

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

LOK SABHA
UNSTARRED QUESTION NO.457
TO BE ANSWERED ON THE 4TH FEBRUARY, 2020

FORCEFUL DEDUCTION OF PREMIUM

457. SHRI THOMAS CHAZHIKADAN:

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

- (a) whether loanee farmers from several 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 AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): Yes Sir. Representations/ demands from various farmers' organizations for making the Pradhan Mantri Fasal Bima Yojana (PMFBY) voluntary for loanee farmers have been received. To review the scheme to make revisions/ improvements in the crop insurance schemes is a continuous process and decisions on suggestions/representations are taken from time to time after consultation with various stakeholders.

(c): To increase the coverage under the PMFBY, the Operational Guidelines of the PMFBY provides for creation of awareness among farmers. Accordingly, Government has 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 mandatorily 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.

Due to these efforts coverage under the scheme has increased to 30% of the Gross Cropped Area (GCA) from 23% in 2015-16 under erstwhile schemes. Participation of non-loanee farmers have also increased from 5% under erstwhile schemes to 42% (Kharif 2019) under PMFBY.

(d): Does not arise.