



# Government will Insure the Crops of Farmers of Seven Districts

## Why In News?

On September 11, 2023, Haryana Agriculture Minister JP Dalal mentioned that under the 'Pradhan Mantri Fasal Bima Yojana' in the state, the crops of farmers not insured by the insurance company, will be insured by the state government. The government will soon issue guidelines regarding this.

## Key Points:

- It is noteworthy that the insurance company had refused to insure the crops in seven districts of Cluster-2. Despite the premium amount being paid by the farmers, the insurance company has given up.
- The insurance company has been through huge losses. Because of many cases filed relating to claims of Cluster 2 in court, the insurance company had withdrawn from Cluster 2.
- The Haryana Government has created three clusters under 'Pradhan Mantri Fasal Bima Yojana'. Each cluster includes different districts. Cluster two includes Ambala, Karnal, Sonapat, Hisar, Jind, Mahendragarh and Gurugram.
- The work of Cluster 2 was handed over to the Agriculture Insurance Company. Till July, the premium amount was deducted from the accounts of about two lakh farmers. Separate premiums have to be paid for each Kharif crop.
- Meanwhile the company refused to insure the crops. After members of the opposition parties criticized the government, the government immediately decided to insure the farmers.
- After the controversy escalated, the Agriculture Welfare Department had written a letter to the State Level Bankers Committee and issued orders to return the premium amount to the farmers. With this decision, the bank returned the amount to the farmers, but the government did not take responsibility for their crops. The premium amount will not be returned to the farmers, the state government will provide insurance on this premium.



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