

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 2583**  
TO BE ANSWERED ON THE 4<sup>TH</sup> AUGUST, 2026

**COMPENSATION FOR CROP LOSSES UNDER PMFBY**

2583. DR. MOHAMMAD JAWED:

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

- (a) the details of the risks and perils covered under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) whether the Government maintains data on crop losses caused by floods and river erosion across the country, particularly for Bihar and if so, the details of the same for the last three financial years, State/UT-wise;
- (c) whether the Government will furnish the number of crop insurance claims received in Bihar due to floods during the last three financial years, along with the number of claims settled and the total amount of compensation disbursed, year-wise; and
- (d) the measures which the Government has taken to mitigate crop losses caused by floods and river erosion and to ensure timely settlement of insurance claims under PMFBY ?

**ANSWER**

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): Pradhan Mantri Fasal Bima Yojana (PMFBY) provides for yield based comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. The scheme not only safeguards crops of farmers against wide spread yield loss due to non-preventable natural risks/ & extreme climate calamities viz. flood, inundation, landslide, drought, heat waves, hailstorm, cyclone, pests/diseases, natural fire and lightening, storm, typhoon, tempest, hurricane, tornado etc. but also against farm level yield loss due to localized risks (hailstorm, landslide, inundation, cloudburst and natural fire) and post harvest losses due to cyclone, cyclonic/unseasonal rain and hailstorm and prevented sowing.

Whereas weather index based insurance is provided under Restructured Weather Based Crop Insurance Scheme (RWBCIS) through scientifically designed term sheets. RWBCIS is generally applicable for horticultural crops and provides insurance protection to the farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc., which are deemed to impact crop production adversely. It has the advantage to settle claims within the shortest possible time. The States/UTs are required to notify crops under RWBCIS.

(b) : Such data is not maintained centrally.

(c) : The State of Bihar does not implement Pradhan Mantri Fasal Bima Yojana (PMFBY)/ Restructured Weather Based Crop Insurance Scheme (RWBCIS).

However, as informed by the State Government of Bihar, surveys are conducted regarding flood-induced crop damage. Based on the same, compensation is provided to the affected farmers. The details of crop damage caused by floods in Bihar over the last two years are as follows:

| <b>Financial Year</b> | <b>Affected Districts</b> | <b>Affected Area with more than 33% Crop Damage (ha)</b> | <b>Compensation Amount (Rs. in crores)</b> | <b>Farmers Benefitted (in Numbers)</b> |
|-----------------------|---------------------------|----------------------------------------------------------|--------------------------------------------|----------------------------------------|
| 2024-25               | 28                        | 2,93,263.32                                              | 158.90                                     | 2,49,336                               |
| 2025-26               | 24                        | 2,55,199.11                                              | 247.33                                     | 4,90,546                               |

(d) : Following steps have been taken by Govt. of India in PMFBY/RWBCIS for timely settlement of claims under the PMFBY:

- Government has undertaken development of National Crop Insurance Portal (NCIP) as a single source of data for subsidy payment, dissemination of information, delivery of services including online enrolment of farmers, uploading/obtaining individual insured farmer's details and transfer of claim amount electronically to the individual farmer's Bank Account.

- In order to rigorously monitor claim disbursement process, a dedicated module namely 'Digicclaim Module' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of National Crop Insurance Portal (NCIP) with Public Finance Management System (PFMS) and accounting system of Insurance Companies to provide timely & transparent processing of all claims.
- W.e.f. Kharif 2024, in case payment is not made timely by Insurance Company, penalty of 12% is auto-calculated and levied through NCIP.
- Delinking of Central Government share of premium subsidy from that of State Governments has been implemented so that farmers can get proportionate claims relating to the Central Government share.
- 12% penalty is also levied from Kharif 2025 on State Government for delay in release of State share of subsidy.
- Opening of ESCROW Account by the State Government concerned for deposit of their premium share in advance as per provisions of the scheme has been made mandatory w.e.f. Kharif 2025 season for bringing financial discipline.
- Also, towards leveraging technology in implementation of the scheme, various steps like capturing of yield data/Crop Cutting Experiments (CCEs) data through CCE-Agri App & uploading it on the NCIP, allowing insurance companies to witness the conduct of CCEs, integration of State land records with NCIP and usage of remote sensing based yield estimation through YES-TECH have already been taken to improve timely settlement of the claims to farmers.
- Crop Loss Assessment App (CLAP), developed as a digital mobile application to streamline and improve the efficiency of crop loss assessments for localised calamities/post harvest losses for individual farms and land parcels under PMFBY. The use of CLAP has been made mandatory for all the States/Uts under the scheme.

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