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PMFBY: More than 50,000 farmers in Gujarat purchase crop insurance online

New Delhi, June 3: Having faced the worst of droughts, farmers have started taking crop insurance seriously with more than 50,000 of them in Gujarat registering for the new crop insurance cover PMFBY via the state portal.

Under the Pradhan Mantri Fasal Bima Yojana (PMFBY) launched this year, farmers' premium has been kept lower between 1.5-2% for foodgrains and oilseed crops and up to 5% for horticultural and cotton crops. And there is no cap on the premium.

"Farmers in drought-hit states have taken crop insurance seriously this time. More than 50,000 farmers have so far enrolled for PMFBY for the 2016-17 kharif season in Gujarat via the state

portal on crop insurance," a senior official with the agriculture ministry said.

Gujarat is the only state at present which is enrolling farmers under the scheme strictly through its e-portal.

In other states including Uttar Pradesh, farmers are being registered by concerned agencies including banks, primary agricultural credit society (PACS), he said.

"So, the exact number of farmers registered for the scheme both online and through other ways would be known later. Once the banks upload the details of insured farmers on the central crop insurance scheme portal, it will be known to all stakeholders," the official added.

Taking cue from Gujarat, the official said, Karnataka government has also pre-



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pared its state portal for PMFBY, which will be launched soon.

Both the portals of Gujarat and Karnataka govern-

As of now, 11 states -- Andhra Pradesh, Telangana, Madhya Pradesh, Uttar Pradesh, Odisha, Chhattisgarh, Gujarat, Himachal Pradesh, Jharkhand, Uttarakhand and West Bengal -- and one Union Territory, Andaman and Nicobar Islands, have notified the PMFBY.

The agriculture ministry has empanelled 11 private sector companies and state-owned Agriculture Insurance Company (AIC) to implement the new scheme. It is also actively considering to empanel four state-run general insurance companies.

The PMFBY replaces the existing two schemes -- National Agricultural Insurance Scheme and Modified NAIS -- which have had some inherent drawbacks. PTT

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