

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

LOK SABHA
UNSTARRED QUESTION NO. 304
TO BE ANSWERED ON THE 4TH FEBRUARY, 2025

INSURANCE CLAIMS BY FARMERS

304. SHRI RAHUL KASWAN:

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

(a) the number of farmers who have availed the claims of crop insurance in Rajasthan during the last five years, district-wise;

(b) the number and percentage of farmers who insured crops through PM-FBY in the last five years, State-wise;

(c) the steps taken under schemes such as the Pradhan Mantri-Fasal Bima Yojana (PM-FBY) to reduce insurance coverage gaps between the rich and the Small and Marginal Farmers (SMF);

(d) whether PM-FBY has enhanced the income security of farmers;

(e) whether the premium share of the farmers on insurance is affordable for SMFs and if so, the details thereof; and

(f) whether the coverage of crop insurance is universal in India and if not, the specific follow-up action taken by the Government in this regard?

ANSWER

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

(a): The farmer applications who have availed the claims of crop insurance under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) in Rajasthan from 2019 to 2024, district-wise is given in Annexure –1.

(b): The number of farmer applications under PMFBY and RWBCIS has grown by 35.12% and 27.50% year-on-year during 2022-23 and 2023-24, respectively, and has reached an all-time high during 2023-24 since the inception of the scheme. The number of farmer applications under PMFBY and RWBCIS from 2019 to 2024 State-wise is given at Annexure-2.

(c) & (d): Government is committed to provide financial security to farmers against the crop loss due to adverse climatic conditions. In order to secure the farmers against the crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc. two major crop insurance schemes namely, PMFBY and RWBCIS are being implemented by the Government. PMFBY provides comprehensive risk coverage from pre-sowing to post harvest losses against non-preventable natural risks whereas the RWBCIS provides indemnification for likely crop losses due to deviation in weather indices. PMFBY is available to all farmers who insure their crops as per the provisions of the Scheme. However, the scheme is voluntary for farmers and State Governments.

(e) & (f): The actuarial/bidded premium rates are charged by implementing agencies. Extremely low premium rate across the country for the season is charged from the farmers, which is maximum 2% of sum insured for Kharif crops, maximum 1.5% of sum insured for Rabi crops and maximum 5% of sum insured for commercial/horticultural crops. Further, due to various interventions of Govt. of India, the premium rates under the scheme has reduced significantly due to which some States like Maharashtra, Odisha, Meghalaya, Puducherry and Jharkhand are paying farmers' share of premium whereas the farmers are required to pay 1 rupee only. This is a step towards universalization of the scheme. Remaining part of actuarial premium is shared by the Central and State Government on 50:50 basis except North Eastern States (from Kharif 2020) and Himalayan States (from Kharif 2023) where it is shared in the ratio of 90:10.

Annexure -1

District-wise details of farmer applications who have availed the claims of crop insurance in Rajasthan from 2019-20 to 2023-24

District	Farmer Applications to whom Claims paid under PMFBY/RWBCIS (No.)				
	2019-20	2020-21	2021-22	2022-23	2023-24
Ajmer	48,010	39,445	76,561	89,315	1,03,912
Alwar	67,758	15,747	2,514	37,585	2,168
Banswara	35,285	4,555	13,139	12,569	9,356
Baran	41,628	38,537	59,655	20,786	9,395
Barmer	1,17,845	1,43,193	5,30,202	1,52,481	3,57,456
Bharatpur	43,607	6,761	15,133	47,278	4,203
Bhilwara	87,585	1,03,159	1,40,420	95,872	1,05,947
Bikaner	1,10,911	2,11,203	2,67,995	1,01,439	67,632
Bundi	59,231	72,508	70,729	44,193	9,587
Chittaurgarh	1,22,597	56,774	1,24,936		
Chittorgarh				1,29,059	1,38,887
Churu	2,57,302	2,91,895	2,64,576	3,56,924	38,244
Dausa	15,527	12,532	90	7,836	2,955
Dhaultpur	3,349	66	961		
Dholpur				1,518	254
Dungarpur	18,978	14,536	16,862	25,021	9,715
Hanumangarh	1,77,117	2,31,777	2,50,335	2,18,984	94,632
Jaipur	50,220	50,166	50,589	76,582	1,02,835
Jaisalmer	51,375	65,289	40,355	31,220	35,188
Jalor	1,08,491	1,27,656	3,37,612		
Jalore				2,09,275	72,150
Jhalawar	1,16,138	1,35,414	1,17,951	88,815	21,217
Jhunjhunu	1,24,499	99,426	1,86,095	1,92,809	76,186
Jodhpur	82,488	81,992	2,55,539	1,51,266	2,05,358
Karauli	5,830	3,642	6,652	2,516	137
Kota	54,449	16,234	59,719	44,217	5,734
Nagaur	91,844	63,827	1,51,289	1,00,352	1,06,183
Pali	47,864	36,536	1,26,373	25,778	76,189
Pratapgarh	38,186	27,624	25,578	23,205	22,994
Rajsamand	10,060	6,526	1,367	6,131	1,649
Sawai Madhopur	36,337	16,183	24,010	35,526	21,775
Sikar	85,866	57,567	74,066	1,94,480	1,30,719
Sirohi	5,133	3,350	25,001	2,220	8,082
Sri Ganganagar	86,501	92,744	1,01,704	53,902	53,188
Tonk	65,336	57,600	33,272	1,10,177	6,540
Udaipur	30,276	29,439	42,055	38,748	5,785
Total	22,97,623	22,13,903	34,93,335	27,28,079	19,06,252

Annexure -2

State-wise details of farmer applications insured under PMFBY/RWBCIS from 2019-20 to 2023-24

State	Numbers				
	2019-20	2020-21	2021-22	2022-23	2023-24
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
Total	6,17,33,490	6,22,61,955	8,29,79,506	11,21,18,132	14,29,45,872
