

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 3919**  
TO BE ANSWERED ON THE 25<sup>TH</sup> MARCH, 2025

**PERFORMANCE OF PMFBY**

3919. 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 total agricultural area covered in both Kharif and Rabi seasons under Pradhan Mantri Fasal Bima Yojana (PMFBY) during the last five years in the country, State-wise particularly in Dausa district of Rajasthan;

(b) the details of premium paid by the Union Government to the State Government under PMFBY during the last five years and the contribution percentage of the Union and State Governments under it, year and State-wise;

(c) the compensation paid to the farmers and premium collected particularly from the farmers of Rajasthan and Dausa district under Pradhan Mantri Fasal Bima Yojana during the last five years;

(d) the number of complaints received and disposed off under PMFBY particularly in Rajasthan; and

(e) if so, whether the farmers are satisfied with the action taken and any assessment has been carried out in this regard?

**ANSWER**

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

(a) to (c) : State-wise details of area covered under Pradhan Mantri Fasal Bima Yojana (PMFBY) during last five years i.e. 2019-20 to 2023-24 alongwith details of Dausa District of Rajasthan are given in **Annexure**.

The actuarial/bidded premium rates are charged by implementing agencies under PMFBY. 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. 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.

Further, Operational guidelines of the scheme further provide for 3 Alternate Risk Transfer models other than standard PMFBY, namely cup and cap model (80:110), cup

and cap model (60:130) and profit and loss sharing model, under which in case of claims below certain threshold, portion of the premium paid by the Government as subsidy will go back to the State treasury. States have been given the flexibility to choose the main scheme any one of these models.

As on 28.02.2025, against the farmer's premium of Rs.32,476 crore, claims of Rs. 1,73,938 crore have been paid to 1979 lakh farmer applications from inception of the scheme in 2016-17 to the year 2023-24. In Dausa district of Rajasthan, against the farmer's premium of Rs. 5.84 crore, claims of Rs. 9.36 crore have been paid to 5 lakh farmer applications from 2019-20 to 2023-24.

(d) & (e) : All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, enrollment of farmers, 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.

Although majority of the claims are settled within the timelines prescribed under the scheme, some complaints have been received about non-payment, delayed payment and 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. Most of the complaints have been suitably addressed as per the grievance redressal / dispute resolution mechanism put in place under 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 (KRP) has been developed and launched 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.

Since inception of the KRP, total 70 lakh calls have been attended, out of which 36.44 lakh issue based e-Tickets were generated and 36.16 lakh e-Tickets were disposed off. In this way 99% of the e-Tickets have been disposed off as per grievance redressal mechanism under the scheme.

**Year-wise details (including both Kharif and Rabi Seasons) of area covered  
from 2019-20 to 2023-24 under PMFBY**

State/UT	Insured Area (In Lakh Ha)					
	2019-20	2020-21	2021-22	2022-23	2023-24	Total
A & N Islands	0.001	0.003	0.003	0.001	0.001	0.008
Andhra Pradesh	20.06	-	-	35.75	41.03	96.84
Assam	5.70	10.77	5.58	3.15	4.20	29.41
Chhattisgarh	24.32	24.52	22.98	23.26	24.18	119.25
Goa	0.001	0.000	0.000	0.001	0.000	0.002
Gujarat	29.44	-	-	-	-	29.44
Haryana	22.50	18.87	16.19	16.00	6.91	80.48
Himachal Pradesh	65.09	30.08	40.83	42.66	39.41	218.07
Jammu & Kashmir	-	-	0.42	0.44	1.25	2.10
Jharkhand	6.45	-	-	-	-	6.45
Karnataka	21.06	15.97	17.28	22.88	22.87	100.07
Kerala	0.37	0.44	0.51	0.69	0.74	2.75
Madhya Pradesh	117.14	129.76	116.17	90.13	89.27	542.47
Maharashtra	79.24	68.12	59.08	65.22	160.38	432.03
Manipur	0.03	-	0.02	0.03	0.04	0.12
Meghalaya	0.00	0.00	-	0.00	0.15	0.16
Odisha	18.72	11.89	10.16	9.27	16.09	66.14
Puducherry	0.09	0.08	0.14	0.12	0.13	0.56
Rajasthan	98.28	113.53	107.10	106.82	103.32	529.05
Sikkim	0.000	0.000	0.003	0.006	0.004	0.013
Tamil Nadu	14.24	17.20	15.65	15.40	13.90	76.40
Telangana	11.35	-	-	-	-	11.35
Tripura	0.06	0.38	0.52	0.69	0.90	2.54
Uttar Pradesh	36.77	31.60	29.51	29.72	25.05	152.66
Uttarakhand	1.14	9.86	9.60	38.86	55.85	115.31
<b>Total (All India)</b>	<b>572.04</b>	<b>483.09</b>	<b>451.75</b>	<b>501.12</b>	<b>605.68</b>	<b>2,613.68</b>

  

District	Insured Area (In Lakh Ha)					
	2019-20	2020-21	2021-22	2022-23	2023-24	Total
<b>Dausa</b>	<b>1.02</b>	<b>0.99</b>	<b>0.59</b>	<b>0.42</b>	<b>0.39</b>	<b>3.41</b>

- *Not Implemented*

Source - NCIP

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