

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

**LOK SABHA**  
**STARRED QUESTION NO. 151**  
TO BE ANSWERED ON THE 10<sup>TH</sup> FEBRUARY, 2026

**CROP LOSS DUE TO FLOODS**

\*151. SHRI JAI PARKASH:

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

- (a) whether the recent floods have damaged Kharif and Rabi crops extensively in the Parliamentary Constituency of Hisar;
- (b) whether the said loss suffered by the affected farmers have not been assessed on time leading to unnecessary delays in settlement of insurance payouts under the Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (c) the total area in hectares of the said Parliamentary Constituency where yield loss due to flood was recorded during the year 2023-24;
- (d) the total number of farmers whose crop insurance claims were approved during the said period along with the total number of such claims still pending and the major reasons for such pendency; and
- (e) whether any special instructions have been issued or action plans have been implemented by the Government to ensure timely surveys' time-bound insurance settlements and immediate relief to the farmers?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI SHIVRAJ SINGH CHAUHAN)

- (a) to (e) : A statement is laid on the Table of the House.

**STATEMENT REFERRED TO PART (a) TO (e) OF LOK SABHA STARRED QUESTION NO. 151 FOR 10<sup>TH</sup> FEBRUARY, 2026 REGARDING CROP LOSS DUE TO FLOODS**

(a): Pradhan Mantri Fasal Bima Yojna (PMFBY) was introduced in the country from Kharif 2016 season. PMFBY provides for comprehensive risk insurance against crop damage from pre-sowing to post-harvest for crops and area notified by the concerned State Government. The scheme not only safeguards against wide spread yield loss due to non-preventable natural risks/ & extreme climate calamities such as flood, inundation, etc. but also against farm level yield loss due to localized risks (including inundation, cloud burst etc) and post harvest losses due to cyclone, cyclonic/unseasonal rain and hailstorm and prevented sowing. This scheme is voluntary for States as well as farmers. All willing farmers are eligible to enroll under the scheme.

The State of Haryana has been implementing the scheme since its inception in 2016. As per information provided by State Government, floods during the Kharif 2025 season caused damage in the Hisar Parliamentary Constituency. However, no major crop damage was reported during the Rabi 2025-26 season.

(b): State Government has informed that the losses suffered by the affected farmers were assessed in a timely manner under Pradhan Mantri Fasal Bima Yojana and amount of Rs. 41.09 Crore has already been released to affected farmers for localized calamities due to inundation and water logging in the Parliamentary Constituency of Hisar for Kharif 2025.

Further, as per National Policy on Disaster Management (NPDM), State Governments undertake relief measures on ground level in wake of notified calamities from funds available in the form of State Disaster Response Fund (SDRF) in accordance with Government of India approved items & norms. An amount of Rs.636.80 Crore (Rs.477.6 Crore Central Share + Rs.159.2 Crore State Share) was allocated to State Government of Haryana for FY 2025-26 in SDRF, of which Central Government released its entire share of Rs.477.6 Crore during the year to the State Government.

It may be noted that majority of the claims under PMFBY are settled within the stipulated timelines under the Operational Guidelines of the scheme i.e within 21 days of the receipt requisite yield data from the concerned State Government, by the insurance companies. However, during the implementation of PMFBY, some complaints were received in the past about payment of claims which are primarily on account of (a) delay in providing State Government share of subsidy (b) non-payment/delayed payment or under payment of claims on account of incorrect/delayed submission of insurance proposals by banks (c) discrepancy in yield data & consequent disputes between State Government and insurance companies etc. The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.

(c): Under PMFBY, it is the State Government's prerogative to notify districts for implementation. The PMFBY was not implemented by the Haryana State during Kharif 2023 and Rabi 2023-24 in Hisar district.

(d): Does not arise.

(e): Government has taken various steps to strengthen implementation of this scheme, bring transparency and ensure timely settlement of claims :

- 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 disbursal 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.
- 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.
- 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.

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