PMFBY

HDFC ERGO General Insurance Company Limited

HDFC ERGO General insurance Co Ltd. is an implementing PMFBY scheme in Uttar Pradesh in 10 notified districts i.e. Kannuaj, Kanpur Dehat, Kanpur Nagar, Auraiya, Farrukhabad, Etawah,Mainpuri, Agra, Firozabad & Mathura.

Under the Pradhan Mantri Fasal Bima Yojana (PMFBY), workshops and awareness programs are regularly organized to educate and inform farmers about the scheme, its benefits, and the process of enrollment. These workshops aim to ensure that farmers fully understand how to avail themselves of the insurance and how it can help them in times of crop loss.

Objective of the Workshops:

- ✓ **Awareness:** o educate farmers about the importance of crop insurance and how the PMFBY can safeguard their livelihood against risks such as natural calamities, pests, and diseases.
- ✓ **Enrollment Assistance:** To help farmers understand the process of enrolling in the scheme, including the documentation required and how to submit claims in case of crop loss.
- ✓ **Claim Settlement Process:** To explain how the claim settlement process works, including timelines and the role of technology in assessing crop damage.
- ✓ **Benefits:** To highlight the subsidy provided by the government in terms of premium and how it helps in reducing the financial burden on farmers.

Target Audience:

- ✓ **Farmers:** These workshops mainly target farmers, particularly those who are unaware of the scheme or have limited knowledge about crop insurance.
- ✓ **Self-Help Groups (SHGs) and Farmer Producer Organizations (FPOs):** These groups are also targeted, as they play a crucial role in reaching out to farmers and ensuring broader participation in the scheme.

Organizers of Workshops:

- ✓ **State Government Agricultural Departments:** In Uttar Pradesh, workshops are often organized by the state's Agriculture Department and District Agricultural Officers.
- ✓ **Insurance Companies:** Various private and public-sector insurance companies implement and promote the scheme at the grassroots level.
- ✓ **Common Service Centers (CSCs):** These centers, in collaboration with state agencies, often help organize workshops and awareness campaigns.
- ✓ **NGOs and Local Farmer Groups:** These organizations may also facilitate workshops to spread awareness and increase participation.

Mode of Delivery:

- ✓ **In-person Sessions:** These workshops are typically held at local panchayat offices, village-level meetings, or farmers' fairs to reach as many farmers as possible.
- ✓ **Online Webinars:** In some cases, particularly during the COVID-19 pandemic, workshops and awareness sessions have been conducted via online platforms to ensure safety and ease of access for farmers.
- ✓ **Radio and Television Programs:** Some workshops are also broadcasted through regional radio and TV channels to ensure that information reaches farmers in remote areas.

Topics Covered in the Workshops:

- ✓ **Understanding the Scheme:** Detailed explanation of the benefits of PMFBY, the types of risks covered, and how the premium structure works.
- ✓ **Documentation:** How to provide necessary documents such as land records, identity proof, and bank details for enrollment.
- ✓ **Use of Technology:** Farmers are educated about the use of mobile apps and web portals for easy enrollment and claim submission.
- ✓ **Claim Settlement:** A detailed discussion on how crop loss claims are processed, the role of technology in damage assessment, and the timelines for receiving compensation.
- ✓ **Farmer Testimonials:** Successful cases of farmers who benefited from the scheme may be shared to inspire others to enroll.

Regularity and Timing of Workshops:

Workshops are typically held before the sowing season to ensure farmers are well-prepared for the insurance process.

Collaboration with Local Stakeholders:

Workshops are often held in collaboration with local panchayats, farmer producer organizations (FPOs), and other local bodies to enhance outreach.
District-level officers, block agricultural officers, and even village leaders often participate in these workshops to boost farmer engagement.

Impact of Workshops:

These workshops ensure that more farmers are enrolled in the PMFBY, especially those from rural areas with limited access to information.

- ✓ **Empowerment:** Farmers become more informed and capable of making decisions about enrolling in crop insurance, understanding premiums, and claiming compensation.

Farmers in Uttar Pradesh can contact their local Agricultural Department offices or insurance providers for more information about upcoming workshops under the PMFBY. These workshops play a crucial role in bridging the knowledge gap and encouraging greater participation in the crop insurance scheme.

Gram Choupal

During this activity we try to educating Non-Loanee and Loanee farmers about the crop insurance and explaining the full spectrum of insurance shields- covering everything from prevented sowing and standing crop failure to localizes calamities and post harvest losses.

Women Awareness camp with Anganwadi Workers

We conduct Women awareness activity camp and brief about financial security, independent access, DBT empowerment and most important is confidence to take farm decisions and invest in better inputs.

School Painting Activity with Primary Kids

Fasal Beema Awareness Camp with Governement School Kids

We do activities with Kids and try to spread crop insurance awareness through children's to farming families. Kids learn and take the message home. Kids are effective messengers. When they draw crop, rain, insurance shield, parents gets curious and ask about PMFBY scheme.

Certification

Under PMFBY campaign IC distributed crop insurance claim settlement certificates to benefited farmers at DDA office. And the distribution purpose is to ensure transparency and create awareness.