

PM-KISAN and PMFBY Benefits extended to farmers in Maharashtra; PMFBY covers 93.81 lakh applications in Maharashtra

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The PM-KISAN scheme, a Central Sector initiative launched in February 2019 by the Hon'ble Prime Minister to supplement the financial needs of farmers with cultivable landholding, provides an annual financial benefit of ₹6,000 to eligible farmers through Direct Benefit Transfer (DBT) into Aadhaar-seeded bank accounts. Cultivable landholding remains the basic eligibility criterion under the scheme, subject to specific exclusions related to higher economic status. Supported by a farmer-centric digital infrastructure ensuring transparency in registration and verification, the Government of India has disbursed over ₹4.09 lakh crore through 21 instalments since the inception of the scheme, including a total of ₹1,993.66 crore released to farmers of Kolhapur district. The 21st instalment of PM-KISAN, released on 19th November 2025, benefitted more than 9.34 crore farmers across the country, of whom 4,63,142 beneficiaries belong to Kolhapur district.

The Pradhan Mantri Fasal Bima Yojana (PMFBY), introduced from the Kharif 2016 season, operates primarily on an area-based approach and provides comprehensive risk coverage for crops against all non-preventable natural risks from the pre-sowing to post-harvest stages at a minimal premium for farmers. Claims are calculated and transferred directly to insured farmers' bank accounts by insurance companies through the DigiClaim module on the National Crop Insurance Portal (NCIP), based on yield data submitted by State Governments and the claim calculation formula prescribed in the operational guidelines, subject to receipt of the Central and State shares of premium subsidy. The scheme also covers localized losses such as hailstorm, landslide, inundation, cloudburst, natural fire, and post-harvest losses due to cyclone, cyclonic or unseasonal rains, and hailstorm, with farmers able to report such losses through multiple channels including NCIP and the PMFBY app. The State Government of Maharashtra has not notified any localized calamity in Kharif 2025 in relation to recent flood-related crop losses, and season-end claims will be derived from yield data furnished by the State Government. Sugarcane has also not been notified under PMFBY by the State Government. For 2025-26, Maharashtra has opted for basic coverage under PMFBY, which insures yield loss to standing crops from sowing to harvest and covers non-preventable risks such as drought, dry spells, floods, inundation, hailstorms, and cyclones. Claims under this coverage are settled solely on the basis of yield shortfall as determined through Crop Cutting Experiments (CCEs), and therefore the question of reporting flood-related crop losses for September 2025 under PMFBY does not arise at this stage. The State Government has notified CCE-based yield finalisation dates as follows: Green Gram and Black Gram by 15th November, Cotton by 28th February, Tur and Onion by 31st March, and all other Kharif crops by 31st January. During Kharif 2025, a total of 93.81 lakh applications were enrolled under PMFBY in Maharashtra, with the premium subsidy for the season amounting to ₹1,866.22 crore, shared equally between the Central and State Governments. The majority of claims under the scheme are settled within 21 days of receipt of the requisite yield data and premium subsidy by the insurance companies concerned.

This information was provided by the Minister of State for Agriculture and Farmers' Welfare, Shri Ramnath Thakur, in a written reply to an unstarred question in the Lok Sabha today.

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