha for insured farmers and for non-insured farmers, it was 34667.70 per ha, and for loanee farmers it was Rs.38319.30 per ha and for non-loanee farmers it was Rs.39449.40 per ha. The cost  $C_3$  for insured farmers were Rs.57189.60 per ha and for non-insured farmers it was Rs.52049.30 per ha.

**Key Words :** NAIS, MNAIS, WBCIS, Cost of cultivation, Sum insured, Premium paid

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