

Insurance Banishes Worries



SOURCE: E-BOOK ON SUCCESS STORIES RELEASED BY THE PRIME MINISTER ON CIVIL SERVICES DAY 2017

In June 2015, Baburao Rambhau Dabhade, a farmer in Dhopateshwar village in Jalna District of Maharashtra, was full of hope and confidence. He had sown green gram, soyabean and red gram in his 2.49-hectare land and was expecting a bumper crop. But all his hopes were shattered by July, when the district was hit by a severe drought, and he lost 80% of his crop. But fortunately for him, Dabhade had enrolled in the **National Agricultural Insurance Scheme** (NAIS) through the Jalna District Central Cooperative Bank. He had paid a premium of INR 983 and received a compensation of INR 28,000.

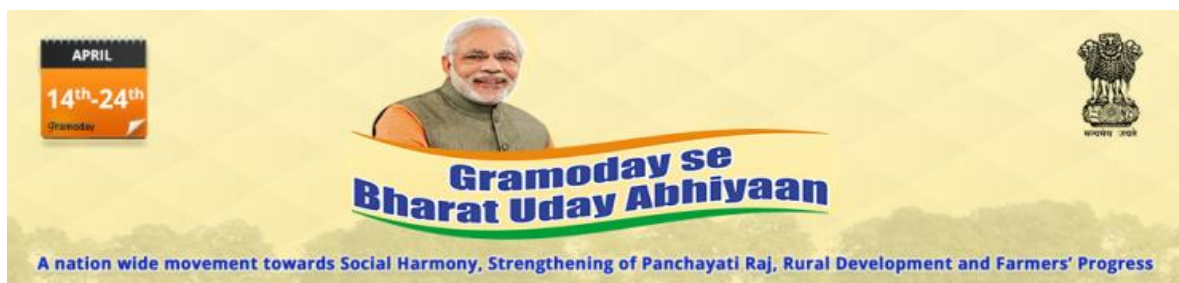
With this money, he could procure seeds, fertilisers, pesticides, etc. for Kharif-2016. The Kharif crop was a success as the monsoon arrived on time and in plenty, and life was back to normal, at least that year. But Dabhade, along with the other 510 farmers in his village, decided that he wouldn't take any more chances.



All of them enrolled under the **Pradhan Mantri Fasal Bima Yojana** (PMFBY) 2016-17 for Kharif as well as Rabi crops and insured their crops.



*“The new Scheme has many revolutionary changes in crop insurance. We were made aware of all these changes through Gramsabhas (local public meetings) during the ‘**Gram Uday se Bharat Uday Abhiyan**’ in April 2016.*



We have now protected ourselves against any unforeseen calamity,” says Dabhade.

Courtesy: <http://darpq.gov.in>