

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

RAJYA SABHA
UNSTARRED QUESTION NO-681
TO BE ANSWERED ON 05/12/2025

COMPENSATION FOR CROP LOSS IN MARATHWADA REGION

681 Dr. Fauzia Khan:

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

- (a) whether the Ministry has received district-wise reports of crop loss in Marathwada following the September 2025 floods, under PM-Fasal Bima Yojana (PMFBY);
- (b) the details of claims lodged, approved and paid under PMFBY for Kharif 2025 in the affected districts, along with the total central and State premium subsidies released;
- (c) the average time taken for claim settlement and measures taken to expedite pending cases; and
- (d) whether the Ministry has undertaken or plans to undertake third-party monitoring, audits or special review of PMFBY implementation in Maharashtra, post-floods ?

ANSWER

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

(a) to (c) : All the major work relating to the assessment of crop yield/crop loss for calculation of admissible claims are being performed by the concerned State Government or Joint Committee of State Government officials and concerned insurance company under Pradhan Mantri Fasal Bima Yojana (PMFBY).

In the year 2025-26, the Maharashtra state has opted for basic coverage under the PMFBY, which covers only yield loss to standing crops from sowing to harvesting. This is a comprehensive risk insurance operating primarily on an area-based approach, specifically covering non-preventable risks such as drought, dry spells, floods, inundation, hailstorms, cyclones, etc. Under this basic coverage, claims are solely settled based on the shortfall in the actual yield data compared to the threshold yield at the end of the season, which is determined through Crop Cutting Experiments (CCEs). Therefore, the question of receiving reports of crop loss following the September 2025 floods under PMFBY in the State of Maharashtra does not arise. However, losses, if any, based on yield data to be furnished as per CCEs to be conducted will be settled through claims, as per provisions in operational guidelines. The state has notified the crop-wise yield calculation dates as 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 season in Maharashtra, a total of 93.81 lakh applications have been enrolled under PMFBY. The total premium subsidy for the season amounts to Rs.1,866.22 crore, which is shared by the Central and State Government on 50 : 50 basis.

Majority of the claims under PMFBY are settled within the stipulated timelines i.e within 21 days of the receipt of requisite yield data and premium subsidy from the concerned State Government by the insurance companies concerned.

(d) : Does not arise.
