

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

RAJYA SABHA
STARRED QUESTION NO-212
TO BE ANSWERED ON 19/12/2025

ADDITIONAL COVERAGE UNDER PRADHAN MANTRI FASAL BIMA YOJANA

*212 SHRI IRANNA KADADI:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) whether the new guidelines under the Pradhan Mantri Fasal Bima Yojana (PMFBY) includes coverage for losses due to wild animal attacks, if so, the details thereof and if not, the reasons for the same;
- (b) the States and districts where this additional coverage has been implemented;
- (c) mechanism developed for real-time claim registration through the crop insurance mobile app; and
- (d) the extent of compensation disbursed and number of farmers benefitted, particularly in forest-fringe areas where such damage is recurrent, reflecting Government's commitment to comprehensive crop protection?

ANSWER

THE MINISTER FOR AGRICULTURE AND FARMERS WELFARE
(SHRI SHIVRAJ SINGH CHAUHAN)

(a) to (d) : A Statement is laid on the Table of the House.

STATEMENT REFERRED TO PART (a) TO (d) OF RAJYA SABHA STARRED QUESTION NO. 212 FOR 19/12/2025 REGARDING ADDITIONAL COVERAGE UNDER PRADHAN MANTRI FASAL BIMA YOJANA

(a) & (b) : The Pradhan Mantri Fasal Bima Yojana (PMFBY) 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 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 where the risk is perceived to be sustainable and is identifiable. Detailed protocol for such coverage has been given in the Operational Guidelines of the scheme. As per provisions in guidelines, the add-on coverage is optional for farmers and applicable premium is required to be borne by farmers. However, State Government may consider providing subsidy on coverage wherever notified. So far, no State Government has notified the crop loss by wild animals under the scheme.

(c) : To ensure timely reporting and transparent loss assessment, the Government has developed a real-time claim registration mechanism through the Crop Insurance Mobile App and the Krishi Rakshak Portal & Helpline (14447) for localized claims. Farmers are required to intimate crop loss within 72 hours using the mobile app or the authorised channels (bank branches, CSCs, insurance intermediaries). The system captures geo-tagged photographs, GPS coordinates, timestamps, and farmer details, enabling immediate digital transmission of loss reports to insurers and district authorities. The loss assessor is required to be appointed within 48 hours, and the joint assessment is conducted using the Crop Loss Assessment App, ensuring real-time data upload onto the National Crop Insurance Portal (NCIP), which serves as the single source of truth for claim settlement.

(d) : All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage under PMFBY. However, farmers should have insurable interest on the insured crops and lands. Such farmers are required to submit necessary documentary evidence of land records prevailing in the State {Records of Right (RoR)}, Land Possession Certificate (LPC) etc.) and/or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Governments/UT Administrations pertaining to sharecroppers/tenant farmers and the same should be defined by the respective States/UTs in the notification itself. However, Tribal farmers and forest dwellers having cultivation in forest land under Forest Right Act (FRA) are also allowed to be insured under the scheme. The farmers cultivating community owned land are also allowed to be covered under the scheme with certification from village head or revenue authorities. Special drive for enrollment of these farmers on National Crop Insurance Portal (NCIP) is made in every season. All such farmers are also required to essentially submit Aadhaar Number and declaration about the crop sown/ crops intended to be sown.

13.35 lakh farmer applications covering 3.06 lakh ha. area notified as forest land under FRA by the States has been insured under PMFBY and claims of Rs. 85.50 crore have been paid to 1.26 lakh farmer applications during 2023-24 and 2024-25.
