

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

LOK SABHA
UNSTARRED QUESTION NO. 326
TO BE ANSWERED ON THE 02ND DECEMBER, 2025

RELIEF MEASURES FOR FARMERS AFFECTED BY FLOODS

326. DR. MOHAMMAD JAWED:

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

- (a) whether the Government is aware of the large-scale destruction of crops due to the recent floods across several States, including Bihar, if so, the details thereof;
- (b) whether the Government has conducted any survey or assessment of the losses incurred by the farming communities in these flood-affected States;
- (c) if so, the details of the steps taken by the Government to provide relief and assistance to the affected farmers, State-wise;
- (d) whether financial compensation or benefits have been provided to the affected farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY); and
- (e) if so, the number of beneficiaries and the total amount of compensation disbursed in each flood-affected State?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (c): As per the National Policy on Disaster Management (NPDM), the primary responsibility for disaster management, including disbursement of relief assistance on ground level, rests with the State Governments concerned. The State Governments undertake relief measures in the wake of natural calamities, from State Disaster Response Fund (SDRF) already placed at their disposal, in accordance with Government of India approved items and norms. The Central Government supplements the efforts of the State Governments and provides requisite logistics and financial support. Additional financial assistance is provided from 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).

As per information received from Ministry of Home Affairs (MHA), the details of the crop area affected by floods in States/UTs, during the Monsoon 2025 is at Annexure.

As informed by MHA, a total of 11 Inter-Ministerial Central Team (IMCTs) has been constituted for the States/Union Territories of Andhra Pradesh, Himachal Pradesh, Karnataka, Punjab, Uttarakhand, Telangana, Maharashtra, Nagaland, Chhattisgarh, Gujarat and UT of Jammu & Kashmir for on-the-spot assessment of damages caused due to natural calamities during 2025. The reports of IMCT are considered by the Central Government, as per the established procedure.

The details of the fund allocated and released under SDRF/NDRF to the States are available on Disaster Management, MHA's website i.e. ndmindia.mha.gov.in.

(d) & (e): Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. This scheme is mainly implemented on 'Area Approach' basis and comprehensive risk coverage for crops of farmers against all non-preventable natural risks from pre-sowing to post-harvest stages of the crops at very minimum premium for the farmers is provided under the scheme. Admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies through DigiClaim module on National Crop Insurance Portal (NCIP), based on the yield data per unit area furnished to the insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme upon receipt of Centre and State Government's requisite share in premium subsidy. Farmers need not intimate crop loss in respect of these claims. As the claims are worked out on the basis of area approach, no specific reason for the loss such as flood, drought, high temperature, climate change etc. is recorded by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme. This scheme is voluntary for States and farmers as well.

Under the scheme, actuarial/bidded premium is charged by the insurance companies but farmer has to pay lower premium of maximum 2% of sum insured for Kharif season and 1.5% of sum insured for Rabi season for food and oilseed crops and 5% of sum insured for commercial/horticultural crops. The remaining of actuarial/bidded premium is shared equally by the Central and State Governments except North Eastern States, where it is shared in the ratio of 90 : 10 between Centre and State and provided to the insurance companies directly by the Government through fund routing agency i.e. Agriculture Insurance Company of India Ltd. The claims are paid only to the insured farmers under the scheme. There is no provision to allocate the state wise fund. The Govt. of Bihar is not implementing this scheme.

The losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. Farmers required to intimate the loss to the concerned insurance company, State Government, financial institutions/banks, online on National Crop Insurance Portal (NCIP) or PMFBY app etc.

Details of damages as reported by State/UTs due to hydro-meteorological disasters during the year 2025-26 (as on 27.11.2025)

S. No.	State	Human Lives lost (No.)	Cattle Lost (No.)	Houses/huts damaged (No.)	Cropped Area affected (in lakh ha.)
1	2	3	4	5	6
1	Andhra Pradesh	554	994	3760	1.506
2	Arunachal Pr.	14	383	784	0.072
3	Assam	35	14269	39841	0.41
4	Bihar	115	0	273	0
5	Chhattisgarh	63	395	2890	0.0068
6	Goa	0	0	173	0
7	Gujarat	101	3352	13999	0
8	Haryana	06	26	2745	4.32
9	Himachal Pr.	190	3892	10389	0.32
10	Jharkhand	06	16	159	0.0017
11	Karnataka	93	1391	17951	14.81
12	Kerala	78	0	6225	0
13	Madhya Pr.	501	1906	6042	0
14	Maharashtra	163	599	3598	75.42
15	Manipur	09	880	21377	0.039
16	Meghalaya	20	39	1720	0.065
17	Mizoram	07	03	04	0
18	Nagaland	03	250	2684	0.0058
19	Odisha	03	517	2678	0.29
20	Punjab	40	7167	14065	1.93
21	Rajasthan	74	71	52	0
22	Sikkim	18	08	2022	8.11
23	Tamil Nadu	72	985	1423	0.29
24	Telangana	0	0	0	0
25	Tripura	43	07	8352	0
26	Uttar Pradesh	78	0	1211	2.22
27	Uttarakhand	177	864	7212	0.0073
28	West Bengal	0	0	0	0
29	Andaman & Nicobar	0	0	11	0
30	Chandigarh	0	0	0	0
31	Dadar & Nagar Haveli	0	0	01	0
32	Delhi	0	0	0	0
33	J & K	181	11693	8404	0.78
34	Puducherry	0	0	13	0.001
	Total	2647	49711	180063	116.6046

**As received from Ministry of Home Affairs.*
