

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

LOK SABHA
UNSTARRED QUESTION NO. 4851
TO BE ANSWERED ON THE 23RD JULY, 2019

AWARENESS ABOUT CROP INSURANCE SCHEMES

4851. SHRIMATI MEENAKASHI LEKHI:

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

- (a) whether the Government is planning to raise awareness about crop insurance schemes among farmers, if so, the details thereof; and
- (b) the number of public and private companies that are currently offering crop insurance schemes and the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a): Focused attention on increasing awareness about the schemes among all stakeholders and appropriate provisioning of resources for the same has been envisaged in the Pradhan Mantri Fasal Bima Yojana (PMFBY). Therefore, to enhance the awareness about the scheme among all the stakeholders Government regularly undertakes comprehensive publicity and awareness programme to educate the farmers about the benefit of crop insurance schemes. After launch of PMFBY during 2016, 525 one day seminar/kisan fairs were organized at various Krishi Vigyan Kendras (KVKs) throughout the country.

Further, under the Central Sector Scheme of “Mass Media Support to Agriculture Extension Scheme (MMSAE)”, Government undertaking publicity and creates awareness about schemes of the Department including PMFBY. Audio Visual spot on PMFBY is telecast/broadcast through DD, DD Kisan and AIR under sponsored programme of Mass Media Scheme from time to time.

PMFBY was also one of the focused area for Krishi Kalyan Abhiyan, implemented in two phases during Kharif 2018 and Rabi 2018-19 in the selected aspirational districts. The campaign focused on disseminating information through group meetings of farmers, training of functionaries and leveraging the potential of Gram Sabhas in respective Gram Panchayats.

In addition, several communications have also been sent to the public representatives including Members of Parliament, representatives of Panchayati Raj Institutions etc. to encourage farmers to take benefit of the scheme. Thereafter, in addition to above Government has also taken several initiatives including active involvement of all stakeholders especially States and implementing insurance companies for conduct of publicity campaign/awareness programmes including organization of camps in the rural areas to build farmer awareness about crop insurance schemes. Insurance companies have been asked to utilize 0.5% of gross premium collected by them for publicity and awareness generation. Other activities for awareness generation involve the publicity of features and 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, dissemination of SMS through Kisan Portal/national crop insurance portal and conduct of workshops/ trainings of State officials, financial institutions and farmers. For non-loanee farmers since crop insurance is optional, the Common Service Centres (CSCs) and online enrolment have been activated to provide the services besides traditional modes like banks and insurance intermediaries. Due to the efforts made by the Government coverage of non-loanee, for whom the coverage is voluntary, has increased from 5% under erstwhile schemes to 34%, which shows the acceptability of the scheme on voluntary basis.

(b): 18 (Eighteen) general insurance companies have been empanelled for implementation of crop insurance schemes namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS). Selection of specific company in the district/State is made by the concerned State Government through transparent bidding process. Names of public and private empanelled insurance companies are given in following table:

PUBLIC SECTOR INSURANCE COMPANIES	
1.	Agriculture Insurance Company of India Ltd.
2.	National Insurance Company Ltd.
3.	New India Assurance Company Ltd.
4.	Oriental Insurance Company Ltd.
5.	United India Insurance Company Ltd.
PRIVATE SECTOR INSURANCE COMPANIES	
6.	Bajaj Allianz General Insurance Company Ltd.
7.	Bharti AXA General Insurance Company Ltd.
8.	Cholamandalam MS General Insurance Company Ltd.
9.	Future Generali India Insurance Company Ltd.
10.	HDFC-ERGO General Insurance Company Ltd.
11.	ICICI-Lombard General Insurance Company Ltd.
12.	IFFCO-Tokio General Insurance Company Ltd.
13.	Reliance General Insurance Company Ltd.
14.	SBI General Insurance Company Ltd.
15.	Shriram General Insurance Company Ltd.
16.	Tata-AIG General Insurance Company Ltd.
17.	Universal Sompo General Insurance Company Ltd.
18.	Royal Sundaram General Insurance company Ltd.