

Summary of West Bengal Agricultural Support Schemes

1. Bangla Shasya Bima Scheme (BSB)

Objective: To provide crop insurance coverage and financial protection to farmers in West Bengal against crop loss due to natural calamities, pests, and diseases.

Key Features:

- 100% premium-free crop insurance for all farmers of West Bengal.
- Applicable for major crops during Kharif and Rabi seasons.
- Coverage includes loss due to flood, drought, storm, pest attack, and other natural risks.
- Implemented by the Agriculture Department, Government of West Bengal with support from designated insurance companies.
- The claim amount is transferred directly to farmers' bank accounts (DBT).

Eligibility:

- All farmers cultivating notified crops in notified areas are automatically covered.
- Both landowners and sharecroppers are eligible.

Claim Procedure:

- Crop loss assessment done jointly by State Government and insurance companies.
- Claims settled based on yield loss compared to average yield in the area.
- Compensation is provided promptly after assessment.

Benefits:

- Ensures financial stability for farmers after crop failure.
- Promotes agricultural resilience through risk mitigation.

2. Krishak Bandhu Scheme

Objective: To provide financial and social security support to farmers and their families in West Bengal through two components.

a) Krishak Bandhu (Assured Income):

- Farmers receive ₹5,000 per year per acre of cultivable land (paid in two installments — Kharif and Rabi).
- Minimum assistance: ₹2,000 per year for farmers with less than one acre.
- Payment made via Direct Benefit Transfer (DBT) to farmers' bank accounts.

- Eligible farmers include those with land ownership documents (RoR, Patta, Forest Patta) and registered sharecroppers (Bhagchasis).

b) Krishak Bandhu (Death Benefit):

- Provides ₹2,00,000 one-time grant to the legal heir(s) of a deceased farmer/sharecropper aged 18–60 years.
- Application process involves submission of required documents to the Assistant Director of Agriculture (ADA) at block level.
- Payment made via DBT through West Bengal State Co-operative Bank.
- If there are multiple claimants, the total ₹2 lakh is divided as per the legal heir certificate issued by the BDO.

Comparison and Key Takeaways:

Bangla Shasya Bima: Focuses on crop insurance and loss compensation.

Krishak Bandhu: Provides income support and social security (death benefit).

Both aim to ensure financial protection and welfare of farmers in West Bengal.