

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

RAJYA SABHA
UNSTARRED QUESTION NO-2436
TO BE ANSWERED ON 13/03/2026

COMPENSATION FOR CROP DAMAGE TO FARMERS IN JAMMU AND KASHMIR

2436 Shri Sat Paul Sharma:

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

(a) whether Government provides compensation to farmers in Jammu and Kashmir for crop damage caused due to adverse weather conditions and wildlife;

(b) if so, the details of schemes in place and the number of farmers compensated during the last three years; and

(c) the steps taken to ensure timely assessment and disbursement of compensation to affected farmers?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI BHAGIRATH CHAUDHARY)

(a) & (b) : In order to secure the farmers against the crop yield losses due to natural risks/calamities, adverse weather conditions, pests & diseases etc., Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) is being implemented by the Government in the country. PMFBY provides comprehensive risk coverage from pre-sowing to post harvest losses against non-preventable natural risks, whereas the RWBCIS provides indemnification for likely crop losses due to deviation in weather indices. The scheme is voluntary for the States as well as farmers. Jammu & Kashmir State Government/Administration is implementing the scheme. Further, the crop loss due to wild animals can be notified by the State Government/Administration concerned under the scheme, at own cost, but the same is not notified by the Jammu & Kashmir. Details of claims paid and number of farmer applications benefitted under PMFBY during last three years in Jammu & Kashmir are given below :

Year	Paid Claims	Farmer Applications Benefitted by Claims
	(Rs in Crore)	(In No.)
2022-23	6.34	17,385
2023-24	34.78	69,245
2024-25	26.45	93,701

Further, as per the National Policy on Disaster Management (NPDMD), the State Government is primarily responsible for providing necessary relief measures on ground level in the wake of notified calamities. The State Governments undertake relief measures in the wake of natural calamities from funds available in the form of the State Disaster Response Fund (SDRF) in accordance with the Government of India approved items and norms. Additional financial assistance, over and above SDRF, is considered from the National Disaster Response Fund (NDRF), as per laid down procedure, in case of disaster of 'severe nature', which includes an assessment based on the visit of an Inter-Ministerial Central Team (IMCT). The financial assistance provided under SDRF and NDRF is by way of relief and not for compensation.

(c): Government has taken various steps to strengthen implementation of PMFBY, bring transparency and ensure timely settlement of claims under PMFBY :

- Government has undertaken development of **National Crop Insurance Portal (NCIP)** as a single source of data ensuring subsidy payment, co-ordination, transparency, dissemination of information and delivery of services including direct online enrollment of farmers, uploading/obtaining individual insured farmer's details for better monitoring and to ensure transfer of claim amount electronically to the individual farmer's Bank Account.
- In order to rigorously monitor claim disbursement process, a dedicated module namely '**Digiclaim 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 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 etc. have already been taken to improve timely settlement of the claims to farmers.
- Tranche based claim settlement has been initiated w.e.f. Rabi 2024-25.

Following technologies for Objective Crop Damage & Loss Assessment and transparency have also been implemented recently w.e.f. 2023-24 under the scheme:

- **YES-TECH (Yield Estimation System Based on Technology)** for gradual migration to Remote-Sensing based yield estimation to help in fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 and Soybean crop from Kharif 2024 season. YES-TECH is being implemented by 13 States/UTs during 2025-26.
- **WINDS (Weather Information Network and Data System)** for setting up of Network of Automatic Weather Stations (AWS) & Automatic Rain-Gauges (ARG) to the tune of 5 times of existing network for collecting hyper-local weather data at GP & Block level. WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction. So far, 10 States have initiated the implementation of WINDS.
