

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 283**  
TO BE ANSWERED ON THE 4<sup>TH</sup> FEBRUARY, 2025

**FARMERS OF RAJASTHAN COVERED UNDER PMFBY**

283. SHRI MURARI LAL MEENA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

(a) the details of the number of farmers covered under Pradhan Mantri Fasal Bima Yojana launched by the Government in the country during the last five years, State-wise and district-wise particularly in Dausa district of Rajasthan;

(b) whether a large number of claim amounts have not been paid by the insurance companies in Rajasthan despite the fact that the claims of the farmers were found valid;

(c) if so, the number of complaints received so far in this connection along with the reasons therefor; and

(d) the details of the names of the insurance companies working under the said scheme in Rajasthan, tenure-wise?

**ANSWER**

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): State-wise details of number of farmer applications insured and district-wise details of number of farmer applications enrolled during 2019-20 to 2023-24 in Rajasthan including Dausa district under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) are given in **Annexure-I and II**, respectively.

(b) & (c) : As per provisions of the scheme, the scheme is implemented on area approach basis. Admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies through Digicclaim module on National Crop Insurance Portal based on the yield data per unit area furnished to the insurance company by the concerned State Government. Farmers have no need to raise the claims. However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. These claims are assessed by a joint committee comprising representatives of State Government and concerned insurance company. In this case, farmers have to intimate the loss within 72 hours of the loss to State Government, insurance company, concerned bank/financial institutions, online on portal etc. These loss intimations are liable to be scrutinized by the concerned insurance companies before finalization of claims.

All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, 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. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme.

Majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme by the insurance companies. However, during the implementation of PMFBY, some complaints against insurance companies about non-payment and/or 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., were received in the past which were suitably addressed as per provisions of the scheme.

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. 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. Till date 95.03 lakh calls have been received on KRPH. Out of these 29.35 lakh issues related e-tickets were generated and forwarded for action to the insurance companies. Rest of the issues were either informatory or seeking advisory. Out of the 29.35 lakh issue related E-tickets generated, 29.12 lakh (99%) have been resolved. This has helped the Central Govt. and State Governments to monitor the grievances of stakeholders at a unified platform.

(d) : Details of Crop Insurance companies during 2020-21 and 2023-24 tender cycles selected by the State Government of Rajasthan are given below :

| <b>Tender cycle 2020-21</b>                 | <b>Tender cycle 2023-24</b>                 |
|---|---|
| Agriculture Insurance Company of India Ltd. | Agriculture Insurance Company of India Ltd. |
| Bajaj-Allianz General Insurance Company     | Kshema General Insurance Company            |
| HDFC-ERGO General Insurance Company         | Reliance General Insurance Company          |
| Reliance General Insurance Company          |   |
| SBI General Insurance Company               |   |
| Universal-Sompo General Insurance Company   |   |

| <b>State-wise details of number of farmer applications enrolled during the last five years under PMFBY &amp; RWBCIS as on 31.12.2024</b> |                    |                    |                    |                     |                     |
|--|--------------------|--------------------|--------------------|---------------------|---------------------|
| <i>State/ UT Name</i>  | <i>2019-20</i>     | <i>2020-21</i>     | <i>2021-22</i>     | <i>2022-23</i>      | <i>2023-24</i>      |
| A & N Islands  | 99                 | 339                | 535                | 173                 | 187                 |
| Andhra Pradesh   | 27,88,373          | -                  | -                  | 1,25,63,699         | 1,29,01,749         |
| Assam  | 10,06,212          | 16,60,076          | 9,96,027           | 4,89,983            | 7,95,553            |
| Chhattisgarh   | 40,17,118          | 51,58,351          | 58,38,755          | 77,30,260           | 81,24,956           |
| Goa  | 886                | 84                 | 64                 | 403                 | 234                 |
| Gujarat  | 24,80,726          | -                  | -                  | -                   | -                   |
| Haryana  | 17,10,601          | 16,50,558          | 14,52,842          | 14,46,631           | 1,01,74,480         |
| Himachal Pradesh   | 2,84,009           | 2,40,727           | 2,33,725           | 2,67,643            | 2,78,051            |
| Jammu & Kashmir  | -                  | -                  | 90,834             | 91,582              | 2,45,630            |
| Jharkhand  | 10,92,116          | -                  | -                  | -                   | -                   |
| Karnataka  | 19,45,207          | 15,87,801          | 19,17,808          | 26,84,781           | 30,15,023           |
| Kerala   | 58,135             | 76,317             | 98,510             | 1,46,546            | 1,74,141            |
| Madhya Pradesh   | 83,97,265          | 84,52,044          | 92,64,216          | 1,77,32,045         | 1,77,95,819         |
| Maharashtra  | 1,45,66,294        | 1,24,06,368        | 99,02,582          | 1,07,33,909         | 2,41,85,161         |
| Manipur  | 3,256              | -                  | 2,807              | 4,066               | 5,073               |
| Meghalaya  | 607                | 130                | -                  | 337                 | 38,569              |
| Odisha   | 48,79,301          | 97,52,474          | 81,73,856          | 80,20,763           | 1,40,97,157         |
| Puducherry   | 12,014             | 10,980             | 35,818             | 38,384              | 42,224              |
| Rajasthan  | 86,16,616          | 1,07,59,591        | 3,44,70,735        | 3,90,96,690         | 3,89,87,544         |
| Sikkim   | 21                 | 85                 | 2,422              | 5,025               | 3,104               |
| Tamil Nadu   | 38,93,787          | 58,87,474          | 59,11,015          | 61,43,139           | 54,55,753           |
| Telangana  | 10,34,223          | -                  | -                  | -                   | -                   |
| Tripura  | 36,382             | 2,57,236           | 3,35,514           | 3,56,201            | 3,73,362            |
| Uttar Pradesh  | 46,97,567          | 41,90,508          | 40,68,679          | 42,83,804           | 60,25,293           |
| Uttarakhand  | 2,12,675           | 1,70,812           | 1,82,762           | 2,82,068            | 2,26,809            |
| <b>All India</b>   | <b>6,17,33,490</b> | <b>6,22,61,955</b> | <b>8,29,79,506</b> | <b>11,21,18,132</b> | <b>14,29,45,872</b> |

- Not implemented.

| <b>District-wise and year-wise details of number of farmer applications enrolled in Rajasthan under PMFBY &amp; RWBCIS as on 31.12.2024</b> |                  |                    |                    |                    |                    |
|---|------------------|--------------------|--------------------|--------------------|--------------------|
| <b>District Name</b>  | <b>2019-20</b>   | <b>2020-21</b>     | <b>2021-22</b>     | <b>2022-23</b>     | <b>2023-24</b>     |
| Ajmer   | 2,53,652         | 3,16,507           | 10,53,524          | 12,77,122          | 13,08,417          |
| Alwar   | 4,34,872         | 4,58,682           | 11,11,429          | 11,20,482          | 9,59,266           |
| Banswara  | 1,15,127         | 1,59,519           | 8,06,269           | 7,94,921           | 6,05,170           |
| Baran   | 1,08,417         | 1,48,163           | 5,02,671           | 5,19,108           | 5,83,099           |
| Barmer  | 5,90,520         | 7,25,079           | 11,92,970          | 15,76,524          | 18,19,718          |
| Bharatpur   | 1,95,178         | 2,29,746           | 22,25,053          | 27,93,343          | 29,58,648          |
| Bhilwara  | 3,05,623         | 4,52,382           | 13,40,538          | 14,64,282          | 13,08,741          |
| Bikaner   | 3,07,020         | 3,89,452           | 13,79,651          | 17,87,020          | 15,93,579          |
| Bundi   | 1,84,307         | 2,41,370           | 9,30,298           | 8,97,811           | 7,75,545           |
| Chittaurgarh  | 3,32,940         | 4,94,090           | 11,71,119          | -                  | -                  |
| Chittorgarh   | -                | -                  | -                  | 13,75,966          | 13,22,009          |
| Churu   | 4,90,936         | 6,40,298           | 16,25,521          | 18,37,850          | 20,26,907          |
| Dausa   | 1,28,256         | 1,49,263           | 4,69,532           | 3,65,186           | 3,77,746           |
| Dhaulpur  | 24,431           | 20,177             | 1,38,394           | -                  | -                  |
| Dholpur   | -                | -                  | -                  | 1,61,890           | 1,43,191           |
| Dungarpur   | 50,369           | 87,035             | 6,97,411           | 6,41,225           | 6,54,989           |
| Hanumangarh   | 4,12,533         | 5,21,417           | 41,41,559          | 51,26,104          | 55,22,510          |
| Jaipur  | 5,85,234         | 6,39,833           | 20,22,031          | 24,85,268          | 25,89,566          |
| Jaisalmer   | 1,65,150         | 1,84,093           | 2,55,126           | 2,96,747           | 2,81,958           |
| Jalor   | 4,33,987         | 5,45,544           | 11,93,002          | -                  | -                  |
| Jalore  | -                | -                  | -                  | 13,36,582          | 13,37,294          |
| Jhalawar  | 3,04,675         | 3,76,062           | 13,23,985          | 14,19,503          | 14,40,228          |
| Jhunjhunu   | 3,67,312         | 4,27,350           | 11,22,271          | 11,53,317          | 12,47,067          |
| Jodhpur   | 5,03,279         | 5,88,582           | 7,25,176           | 9,17,674           | 7,97,480           |
| Karauli   | 58,189           | 79,413             | 2,14,406           | 2,29,654           | 2,23,561           |
| Kota  | 1,92,377         | 2,68,037           | 5,87,242           | 6,28,301           | 5,60,981           |
| Nagaur  | 3,79,999         | 5,21,026           | 7,17,432           | 8,00,830           | 7,80,478           |
| Pali  | 1,64,937         | 2,46,246           | 4,61,041           | 5,54,545           | 4,79,216           |
| Pratapgarh  | 96,228           | 1,63,955           | 4,55,614           | 4,70,100           | 4,83,507           |
| Rajsamand   | 49,877           | 69,238             | 1,98,512           | 1,94,491           | 1,98,315           |
| Sawai Madhopur  | 1,76,348         | 2,22,789           | 6,82,261           | 6,67,864           | 6,34,431           |
| Sikar   | 4,35,085         | 4,70,103           | 10,19,814          | 10,56,658          | 11,03,647          |
| Sirohi  | 56,683           | 61,471             | 78,544             | 1,17,622           | 1,09,593           |
| Sri Ganganagar  | 3,56,510         | 4,00,585           | 30,43,011          | 33,16,436          | 31,21,809          |
| Tonk  | 2,71,212         | 3,37,823           | 10,02,312          | 11,74,102          | 10,81,802          |
| Udaipur   | 85,353           | 1,24,261           | 5,83,016           | 5,38,162           | 5,57,076           |
| <b>Rajasthan Total</b>  | <b>86,16,616</b> | <b>1,07,59,591</b> | <b>3,44,70,735</b> | <b>3,90,96,690</b> | <b>3,89,87,544</b> |

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