

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

LOK SABHA
STARRED QUESTION NO. 517
TO BE ANSWERED ON THE 3RD APRIL, 2018

AGRICULTURAL CROP INSURANCE SCHEME

*517. SHRI R. GOPALAKRISHNAN:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण
½â"âè
be pleased to state:

- (a) whether it is a fact that the benefits of various agricultural crop insurance schemes are not reaching the majority of the farmers, who are the intended beneficiaries, in the country;
- (b) if so, the details thereof and the reasons therefor; and
- (c) the steps taken/being taken by the Government to ensure that the benefits of the schemes reach the deserving and intended beneficiaries?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण ½â"âè (SHRI RADHA MOHAN SINGH)

(a) to (c): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF LOK SABHA STARRED QUESTION NO. 517 DUE FOR REPLY ON 3RD APRIL, 2018.

(a) to (c): The Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced from April, 2016 with a view to benefit maximum number of farmers. The scheme provides a comprehensive risk cover to farmers against all non-preventable natural risks from pre-sowing to post-harvest at very low premium rate for farmers ranging between 1.5% to 5% with the Government bearing the remaining actuarial/bidded premium cost. However, the benefits of the scheme can reach the farmers only in such States that have opted to implement the scheme for areas and crops notified by them. Further, the scheme is compulsory for loanee farmers it is optional for the non-loanee farmers.

In order that the benefits of the scheme reach the deserving and intended beneficiaries, the Government, both Centre and State and implementing insurance companies are taking a number of measures to enhance coverage and increase awareness about the scheme. Accordingly, targets have been fixed to increase coverage to 50% of Gross Cropped Area (GCA) by 2018-19 and States have been advised to cover more areas and crops under the scheme. Similarly, empanelled insurance companies were advised to increase manpower and infrastructure at grass-root level. For coverage of more non-loanees, Common Service Centers (CSCs) have been engaged and online coverage has been initiated through National Crop Insurance Portal in addition to traditional mode of coverage through banks, insurance companies and their intermediaries. To increase awareness about the schemes, the States and insurance companies undertake publicity campaign/awareness programmes including organization of camps, publicity of features and benefits of the scheme through advertisements in leading National/local News Papers,

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telecast through audio-visual media, distribution of pamphlets in local languages, participation in agriculture fairs / mela / goshti, dissemination of SMS through Kisan Portal and conduct of workshops/ trainings.

As a result of all such efforts, the coverage of farmer applicants has increased substantially from 485 lakh in 2015-16 under erstwhile schemes to 574 lakh in 2016-17 and area insured has increased from 524 lakh ha. to 571 lakh ha.
