

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

LOK SABHA
UNSTARRED QUESTION NO. 2739
TO BE ANSWERED ON THE 4TH AUGUST, 2026

RISKS AND CALAMITIES COVERED UNDER PMFBY

2739. SHRI K GOPINATH:

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

- (a) the specific new risks brought under the coverage of Pradhan Mantri Fasal Bima Yojana (PMFBY) including crop loss due to wild animal attacks and paddy inundation;
- (b) the mechanism through which farmers can claim compensation under the wild animal attack provision, including the role of State Governments in notifying vulnerable districts and animal species;
- (c) the criteria and rationale for re-introducing paddy inundation as a localised calamity cover and the regions expected to benefit from this addition;
- (d) the timeline and operational framework for implementing these expanded covers from Kharif 2026; and
- (e) the steps taken by the Government to ensure that the expanded risk coverage enhances inclusivity, responsiveness and overall protection for farmers in high-risk areas ?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (e): The Pradhan Mantri Fasal Bima Yojana (PMFBY), introduced in the country from 2016-17, is voluntary for the States as well as farmers. The scheme provides for comprehensive risk insurance against crop damage due to non-preventable natural risks from pre-sowing to post-harvest for the crops/areas notified by the concerned State Government. The losses to crops due to wild animals, being preventable in nature, were therefore not covered earlier. However, at the request of Ministry of Environment, Forest and Climate Change and State Governments, States have been allowed to notify the losses by wild animals on individual assessment as add on cover at the cost of State Government. Detailed protocol for such coverage has been provided in the Operational Guidelines of the scheme.

Inundation as a risk cover is available to all notified crops under (PMFBY). However, for hydrophilic crops like paddy, jute, mesta, sugarcane, such cover is available except in case of localized claims.