

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

LOK SABHA
UNSTARRED QUESTION NO. 394
TO BE ANSWERED ON THE 4TH FEBRUARY, 2025

CROP INSURANCE

394. DR. HEMANT VISHNU SAVARA:

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

- (a) whether the Government is getting crop insurance done in the country including Maharashtra through various insurance companies;
- (b) if so, the details thereof, district-wise;
- (c) the number of farmers whose crops have been insured and awarded compensation by the said companies for crop damage throughout the country including Palghar District in Maharashtra during the last five years;
- (d) whether Government is receiving complaints against the companies about compensation cases and delay in compensation; and
- (e) if so the details thereof?

ANSWER

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

(a) to (c) : Yes Sir. With a view to provide financial support to the farmers in the event of non-preventable natural calamities, Pradhan Mantri Fasal Bima Yojana (PMFBY) has been introduced in the country from Kharif 2016 season. The scheme is implemented through general insurance companies empaneled by the Central Government. However, specific insurance company is selected by the State Government concerned through transparent tendering process. Maharashtra is implementing the scheme regularly since 2016.

Details of number of farmer application whose crops have been insured and claims paid under the scheme during last 5 years i.e. from 2019-20 to 2023-24 (as on 31.12.2024) are given in table below :

Year	No. of farmer applications enrolled for crop insurance (in numbers)	Claims Paid (Rs. in crore)
2019-20	6,17,33,490	27,911.32
2020-21	6,22,61,955	21,224.74
2021-22	8,29,79,506	20,844.77
2022-23	11,21,18,132	18,211.73
2023-24	14,29,45,872	15,504.87

District-wise details of number of farmer application insured and claims paid in Maharashtra during last 5 years i.e. from 2019-20 to 2023-24 are given in **Annexure-I and II** respectively.

(d) & (e) : 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., have been received in the past which have been 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.

Annexure-I

District-wise details of number of farmer application insured in Maharashtra during last 5 years i.e. from 2019-20 to 2023-24 under PMFBY and RWBCIS (As on 31.12.2024)

District name	2019-20	2020-21	2021-22	2022-23	2023-24	District Total (last 5 years)
Ahmednagar	7,88,517	6,32,518	3,41,781	2,56,274	18,16,745	38,35,835
Akola	2,83,627	2,82,746	3,04,603	3,40,948	5,98,952	18,10,876
Amravati	2,16,964	2,19,451	1,98,323	2,33,924	5,70,734	14,39,396
Aurangabad	12,65,728	8,92,629	6,05,409	7,82,286	14,49,982	49,96,034
Bhandara	1,64,501	1,87,171	1,50,754	1,34,738	2,65,930	9,03,094
Bid	21,22,489	21,71,451	15,53,805	17,67,819	30,48,091	1,06,63,655
Buldana	2,63,242	3,20,566	2,56,011	3,73,335	10,42,920	22,56,074
Chandrapur	89,071	98,322	59,080	68,789	3,50,645	6,65,907
Dhule	84,881	68,174	56,207	70,540	3,18,847	5,98,649
Gadchiroli	36,305	37,294	32,126	26,364	1,26,389	2,58,478
Gondiya	71,001	57,783	16,136	17,143	2,41,564	4,03,627
Hingoli	3,51,031	3,23,546	3,99,359	4,06,492	7,17,009	21,97,437
Jalgaon	1,49,988	2,12,872	2,05,368	2,69,318	5,70,841	14,08,387
Jalna	15,82,484	9,88,061	6,73,876	8,86,041	16,71,867	58,02,329
Kolhapur	808	3,675	6,380	6,373	56,129	73,365
Latur	11,02,796	12,12,459	11,23,437	9,61,104	13,85,230	57,85,026
Nagpur	59,887	38,908	22,830	34,084	2,84,109	4,39,818
Nanded	13,41,536	10,51,087	9,88,260	12,25,277	16,91,970	62,98,130
Nandurbar	18,301	12,166	13,839	12,752	1,56,284	2,13,342
Nashik	2,29,182	2,96,942	1,52,806	1,75,680	6,89,914	15,44,524
Osmanabad	14,97,304	10,16,291	7,98,408	7,21,384	14,75,177	55,08,564
Palghar	28,628	43,063	28,256	23,336	60,836	1,84,119
Parbhani	9,63,982	7,61,936	7,48,411	7,13,134	12,67,406	44,54,869
Pune	46,807	40,194	20,537	13,418	3,26,771	4,47,727
Raigarh	9,776	17,922	17,087	15,273	67,670	1,27,728
Ratnagiri	21,958	25,840	30,280	35,614	56,375	1,70,067
Sangli	2,10,672	1,30,353	51,254	45,784	4,40,846	8,78,909
Satara	81,245	45,852	19,111	10,507	2,71,848	4,28,563
Sindhudurg	18,003	26,812	37,616	49,261	82,154	2,13,846
Solapur	5,89,978	3,38,358	2,85,867	2,37,289	10,69,319	25,20,811
Thane	16,714	38,399	51,889	49,159	1,02,501	2,58,662
Wardha	36,520	32,365	16,793	29,059	2,69,404	3,84,141
Washim	2,94,139	2,86,177	2,60,459	2,87,752	5,96,613	17,25,140
Yavatmal	5,28,166	4,94,988	3,76,224	4,53,772	10,43,686	28,96,836
Maharashtra Total	1,45,66,231	1,24,06,368	99,02,582	1,07,34,023	2,41,84,758	7,17,93,962

Annexure-II

District-wise details of Claims Paid in Maharashtra during last 5 years i.e. from 2019-20 to 2023-24 under PMFBY and RWBCIS (As on 31.12.2024)						
District name	2019-20	2020-21	2021-22	2022-23	2023-24	District Total (last 5 years)
	(Rs. in crore)					
Ahmednagar	394.62	19.65	66.96	88.68	1,249.39	1,826.33
Akola	167.79	81.35	164.04	169.10	227.83	813.11
Amravati	279.07	83.33	93.87	294.25	94.77	850.26
Aurangabad	398.37	37.89	143.70	318.70	414.79	1,320.55
Bhandara	67.33	4.29	2.10	0.05	9.39	84.36
Bid	684.83	22.37	444.38	406.58	445.75	2,016.11
Buldana	233.27	90.98	96.66	285.50	279.17	989.74
Chandrapur	28.18	31.19	7.01	16.07	216.63	299.57
Dhule	111.73	5.72	44.56	26.35	93.44	283.79
Gadchiroli	14.00	9.02	5.96	3.96	1.96	35.15
Gondiya	10.35	2.39	1.50	3.42	10.03	27.87
Hingoli	125.71	105.26	103.89	136.15	109.85	583.10
Jalgaon	576.50	42.56	631.34	226.61	712.86	2,200.15
Jalna	210.45	63.11	172.60	229.63	340.22	1,019.76
Kolhapur	0.27	0.56	2.97	2.12	0.74	6.68
Latur	804.25	120.84	371.11	460.10	393.98	2,164.62
Nagpur	14.12	12.62	12.07	15.58	137.92	192.56
Nanded	390.51	129.33	509.81	624.78	490.63	2,152.02
Nandurbar	11.80	1.68	11.26	5.41	125.60	155.96
Nashik	215.76	73.41	58.32	26.40	1,026.07	1,403.81
Osmanabad	590.59	65.01	366.21	749.15	322.28	2,103.76
Palghar	43.08	34.43	13.46	2.18	3.34	97.26
Parbhani	308.07	88.66	742.95	218.28	541.44	1,904.88
Pune	36.57	3.37	6.31	1.49	61.92	110.30
Raigarh	33.71	31.30	22.24	0.19	1.40	89.44
Ratnagiri	82.95	59.01	87.82	0.25	0.08	231.57
Sangli	134.88	14.70	32.17	7.23	149.32	340.71
Satara	27.28	0.87	8.85	0.48	114.46	152.43
Sindhudurg	54.05	51.61	76.39	0.64	1.16	184.81
Solapur	246.90	120.47	157.29	167.58	252.72	949.35
Thane	16.23	39.42	17.44	2.01	2.62	78.00
Wardha	5.54	15.22	0.87	30.52	124.20	176.45
Washim	149.99	22.86	40.08	141.27	206.85	563.72
Yavatmal	289.59	75.17	97.28	371.45	329.69	1,168.34
Maharashtra Total	6,758.35	1,559.65	4,613.47	5,032.19	8,492.49	26,456.15
