



**HIGH COURT OF JUDICATURE FOR RAJASTHAN AT
JODHPUR**

S.B. Civil Writ Petition No. 16961/2025

Purna Ram S/o Tulichha Ram, Aged About 58 Years, Resident Of
Village And Post Kamediya, Tehsil Deh, District Nagour.

----Petitioner

Versus

1. Union Of India, Through The Secretary, Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishibhawan, New Delhi-110001.
2. The Chief Executive Officers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India, Krishibhawan, New Delhi-110001.
3. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Managing Director, Gandhi Chok, Nagaur.
4. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Manager, Jayal, District Nagaur.

----Respondents

Connected With

S.B. Civil Writ Petition No. 3083/2025

Pusa Ram S/o Dhula Ram, Aged About 65 Years, Village And Post
Kamediya, Tehsil Deh, District Nagaur.

----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur
6. The Commissioner, Agriculture Commissionrate Of



Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.

7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Managing Director, Gandhi Chowk, Nagaur
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamediya, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001

-----Respondents

S.B. Civil Writ Petition No. 3085/2025

Simbhu Ram S/o Ganesh Ram, Aged About 47 Years, Resident Of Village And Post Kamediya, Tehsil Deh, District Nagour.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001
2. The Chief Executive Officers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.





7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Managing Director, Gandhi Chowk, Nagaur
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamediya, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001

-----Respondents

S.B. Civil Writ Petition No. 3155/2025

Om Prakash S/o Nanag Ram, Aged About 43 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of





Agriculture, Nagaur.

9. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Managing Director, Gandhi Chowk, Nagaur
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamediya, Gram Panchayat Kamediya, District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001

-----Respondents

S.B. Civil Writ Petition No. 3275/2025

1. Nathu Ram S/o Panna Ram, Aged About 40 Years, R/o Gram Post Kamedia Tehsil Jayal District Nagour
2. Ganesha Ram S/o Panna Ram, Aged About 50 Years, R/o Gram Post Kamedia Tehsil Jayal District Nagour.

-----Petitioners

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of





Agriculture, Nagaur.

9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3403/2025

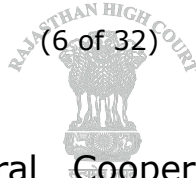
Bhanwar Kanwar W/o Harisingh, Aged About 66 Years, D/o Nathu Singh Resident Of Village And Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.





9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3407/2025

Hemaram S/o Gena Ram, Aged About 50 Years, Resident Of Village And Post Kamediya, Tehsil Deh, District Nagour.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.





10. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3411/2025

Jetha Ram S/o Jhumar Ram, Aged About 76 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.





11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3415/2025

Bhagirath Ram S/o Roopa Ram, Aged About 65 Years, Resident Of Village And Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District





Nagaur

12. The Manager, Reliance General Insurance Company Ltd.,
(Regional Officer), Man Upasana Plot No. C-44, 6Th Floor,
Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3419/2025

Ramu Ram S/o Chunna Ram, Aged About 49 Years, Resident Of
Village And Post Kamediya, Tehsil Deh,district Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of
Agriculture, Cooperation And Farmers Welfare,
Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture,
Cooperation And Farmer Welfare, Government Of India
Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary
Department Of Agriculture, Government Of Rajasthan,
Jaipur.
4. The Principal Secretary, Department Of Co-Operative
Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar
Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of
Agriculture, Government Of Rajasthan, Pant Krishi
Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of
Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur
Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur,
Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti
Limited, Kamedia, Gram Panchayat Kamediya, I District
Nagaur
12. The Manager, Reliance General Insurance Company Ltd.,





(Regional Officer), Man Upasana Plot No. C-44, 6Th Floor,
Sardar Patel Marg, C-Scheme, Jaipur 302001.

----Respondents

S.B. Civil Writ Petition No. 3425/2025

1. Shetana Ram S/o Chunna Ram, Aged About 48 Years, Gram Kamedia Post Kamediya , Tehsil Jayal, District Nagaur.
2. Badri Ram S/o Tilak Ram, Aged About 66 Years, Gram Kamedia Post Kamediya , Tehsil Jayal, District Nagaur.
3. Ramdev S/o Lalu Ram, Aged About 65 Years, Gram Kamedia Post Kamediya , Tehsil Jayal, District Nagaur.
4. Mohan Ram S/o Hukama Ram, Aged About 49 Years, Gram Kamedia Post Kamediya , Tehsil Jayal, District Nagaur.
5. Bansi Ram S/o Likhma Ram, Aged About 63 Years, Gram Kamedia Post Kamediya , Tehsil Jayal, District Nagaur.

----Petitioners

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.





9. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
10. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur
11. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

----Respondents

S.B. Civil Writ Petition No. 3504/2025

1. Khema Ram S/o Lalu Ram, Aged About 76 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
2. Chaini Devi W/o Khema Ram, Aged About 70 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
3. Prithvi Raj S/o Khema Ram, Aged About 44 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
4. Gopa Ram S/o Khema Ram, Aged About 53 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
5. Pitha Ram S/o Pema Ram, Aged About 44 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
6. Kumbha Ram S/o Dharma Ram, Aged About 73 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
7. Hari Ram S/o Kheraj Ram, Aged About 42 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
8. Luna Ram S/o Bhanwar Lal, Aged About 21 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
9. Pusa Ram S/o Pema Ram, Aged About 62 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.
10. Nanu Ram S/o Pokar Ram, Aged About 61 Years, R/o Gram Post Kamediya Tehsil Deh, District Nagaur.

----Petitioners

Versus

1. Union Of India, Through The Secretary, Department Of Agriculture, Cooperation And Farmers Welfare,





Government Of India, Krishi Bhawan, New Delhi- 110001.

2. The Chief Executive Officers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionerate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Manager, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur.
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

----Respondents

S.B. Civil Writ Petition No. 3742/2025

Ramnivas S/o Padma Ram, Aged About 53 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur.

----Petitioner

Versus

1. Union Of India, Through The Secretary, Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Officers, Department Of Agriculture,





Cooperation And Farmer Welfare, Government Of India,
Krishi Bhawan, New Delhi- 110001.

3. State Of Rajasthan, Through The Principle Secretary
Department Of Agriculture, Government Of Rajasthan,
Jaipur.
4. The Principal Secretary, Department Of Co-Operative
Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar
Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of
Agriculture, Government Of Rajasthan, Pant Krishi
Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of
Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur,
Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur,
Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti
Limited, Kamedia, Gram Panchayat Kamediya, District
Nagaur.
12. The Manager, Reliance General Insurance Company Ltd.,
(Regional Officer), Man Upasana Plot No. C-44, 6Th Floor,
Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3914/2025

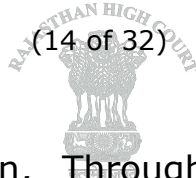
Padam Das S/o Badri Das, Aged About 69 Years, Village And Post
Kamediya , Tehsil Deh , District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of
Agriculture, Cooperation And Farmers Welfare,
Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture,
Cooperation And Farmer Welfare, Government Of India
Krishi Bhawan, New Delhi- 110001.





3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan, Jaipur.
4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, I District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 3920/2025

Uma Ram S/o Kumbha Ram, Aged About 72 Years, Village And Post Kamediya , Tehsil Deh , District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Offers, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India Krishi Bhawan, New Delhi- 110001.
3. State Of Rajasthan, Through The Principle Secretary Department Of Agriculture, Government Of Rajasthan,





Jaipur.

4. The Principal Secretary, Department Of Co-Operative Society, Government Of Rajasthan, Jaipur.
5. The Registrar, Cooperative Societies, Nehru Sahkar Bhawan, 22 Godam, Jaipur.
6. The Commissioner, Agriculture Commissionrate Of Agriculture, Government Of Rajasthan, Pant Krishi Bhawan, Jaipur.
7. The District Collector, Nagaur.
8. The Joint Director (Extension), Department Of Agriculture, Nagaur.
9. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chowk, Nagaur.
10. The Nagaur Central Cooperative Bank Ltd., Nagaur, Through Its Branch Managar, Jayal, District Nagaur.
11. The Manager, Cooperative Gram Seva Sahkari Samiti Limited, Kamedia, Gram Panchayat Kamediya, District Nagaur
12. The Manager, Reliance General Insurance Company Ltd., (Regional Officer), Man Upasana Plot No. C-44, 6Th Floor, Sardar Patel Marg, C-Scheme, Jaipur 302001.

-----Respondents

S.B. Civil Writ Petition No. 15853/2025

1. Durga Ram S/o Pema Ram, Aged About 68 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur.
2. Umeda Ram S/o Kala Ram, Aged About 80 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioners

Versus

1. Union Of India, Through The Secretary, Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
2. The Chief Executive Officer, Department Of Agriculture, Cooperation And Farmer Welfare, Government Of India, Krishi Bhawan, New Delhi- 110001.
3. The Nagaur Central Cooperative Bank Ltd., Nagaur Through Its Managing Director, Gandhi Chok, Nagaur.





4. The Nagaur Central Cooperative Bank Ltd., Nagaur,
Through Its Branch Manager, Jayal, District Nagaur.

-----Respondents

S.B. Civil Writ Petition No. 18853/2025

Bau Devi W/o Bhanwar Lal, Aged About 60 Years, Village And
Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary, Department Of
Agriculture, Cooperation And Farmers Welfare,
Government Of India, Krishi Bhawan, New Delhi - 110001
2. The Chief Executive Officer, Department Of Agriculture,
Cooperation And Farmers Welfare, Government Of India,
Krishi Bhawan, New Delhi - 110001
3. The Nagaur Central Cooperative Bank Ltd., Nagaur
Through Its Managing Director, Gandhi Chok, Nagaur.
4. The Nagaur Central Cooperative Bank Ltd., Nagaur,
Through Its Branch Manager, Jayal, District Nagaur.

-----Respondents

S.B. Civil Writ Petition No. 19466/2025

Ganga Ram S/o Arjun Ram, Aged About 57 Years, Resident Of
Village And Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary, Department Of
Agriculture, Cooperation And Farmers Welfare,
Government Of India, Krishibhawan, New Delhi- 110001.
2. The Chief Executive Officers Department Of Agriculture,
Cooperation And Farmers Welfare, Government Of India,
Krishibhawan, New Delhi- 110001.
3. The Nagaur Central Cooperative Bank Ltd., Nagaur
Through Its Managing Director, Gandhi Chok, Nagaur.
4. The Nagaur Central Cooperative Bank Ltd., Through Its
Branch Manager, Jayal, District Nagaur.

-----Respondents

S.B. Civil Writ Petition No. 20005/2025





The Nagaur Central Cooperative Bank Limited, Nagaur Through
Its Managing Director At Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary, Department Of Agriculture And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi - 110001.
2. The Chief Executive Officer, Department Of Agriculture And Farmers Welfare, Government Of India, Krishi Bhawan, New Delhi - 110001.
3. The Principal Secretary, Department Of Agriculture, Government Of Rajasthan, Main Building Government Secretariat, Jaipur 302005.
4. The General Manager, State Bank Of India, Rajasthan Region, Tilak Marg, C-Scheme, Jaipur, Rajasthan.
5. The Chairman And Managing Director, Agriculture Insurance Company Of India, Flat B And C, 5Th Floor, Block-1, East Kidwai Nagar, New Delhi.
6. Shri Rakesh Jain, Executive Director And Ceo, Reliance General Insurance Company Ltd., Reliance Centre, Sought Wing, 4Th Floor, Off. Western Express Highway, Santacruz (East), Mumbai.
7. Ramuram S/o Chunna Ram, Aged About 50 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur, Rajasthan.
8. Kamediya Gram Seva Sahkari Samiti Limited, Kamediya, District Nagaur Through Its Chairman.

-----Respondents

S.B. Civil Writ Petition No. 20826/2025

Munna Ram S/o Bhanwar Lal, Aged About 41 Years, Village And Post Kamediya, Tehsil Deh, District Nagaur.

-----Petitioner

Versus

1. Union Of India, Through The Secretary, Department Of Agriculture, Cooperation And Farmers Welfare, Government Of India, Krishibhawan, New Delhi- 110001
2. The Chief Executive Officers Department Of Agriculture,





Cooperation And Farmers Welfare, Government Of India,
Krishibhawan, New Delhi- 110001

- 3. The Nagaur Central Cooperative Bank Ltd., Nagaur
Through Its Managing Director, Gandhi Chok, Nagaur
- 4. The Nagaur Central Cooperative Bank Ltd., Nagaur,
Through Its Branch Manager, Jayal, District Nagaur.

-----Respondents



For Petitioner(s) : Mr. Ram Dev Potalia
Mr. Sunil Choudhary

For Respondent(s) : Mr. Surendra Choudhary
Mr. TRS Sodha
Mr. Deepak Bora
Mr. Brijesh Bhintal for Mr. Kirta Ram
Meghwal on behalf of UOI

HON'BLE MR. JUSTICE KULDEEP MATHUR

Order

Reserved on: 05/02/2026

Pronouncement on: 17/02/2026

Introduction

- 1. The instant batch of writ petitions has been filed by two sets of petitioners, i.e., farmers of Patwar Area Kamediya, District Nagaur, and the Nagaur Central Cooperative Bank Ltd. (hereinafter referred to as "the Co-operative Bank").
- 2. The petitioners-farmers seek a direction to the respondent Co-operative Bank to comply with the directions contained in the order dated 09.10.2024 passed by the High Level Committee constituted by the Ministry of Agriculture & Farmers' Welfare, Department of Agriculture and Farmers Welfare and Cooperation, and to disburse the insurance claim amount in their favour. Whereas the Co-operative Bank seeks quashing of the said order dated 09.10.2024 of the High Level Committee.

**Facts of the Case**

3. In a nutshell, the controversy involved in these matters is that the petitioners–farmers, who are members of Cooperative Gram Seva Sahkari Samiti Ltd., Kamediya, District Nagaur (hereinafter referred to as “the Cooperative Society”), which is affiliated with the Nagaur Central Cooperative Bank Ltd. (hereinafter referred to as “the Co-operative Bank”), had opted for the Kharif 2020 crop insurance policy, which was implemented under the Pradhan Mantri Fasal Bima Yojana, by furnishing all the requisite documents and details to the Co-operative Bank.

4. The controversy arose when, during the year 2020, owing to scanty rainfall in Patwar Area Kamediya, the Kharif crop suffered extensive damage on account of burning, resulting in substantial financial loss to the farmers, who claimed the insurance amount from the Co-operative Bank for such crop losses. However, due to wrong mentioning/entering of the name of Patwar Area Kamediya as Patwar Area Kherat on the National Crop Insurance Portal (NCIP), the claims of the farmers remained unsettled.

5. Upon non-payment of the insurance claim, the petitioners approached the Co-operative Bank seeking release of compensation. The officials of the Co-operative Bank informed the petitioners that due to an inadvertent error, the Patwar Area had been wrongly shown as Kherat on the National Crop Insurance Portal (NCIP) and, therefore, their claims could not be processed successfully. Thereafter, the petitioners submitted a representation



dated 05.04.2021 to the Co-operative Bank requesting correction of the details furnished by them in the insurance forms, particularly with respect to the Patwar/revenue village, and requested that they should not be made to suffer on account of an error committed by the bank officials. Since no action was taken by the Co-operative Bank, the farmers approached this Court by filing S.B. Civil Writ Petition No.15137/2021, which came to be disposed of vide order dated 27.10.2021, directing the competent authority to consider and decide the farmers' representations and to take necessary steps in accordance with law.

6. As no effective relief was forthcoming, the farmers again approached this Court by filing S.B. Civil Writ Petition No.6128/2024, which was decided vide order dated 08.07.2024, directing the High Level Committee constituted by the Central Government to examine and decide the farmers' claim for grant of compensation in respect of the Kharif crop for the year 2020.

7. Pursuant thereto, the High Level Committee, after affording an opportunity of hearing to all the parties, decided the farmers' representation vide order dated 09.10.2024 by holding the Co-operative Bank liable to make payment towards settlement of the farmers' insurance claims, as the revenue village had been wrongly mentioned on the National Crop Insurance Portal (NCIP) solely due to inadvertence on the part of the bank officials.

8. Thereafter, the Co-operative Bank submitted a detailed reply in the form of a letter dated 11.12.2024 to the High Level Committee seeking revocation of its order dated 09.10.2024,



enumerating certain grounds. The High Level Committee duly considered the Co-operative Bank's reply/letter and thereafter passed an order dated 03.01.2025 reiterating the same observations and directions as issued in the order dated 09.10.2024.

9. Despite the said order, the Co-operative Bank has declined to disburse the insurance claim amount to the farmers.

Arguments on behalf of the Petitioners–Farmers

10. Learned counsel appearing on behalf of the petitioners–farmers submits that the petitioners are small and marginal farmers who are solely dependent on income from agriculture. Learned counsel for the petitioners–farmers submitted that the farmers had opted for the Kharif 2020 crop insurance scheme under the Pradhan Mantri Fasal Bima Yojana by duly submitting all requisite documents to the Co-operative Society, which is affiliated with the Co-operative Bank.

11. It was vehemently submitted that the sole reason for denial of the insurance claim to the petitioners–farmers was an error committed at the end of the Co-operative Bank, inasmuch as the Patwar/revenue village of the petitioners was incorrectly reflected as "Kherat" instead of "Kamediya" on the online National Crop Insurance Portal (NCIP) by the Co-operative Bank. Learned counsel submitted that the petitioners cannot be penalized for a mistake which is entirely attributable to the bank officials and over which the petitioners had no control.



12. Learned counsel further submitted that the Co-operative Bank has itself admitted, before the authorities/committees, that the Patwar/revenue village was inadvertently changed due to a clerical error committed by its officials. It is contended that once such an admission is on record, the bank cannot be permitted to shirk its responsibility and deny the legitimate claim of the petitioners. It was also submitted that the petitioners diligently pursued their remedy by submitting representations and by approaching this Court on multiple occasions. Pursuant to the directions issued by this Court in earlier rounds of litigation, the High Level Committee constituted by the Central Government examined the matter in detail and, after granting an opportunity of hearing to all concerned parties, passed a reasoned order dated 09.10.2024 directing the Co-operative Bank to settle the insurance claims of the petitioners.

13. Learned counsel contended that the order passed by the High Level Committee does not suffer from any illegality, perversity, or jurisdictional error and is based on a clear finding of fact that the incorrect mentioning of the revenue village was due to a clerical error on the part of the bank officials. It is submitted that the refusal of the Co-operative Bank to comply with the said order is arbitrary, unjustified, and violative of the fundamental rights of the petitioners–farmers enshrined under Articles 14 and 21 of the Constitution of India.

14. Lastly, learned counsel submitted that the very object of the Pradhan Mantri Fasal Bima Yojana, which is to provide timely



financial support to farmers in the event of crop loss, would stand defeated if the petitioners–farmers are denied just compensation on account of a technical error committed by the implementing agency.

15. On these grounds, it was prayed that the writ petitions filed by the petitioners–farmers be allowed and the Co-operative Bank be directed to forthwith release the insurance claim amount in terms of the orders dated 09.10.2024 and 03.01.2025.

Arguments on behalf of the Nagaur Central Co-operative Bank

16. Learned counsel representing the Nagaur Central Co-operative Bank submitted that the impugned orders dated 09.10.2024 and 03.01.2025 passed by the High Level Committee are illegal, arbitrary, and beyond the scope of its jurisdiction. It was contended that under the Pradhan Mantri Fasal Bima Yojana, the role of the Co-operative Bank is limited and confined to that of an intermediary, acting as a nodal agency between the Primary Co-operative Society and its member-farmers.

17. Learned counsel submitted that the Co-operative Bank merely receives the insurance premium from the concerned Co-operative Society and uploads the information on the National Crop Insurance Portal (NCIP) strictly on the basis of the data supplied by the said society. It was contended that the bank neither verifies the correctness of the underlying beneficiary details nor has any independent role in determination of eligibility, assessment of loss, or settlement of claims under the scheme.



18. It was further submitted that in the present case, there is no dispute that the Co-operative Bank deposited the insurance premium well within the prescribed time and uploaded the information as made available to it by the concerned Co-operative Society. Learned counsel contended that the incorrect mentioning of the Patwar/revenue village occurred because the Manager of the Co-operative Society furnished defective and erroneous information of the beneficiaries under the Pradhan Mantri Fasal Bima Yojana, which was mechanically uploaded by the Co-operative Bank on the National Crop Insurance Portal (NCIP).

19. Learned counsel vehemently submitted that since the erroneous data originated from the Co-operative Society, the Co-operative Bank cannot be fastened with liability for the consequences flowing therefrom. It was submitted that if any loss has been caused to the petitioners–farmers on account of incorrect information, the same is attributable solely to the concerned Co-operative Society, which alone is responsible for making good the loss suffered by its member-farmers.

20. It was also contended that the High Level Committee has exceeded its jurisdiction in directing the Co-operative Bank to disburse the insurance claim amount, particularly when there is no statutory or contractual obligation upon the bank to pay compensation. Learned counsel submitted that even assuming an inadvertent error, the scheme does not contemplate settlement of claims on equitable considerations or at the cost of the implementing agency. It was lastly argued that permitting such



claims at a belated stage would open the floodgates of similar disputes and would adversely impact the uniform and time-bound implementation of the crop insurance scheme.

21. On these grounds, learned counsel implored the Court that the writ petitions filed by the Co-operative Bank be allowed and the orders dated 09.10.2024 and 03.01.2025 passed by the High Level Committee be quashed and set aside, and consequently, the writ petitions filed by the farmers be dismissed.

Court's Analysis and Observations

22. Heard learned counsel for the parties. Perused the material available on record.

23. At the outset, this Court finds that it is not in dispute that the petitioners–farmers had opted for coverage under the Pradhan Mantri Fasal Bima Yojana for the Kharif crop 2020; that the requisite insurance premium was paid within the stipulated time; and that crop loss occurred due to scanty rainfall. It is also an admitted position that the insurance claims of the petitioners were not settled solely on account of incorrect mentioning of the Patwar/revenue village on the National Crop Insurance Portal (NCIP).

24. The central question that arises for consideration is whether the petitioners–farmers can be deprived of the insurance benefit under a welfare scheme for no fault attributable to them, and whether the High Level Committee committed any illegality in directing the Co-operative Bank to settle their claims.



25. A bare perusal of the revamped operational guidelines of the Pradhan Mantri Fasal Bima Yojana makes it clear that the primary objective of the scheme is to provide comprehensive risk coverage and financial support to farmers in the event of crop loss or damage arising out of natural calamities, pest attacks, or diseases. The scheme is designed to safeguard the interests of farmers by mitigating the financial distress caused by unforeseen agricultural risks. The PMFBY seeks to ensure income stability for farmers by covering crop-related risks from the pre-sowing stage to the post-harvest period, thereby offering a holistic insurance framework. By reducing the vulnerability of farmers to crop failure, the scheme aims to instill confidence in agricultural activities and encourage the adoption of modern and improved farming practices. Additionally, it plays a crucial role in sustaining the flow of institutional credit to the agricultural sector, thereby contributing to the overall stability and growth of the rural economy.

26. In the opinion of this Court, the incorrect reflection of the Patwar/revenue village was the result of an error occurring during the process of uploading data on the National Crop Insurance Portal (NCIP). The petitioners–farmers had furnished the requisite particulars to the concerned Primary Co-operative Society and had no role whatsoever in the online data entry process. They neither had access to the National Crop Insurance Portal (NCIP) nor any control over the manner in which the information was uploaded.





27. This Court finds it apposite to refer to the administrative framework governing the implementation of the Pradhan Mantri Fasal Bima Yojana. The Department of Agriculture, Farmers Welfare and Cooperation, Government of India issued administrative orders and guidelines for implementing schemes through letters in the years 2019 and 2020.

28. The applicable clause of the revamped operational guidelines of Pradhan Mantri Fasal Bima Yojana are reproduced below for ready reference:

"2.9 Only farmers whose data is uploaded on the National Crop Insurance Portal shall be eligible for Insurance coverage and the premium subsidy from State and Central Govt. will be released accordingly.

2.11 The Banks/Financial Institutions (FIs)/other intermediaries need to compulsorily transfer the individual farmer's data electronically to the NCIP. Accordingly, banks/ FIs may endeavor to undertake Core Banking System (CBS) integration in a time bound manner for real-time transfer of information/data.

16.9 It may be noted that, under no circumstance, will MoA&FW except under clause 16.6 or any State/UT' extend the cut-off dates for enrolment of farmers. However, in case the States/UTs decide to do so, it may be done only in agreement with implementing IC. In such cases, however no central premium subsidy will be provided for the areas/farmers/crops which are covered/insured in the extended period and the concerned State/UT has to bear the entire subsidy liability for the coverage in the extended period.

17.2 Consolidated declaration/ formats to be uploaded/entered electronically by Nodal Banks/Branches shall contain details about total insured area of the farmers, number of Loanee and Non-loanee farmers enrolled, Total Premium Amount remitted, premium remittance Unique Transaction Reference (UTR no.) and Date of remittance as per the format provided on the NCIP. Banks are required to upload the insured farmers' data mandatorily on the National Crop Insurance Portal. No other farmers whose data is uploaded on the NCIP shall only be eligible for Insurance coverage and accordingly, the premium subsidy will also be released. In cases where farmers are denied crop insurance due to incorrect/partial/non-uploading of their details on Portal, concerned Banks/Intermediaries shall be responsible for payment of claims (If any).





21.5.3.2 Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified IU growing notified crops for which insurance has been availed.

21.5.3.5 Only those farmers would be eligible for financial support under this cover who have paid the premium ie. the premium has been debited from their account before the occurrence of the insured peril.

35.5.9 Concerned Bank and its branches should ensure digitization of insured farmer details on NCIP along with details of remittance of premium within stipulated time. The consolidated premium of farmers share will be remitted electronically through the payment gateway of NCIP followed by the compulsory entry of payment details on the Portal for proper and timely reconciliation by the ICs. If the Concerned Bank and its branches are not able to remit the amount of premium collected /debited within defined timeline to the concerned ICs then they will be liable to pay the admissible claims to farmers who are deprived of insurance cover.

35.5.13 Banks should ensure that farmer are not deprived of any benefit under the Scheme due to errors/omissions/commissions of the concerned branch/ PACS, and in case of such errors, the concerned agencies shall have to make good of all such losses.”

29. The High Level Committee constituted by the Ministry of Agriculture & Farmers' Welfare, Department of Agriculture and Farmers Welfare and Cooperation, acting in terms of the scheme guidelines and pursuant to the directions issued by this Court, examined the dispute and recorded a clear finding that the incorrect mentioning of the Patwar/revenue village was a result of inadvertence on the part of the implementing machinery. In view of paragraph 24 of the notification, the decision of the Central Committee carries binding force and cannot be lightly interfered with in the exercise of writ jurisdiction. The relevant portion of the order dated 03.01.2025 passed by the High Level Committee while rejecting the contentions raised by the Co-operative Bank, Nagaur, with regard to its liability to compensate the farmers against the Kharif 2020 crop insurance, is reproduced below for ready reference:





"C) As per the clause 27 of the Revamped Operational Guidelines of PMFBY, Banks and other financial institutions etc. shall be paid the service charges @ 4% of the farmer's share of premium by Insurance Company for the farmers enrolled by the bank branches. As per the documents submitted by the insurance company, the Nagaur Central Cooperative Bank Ltd. had raised an invoice dated 24/03/2021 of Rs.51,06,883.75 (Service charges @4% Rs.43,27,867.59 + CGST @9% Rs.3,89,508.08 + SGST @9% Rs.3,89,508.08) to the insurance company against which the service charges for enrolling these farmers have been paid by the insurance company to the concerned bank.

D) It is observed that although the Nagaur Central Cooperative Bank Ltd. and the Kamediya Gram Sahakari Samiti are two separate entities and the farmers are the members of the said society, however it is seen that the task of remittance of the premium of these farmers has been executed by the bank. As per the operational guidelines the service charges are payable by the insurance companies against the enrollment of farmers whose data is entered on the PMFBY portal and is linked to the premium transmitted by the bank to the insurance company. Even if the responsibility of entering or feeding the farmers data corresponding to the eligible farmers was given to any employee of the society, however, the premium on behalf of the farmers is remitted by the Nagaur Central Cooperative Bank Ltd. to the concerned Insurance Company. Further, the responsibility for deficiency of service for which the bank has received the service charges falls upon the bank. The bank has remitted the farmers premium and availed the service charges for all farmers applications entered on PMFBY Portal which includes the data which was correctly entered and also for the petitioners' data which was incorrectly entered by who so ever had entered the data. And this practice seems to have been followed across every season. Further, the login ID credentials for the concerned Primary Agriculture Cooperative Society (PACS) users were also created by the Nagaur Central Cooperative Bank Ltd using which the data entry of the farmers was done by this PACS user.

E) Under PMFBY, the unit of insurance is a very important factor, and it has to be correct. In this case despite the fact that the petitioner farmers have been insured, but their insurance unit being wrongly entered on PMFBY Portal by the PACS user has led to a situation where farmers got insured over incorrect insurance unit on account of which they have either not received the claims or have received less claims which might have arose in the actual village of the petitioners but did not get as the name of village was incorrectly entered by the PACS user Further, since the service charges against transmission of the farmers premium debited from the loan account of the farmers and against the entry of corresponding farmers data on PMFBY Portal have been claimed by the Nagaur Central Cooperative Bank Ltd from the implementing Insurance Company therefore the responsibility of any deficiency in services should also be borne by the same bank. The bank is free to recommend any action for the





negligence conducted by the employee of the society in entering the farmers data on PMFBY Portal.

*F) Here the question is not that the Society and bank are separate entities but the fact that it is the responsibility of the banks / Financial Institutions to enroll the loanee farmers growing notified crops and who do not opt-out from the scheme and compliance of the process of enrolment involving debit / remittance of the farmers premium to the insurance company within the cut-off date and to also enter the correct data of farmers on the PMFBY portal. To complete this process by the Bank the designated service charge of 4% of the total transmitted premium was also paid by the insurance company to the bank. In this case invoice for the service charges is raised by the bank and service charges have also been paid to the bank. The bank in its reply to the Writ Petition no.5752/2022 before the High Court of Judicature for Rajasthan at Jodhpur has also mentioned at point 1 that, **"Thus, the function of the Co-operative Banks is to ensure compulsory coverage of the loanee farmers and their submission of Premium and Details as required."***

30. This Court, keeping in view the clauses of the revamped operational guidelines of the PMFBY reproduced above and the orders of the High Level Committee, cannot accept the contention of learned counsel for the Co-operative Bank that its role was merely that of a middleman and that it is thereby absolved of any responsibility with respect to the correctness of the data uploaded on the insurance portal. The scheme and the notification specifically cast a duty upon the bank to check and recheck all entries before uploading the data in accordance with the prescribed guidelines. The bank cannot be permitted to dilute such responsibility by shifting the entire blame onto the Co-operative Society.

31. Undisputedly, the petitioners-farmers had no access to the National Crop Insurance Portal (NCIP) and no role in the process of uploading the data. The entire electronic interface under the scheme is handled by the financial institutions. Any error occurring at that stage, therefore, cannot be visited upon the beneficiaries,





particularly when they had fulfilled all their obligations under the scheme.

32. This Court also cannot lose sight of the fact that this is the third round of litigation undertaken by the petitioners–farmers in relation to their insurance claims for the Kharif crop of 2020. Despite approaching this Court earlier and despite a clear adjudication by the High Level Committee, the petitioners have yet to be compensated for the crop loss suffered by them.

33. The petitioners are small and marginal farmers having their only source of income based on farming, and to protect their livelihood, the Government of India has implemented the Pradhan Mantri Fasal Bima Yojana. However, the Co-operative Bank has deprived the farmers of the benefit of such scheme without there being any fault on their part. Rather, the petitioners–farmers had to suffer the agony of litigation thrice to obtain their legitimate claim under the scheme.

Conclusion

34. For the foregoing reasons, the writ petitions filed by the Nagaur Central Co-operative Bank Ltd. challenging the orders dated 09.10.2024 and 03.01.2025 passed by the High Level Committee are devoid of merit and are hereby dismissed.

35. The writ petitions filed by the petitioners–farmers are allowed. The respondent Nagaur Central Co-operative Bank Ltd. is directed to comply with the orders dated 09.10.2024 and 03.01.2025 passed by the High Level Committee in their true spirit and to ensure disbursement of the admissible insurance



claim amount along with applicable interest to the petitioners-farmers, in accordance with law, within a period of eight weeks from the date of receipt of a certified copy of this order.

36. Stay applications and other application(s), if any, also stand disposed of.

37. No order as to costs.

38. A copy of this order be placed in each file.

(KULDEEP MATHUR),J

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