

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

RAJYA SABHA  
UNSTARRED QUESTION NO-1442  
TO BE ANSWERED ON 12/12/2025

**CRITERIA FOR ASSESSING LOSSES UNDER PMFBY**

1442. SHRI ASHOKRAO SHANKARRAO CHAVAN:

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

- (a) whether Government has recently recognised and notified modalities for covering crop loss caused by wild animal attacks and paddy inundation under PMFBY by extending its ambit and if so, details thereof;
- (b) the details of criteria set for assessing losses under each category;
- (c) whether these provisions will be applicable to all States or only to those that have opted for the scheme during the current Kharif and Rabi seasons and if so, details thereof; and
- (d) whether Government has prepared any mechanism for ensuring timely assessment, verification and compensation to affected farmers and if so, the details thereof ?

**ANSWER**

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE  
(SHRI RAMNATH THAKUR)

(a) to (d) : 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 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 given 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.

However, a Committee constituted for “Defining Modalities of Crop Loss by Wild Animal Attack and Inundation for Paddy Crop Under Localised Risk” has submitted its report alongwith recommendations and SOPs for coverage of these risks.

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