

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

LOK SABHA
UNSTARRED QUESTION NO. 546
TO BE ANSWERED ON THE 6TH FEBRUARY, 2018

DEDUCTION OF PREMIUM AMOUNT UNDER PMFBY

546. SHRI JOSE K. MANI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether loanee farmers from many States have protested the forceful deduction of the premium amount by banks under the Pradhan Mantri Fasal Bima Yojana;
- (b) if so, the response of the Government thereto;
- (c) whether the Government has any large-scale mass awareness programme to inform farmers about the crop insurance scheme, if so, the details thereof; and
- (d) if not, whether the Government proposes to launch an awareness programme to inform farmers about the scheme and the benefits thereunder?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI GAJENDRA SINGH SHEKHAWAT)

(a) & (b): As per provisions of Pradhan Mantri Fasal Bima Yojana (PMFBY) the scheme is compulsory for loanee farmers availing Kisan Credit Card/Seasonal Operational Loans for notified crops in notified areas and voluntary for non-loanee farmers. Few references have been received by this Department against the compulsory coverage of loanee farmers. However, to meet the objectives of the Scheme i.e. providing financial support to the farmers and help in stabilizing farm income, element of compulsory coverage of loanee farmers is introduced so that the insured farmer gets the claim in the event of shortfall in the yield due to the insured perils which would off set the loan to the extent of the claims and he would be eligible to obtain fresh loan for the next season. In the event of the crop not insured, the loan remains outstanding in the books of Account of the Bank and farmers would be deprived of fresh loan/ insurance which they would have otherwise got. It also encourages the financial institutions to increase the credit flow for crop production purposes to the farmers as the insurance provides collateral security. It also ensures the adequate coverage/ participation under the scheme and to make it viable.

(c) & (d): To enhance the awareness among farmers to increase their coverage under PMFBY among all the stakeholders including farmers, Government is undertaking a comprehensive publicity and awareness programme to educate the farmers about the benefits of crop insurance schemes. Capacity building and training programmes for other stakeholders are also being organized. The salient activities under awareness campaign involve the

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publicity of features & benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets in local languages, participation in agriculture fairs / mela / goshti and organization of workshops / trainings and SMS through Kisan Portal etc. State Governments/UTs are also being regularly persuaded to increase the coverage including notifying more crops under crop Insurance schemes. One day seminar/kisan fair especially on the PMFBY has also been organized at various Krishi Vigyan Kendras (KVKs). In addition, several communications have also been sent to the public representatives including Members of Parliament, representatives of Panchayati Raj Institutions etc.
