

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 34**  
TO BE ANSWERED ON THE 2<sup>ND</sup> FEBRUARY, 2021

**ACCIDENTS IN AGRICULTURE SECTOR**

34. SHRI PRATHAP SIMHA:

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

- (a) whether there is any scheme for providing compensation of insurance claim to the victims of accidents in the agriculture sector;
- (b) if so, the details thereof; and
- (c) the number of such victims provided compensation during the last two years and the current year?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (c): Government has introduced Pradhan Mantri Suraksha Bima Yojana (PMSBY) to cover personal accidents of people including people working in rural/agriculture sector in the age group of 18-70 years having bank/post office account and who give their consent to join/enable auto-debit on or before 31<sup>st</sup> May for the coverage period from 1<sup>st</sup> July to 31<sup>st</sup> May on an annual renewable basis. The risk coverage under the scheme is Rs. 2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability. The premium of Rs. 12 per annum is to be deducted from the account holder's bank / Post office account through 'auto-debit' facility. The scheme is being offered by Public Sector General Insurance Companies or any other General Insurance Company who is offering the product on similar terms with necessary approvals and tie up with Banks and Post Offices for this purpose. Details of claims paid under PMSBY are given below :

<b>Cumulative Number of Claims Paid since Inception of PMSBY May, 2015 (Financial Year-wise)</b>	
<b>Period</b>	<b>Cumulative No. of Claims Paid</b>
As on March, 2019	32176
As on March, 2020	39969
As on December, 2020	43617

Contd....2/-

Farmers can also insure themselves under personal accident policy under Kisan Credit Card Scheme upto the age of 70 years for a risk cover of Rs. 50,000/- for accidental death or total disability and Rs. 25,000/- for partial disability. Premium rate is Rs. 15 per year and some portion of the premium is borne by the concerned bank.

Further, to cater to all insurance needs of farmers a Unified Package Insurance Scheme (UPIS) has been introduced from Kharif 2016 as a pilot scheme. The scheme is voluntary for the State Governments to implement the pilot in the selected districts. The pilot scheme has been designed to take care of all the insurance needs of farmers associated with their life, properties and agricultural activities such as crops, loss of life, accidental death & disability, student safety, household, agriculture implements and tractor. Out of total of 7 covers under UPIS, Crop Insurance is compulsory and the farmer has to avail *atleast* two from the remaining six covers. Insured farmers have to also furnish the details, if they already availed similar coverage for them or their family members. Most of the States had made coverage of these two sections voluntary; therefore, the coverage under other sections of the package including personal accident except crop insurance has been negligible or not reported.

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