

Konda Vishweshwar Reddy

Member of Parliament (Lok Sabha)
Chevella, K.V.R.R. Dist., Telangana
Whip - Loksabha BJP Parliamentary Party

Chairman

- District level DISHA Committee
Ranga Reddy & Vikarabad Districts

Member

- Standing Committee on Industry
- Consultative Committee on the
Ministry of Agriculture



35, Sai Enclave, Road No. 12,
Banjara Hills, Hyderabad,
Telangana - 500 034
Tel: 040-23301959/1960
Ph : +91-94908 61960, 98490 23345
Email : vishweshwar@citadelh.com

Lr.No.264/MP-LS/Chevella/Dated. 27.01.2025.

To

Shri Shivraj Singh Chouhan Ji,
Hon'ble Union Minister for Agriculture and Farmers' Welfare,
Government of India,
New Delhi.

Subject: Proposal for Unified Tractor Insurance Classification under
"Farmer Help Group"

Respected Sir,

This is to bring to your attention the acute challenges faced by farmers concerning tractor insurance classifications. Currently, there is a significant disparity in costs between the **Miscellaneous D** and **Commercial/GCV Goods** insurance categories, with the latter being nearly double the expense.

Considering that tractors operate at slower speeds and are predominantly used for agricultural purposes, I propose the introduction of a unified insurance category called "**Farmer Help Group**". Under this category:

1. **Unified Coverage:** Tractors used for both agriculture (4–6 months annually) and limited commercial purposes should fall under one affordable insurance category.
2. **Reduced Financial Burden:** Farmers would benefit from reduced third-party liability costs and more affordable premiums.
3. **Clarity and Accessibility:** Farmers currently face confusion when classifying insurance at the time of tractor purchase, often leading to the default choice of costlier commercial insurance. This strains their finances, especially with existing EMI obligations.

Additionally, the lack of clarity often results in tractors operating without insurance, exposing farmers and road users to significant risks. A unified insurance category tailored for the agricultural community would ensure.