### GOVERNMENT OF INDIA MINISTRY OF AGRICULTURE AND FARMERS WELFARE DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

# RAJYA SABHA UNSTARRED QUESTION NO. 3859 TO BE ANSWERED ON THE 04/04/2025

#### PAYMENT OF INSURANCE AMOUNT UNDER PMFBY

3859. SHRI NEERAJ DANGI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the status of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Rajasthan along with the details of crops covered under this scheme, district-wise;
- (b) the details of the farmers who have received the insurance amount under the scheme in the past two years along with the policy of Government for those farmers who have not received the amount; and
- (c) whether any irregularities have come to the notice of Government regarding the amount collected as premium by insurance companies during the said period, if so, the details thereof?

#### **ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE (SHRI RAMNATH THAKUR)

(a) & (b): Rajasthan is one of the major State implementing the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS). Since inception of the scheme in 2016-17 till 2023-24, 1558 lakh farmer applications covering an area insured of 812 lakh ha. have been insured in Rajasthan with a sum insured of Rs. 28,732 crore. Claims of Rs. 28,966 crore against the farmers premium of Rs. 5,825 crore have been paid to 433 lakh farmer applications in Rajasthan during this period under the scheme. As per provisions of the scheme, premium subsidy and claims under the scheme are paid only to those farmers who enrolled themselves by paying their share of premium for the crops and areas notified by the State Government concerned.

District-wise details of crops notified by the State Government of Rajasthan are given in **Annexure**-I. District-wise details of coverage including claims paid in Rajasthan during last two years i.e. 2022-23 and 2023-24 is given in **Annexure-II**.

(c): All the major work relating to the assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company. However, during implementation of the PMFBY, some complaints against insurance companies about non-payment and delayed payment of claims; under payment of claims on account of incorrect/delayed submission of insurance proposals by banks; discrepancy in yield data & consequent disputes between State Government and insurance companies, delay in providing State Government share of funds, non-deployment of sufficient personnel by insurance companies etc., have been received in the past in the country. Most of the complaints have been suitably addressed.

Since the scheme is implemented by the State Government, therefore, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed and lunched in January, 2024. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed. This has helped the Central and State Governments to monitor the grievances of stakeholders at a unified platform.

## District-wise details of Crop Notified by the State Government of Rajasthan during 2024-25 under PMFBY

District	Crops
Ajmer	Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar, Maize (Makka), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Chillies, Onion, Tomato
Alwar	Cotton (Kapas), Guar, Maize (Makka), Pearl Millet (Bajra), Sorghum (Jowar/Great Millet), Chillies, Onion, Tomato
Banswara	Black Gram (Urad), Cotton (Kapas), Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Soybean (Bhat)
Baran	Black Gram (Urad), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Soybean (Bhat)
Barmer	Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Castor (Rehri, Rendi, Arandi), Pomegranate
Bharatpur	Cotton (Kapas), Guar, Pearl Millet (Bajra), Sorghum (Jowar/Great Millet)
Bhilwara	Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar, Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat), Chillies, Orange
Bikaner	Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Pomegranate
Bundi	Black Gram (Urad), Maize (Makka), Paddy (Dhan), Pearl Millet (Bajra) Sesame (Gingelly/Til)/Sesamum, Soybean (Bhat), Tomato
Chittorgarh	Black Gram (Urad), Cotton (Kapas), Groundnut (Pea Nut), Guar, Maize (Makka), Paddy (Dhan), Sorghum (Jowar/Great Millet), Soybean (Bhat), Chillies
Churu	Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum
Dausa	Groundnut (Pea Nut), Guar, Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Chillies, Tomato
Dholpur	Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum
Dungarpur	Black Gram (Urad), Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Soybean (Bhat)
Hanumangarh	Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Paddy (Dhan), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum Chillies, Kinnow
Jaipur	Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Chillies, Indian Squash (Tinda/Round Melon), Tomato
Jaisalmer	Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Castor (Rehri, Rendi, Arandi), Pomegranate
Jalore	Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar, Pearl Millet (Bajra) Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Castor (Rehri, Rendi, Arandi), Chillies, Pomegranate, Tomato
Jhalawar	Black Gram (Urad), Maize (Makka), Paddy (Dhan), Soybean (Bhat), Onion, Orange

Jhunjhunu	Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Pearl Millet (Bajra)					
Jodhpur	Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Castor (Rehri, Rendi, Arandi), Indian Squash (Tinda/Round Melon), Pomegranate, Tomato					
Karauli	Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum					
Kota	Black Gram (Urad), Maize (Makka), Paddy (Dhan), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Soybean (Bhat), Orange					
Nagaur	Cotton (Kapas), Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet)					
Pali	Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Guar, Maize (Makka), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Castor (Rehri, Rendi, Arandi), Mehandi/Henna tree, Tomato					
Pratapgarh	Black Gram (Urad), Cotton (Kapas), Groundnut (Pea Nut), Maize (Makka), Soybean (Bhat), Cotton (Kapas), Guar, Sorghum (Jowar/Great Millet)					
Sawai Madhopur	Black Gram (Urad), Groundnut (Pea Nut), Paddy (Dhan), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Soybean (Bhat), Chillies, Onion					
Sikar	Cowpea, Green Gram (Moong), Groundnut (Pea Nut), Guar, Pearl Millet (Bajra), Chillies, Indian Squash (Tinda/Round Melon), Tomato					
Sirohi	Black Gram (Urad), Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar Maize (Makka), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Castor (Rehri, Rendi, Arandi), Chillies, Indian Squash (Tinda/Round Melon), Tomato					
Sri Ganganagar	Cotton (Kapas), Green Gram (Moong), Groundnut (Pea Nut), Guar, Moth Bean (Kidney Bean/ Deww Gram), Paddy (Dhan), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Kinnow					
Tonk	Black Gram (Urad), Green Gram (Moong), Groundnut (Pea Nut), Guar, Maize (Makka), Pearl Millet (Bajra), Sesame (Gingelly/Til)/Sesamum, Sorghum (Jowar/Great Millet), Chillies, Indian Squash (Tinda/Round Melon), Tomato					
Udaipur	Black Gram (Urad), Cotton (Kapas), Guar, Maize (Makka), Paddy (Dhan), Pigeon Pea (Red Gram/Arhar/Tur), Sorghum (Jowar/Great Millet), Soybean (Bhat)					

Annexure-II
District-wise details of coverage including claims paid in Rajasthan during 2022-23 and 202324 under PMFBY & RWBCIS combined (As on 31.01.2025)

RJ_District	Year	Farmers Application (In No.)	Crop Area (In Lakh Ha)	Sum Insured	Farmer share	Claims Paid
					(Rs. In Crore)	
Ajmer	2022-23	12,77,119	2.43	1,147.76	21.02	114.45
	2023-24	13,08,417	2.39	1,324.70	24.06	122.49
Ajmer Total		25,85,536	4.82	2,472.46	45.07	236.95
Alwar	2022-23	11,20,482	1.19	735.25	12.72	28.03
	2023-24	9,60,311	1.07	852.89	15.19	0.56
Alwar Total		20,80,793	2.26	1,588.14	27.91	28.59
Banswara	2022-23	7,94,921	0.82	310.28	5.64	8.50
	2023-24	6,05,170	0.64	310.85	5.64	3.67
Banswara Total		14,00,091	1.47	621.13	11.29	12.17
Baran	2022-23	5,19,108	2.12	1,310.66	22.60	35.13
	2023-24	5,83,099	2.30	1,614.76	28.59	5.45
Baran Total		11,02,207	4.42	2,925.42	51.19	40.58
Barmer	2022-23	15,76,524	9.78	1,320.63	38.84	146.47
	2023-24	18,19,718	10.55	1,864.42	55.22	221.89
Barmer Total		33,96,242	20.32	3,185.05	94.05	368.36
Bharatpur	2022-23	27,93,343	1.37	834.06	13.59	28.76
	2023-24	29,58,648	1.40	1,056.23	17.45	0.58
Bharatpur Total		57,51,991	2.78	1,890.29	31.04	29.35
Bhilwara	2022-23	14,64,282	2.62	1,122.28	20.57	78.04
	2023-24	13,08,741	2.35	1,262.35	23.29	69.64
Bhilwara Total		27,73,023	4.97	2,384.63	43.85	147.68
Bikaner	2022-23	17,87,051	10.05	3,296.21	60.76	205.04
	2023-24	15,93,579	8.88	3,477.98	66.22	126.39
Bikaner Total		33,80,630	18.93	6,774.19	126.98	331.43
Bundi	2022-23	8,97,811	2.15	1,243.09	21.45	39.72
	2023-24	7,75,545	2.05	1,407.23	24.43	10.85
Bundi Total		16,73,356	4.21	2,650.31	45.88	50.57
Chittorgarh	2022-23	13,75,966	2.40	1,375.50	25.21	70.28
	2023-24	13,22,009	2.22	1,582.99	29.95	82.02
Chittorgarh Total		26,97,975	4.62	2,958.49	55.16	152.30
Churu	2022-23	18,37,858	13.08	3,190.27	56.60	982.16
	2023-24	20,30,169	13.67	4,236.58	75.92	193.67
Churu Total		38,68,027	26.75	7,426.86	132.52	1,175.82
Dausa	2022-23	3,65,186	0.42	251.44	4.23	9.31
	2023-24	3,77,746	0.39	282.37	5.00	0.78
Dausa Total		7,42,932	0.81	533.82	9.23	10.08
Dholpur	2022-23	1,61,890	0.17	103.10	1.74	1.11

	2023-24	1,43,191	0.15	123.05	2.51	0.03
Dholpur Total		3,05,081	0.32	226.15	4.25	1.15
Dungarpur	2022-23	6,41,225	0.43	157.66	2.72	16.58
	2023-24	6,54,989	0.43	187.07	3.24	2.08
Dungarpur Total		12,96,214	0.86	344.73	5.96	18.66
Hanumangarh	2022-23	51,26,104	7.12	2,819.69	50.67	611.96
	2023-24	55,22,510	7.89	3,881.48	68.95	177.69
Hanumangarh Total		1,06,48,614	15.01	6,701.17	119.62	789.65
Jaipur	2022-23	24,85,268	2.86	1,546.12	27.04	80.69
	2023-24	25,89,566	2.83	1,861.12	33.81	146.19
Jaipur Total		50,74,834	5.69	3,407.24	60.85	226.89
Jaisalmer	2022-23	2,96,747	6.08	1,501.34	34.15	103.52
	2023-24	2,81,958	4.81	1,582.84	36.62	84.83
Jaisalmer Total		5,78,705	10.89	3,084.17	70.77	188.34
Jalore	2022-23	13,36,682	5.16	2,083.64	65.76	455.45
	2023-24	13,37,294	5.36	2,766.90	90.57	172.68
Jalore Total		26,73,976	10.52	4,850.54	156.33	628.13
Jhalawar	2022-23	14,19,503	2.91	1,488.23	34.49	95.88
	2023-24	14,40,228	2.97	2,006.97	45.61	11.74
Jhalawar Total		28,59,731	5.88	3,495.19	80.10	107.62
Jhunjhunu	2022-23	11,53,327	2.68	1,422.36	24.52	166.64
	2023-24	12,47,067	2.77	1,716.31	30.07	69.55
Jhunjhunu Total		24,00,394	5.46	3,138.66	54.59	236.19
Jodhpur	2022-23	9,17,674	5.66	2,552.97	66.03	179.86
	2023-24	7,97,480	4.83	2,668.74	71.16	301.48
Jodhpur Total		17,15,154	10.49	5,221.71	137.19	481.33
Karauli	2022-23	2,29,654	0.28	162.74	2.73	1.44
	2023-24	2,23,561	0.24	176.21	2.94	0.35
Karauli Total		4,53,215	0.53	338.95	5.68	1.80
Kota	2022-23	6,28,301	2.07	1,229.06	23.24	46.75
	2023-24	5,60,981	1.85	1,363.15	26.87	2.47
Kota Total		11,89,282	3.92	2,592.21	50.11	49.22
Nagaur	2022-23	8,00,830	5.64	2,319.99	56.23	190.12
	2023-24	7,80,478	5.52	2,790.70	65.56	258.42
Nagaur Total		15,81,308	11.16	5,110.69	121.79	448.53
Pali	2022-23	5,54,545	2.83	1,022.38	20.26	13.62
	2023-24	4,79,216	2.42	1,036.26	19.95	55.90
Pali Total		10,33,761	5.25	2,058.65	40.22	69.51
Pratapgarh	2022-23	4,70,100	1.10	640.53	11.40	39.37
	2023-24	4,83,507	1.12	754.93	13.39	19.86
Pratapgarh Total		9,53,607	2,22	1,395.46	24.79	59.23
Rajsamand	2022-23	1,94,491	0.33	156.05	2.88	2.61
	2023-24	1,98,315	0.30	167.83	3.11	0.80
Rajsamand Total		3,92,806	0.64	323.88	5.99	3.41

Tonk	2022-23	11,54,114	3.27	1,693.66	28.42	145.74
Sri Ganganagar Total		64,38,245	8.54	4,934.38	91.09	314.24
	2023-24	31,21,809	4.22	2,657.72	49.20	187.13
Sri Ganganagar	2022-23	33,16,436	4.32	2,276.67	41.89	127.11
Sirohi Total		2,27,285	0.92	471.00	9.50	3.62
	2023-24	1,09,593	0.44	261.24	5.32	2.56
Sirohi	2022-23	1,17,692	0.48	209.76	4.18	1.06
Sikar Total	2023-24	21,60,345	5.16	2,935.90	54.19	283.28
Sikai	2022-23	11,03,647	2.67	1,292.33 1,643.57	29.92	92.95
Sawai Madhopur Total Sikar	2022-23	12,98,295 10,56,698	2.50	1,119.12	18.74 24.26	<b>41.99</b> 190.33
G :34 II	2023-24	6,34,431	0.89	598.87	10.07	14.66
Sawai Madhopur	2022-23	6,63,864	0.98	520.25	8.67	27.33

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