

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

LOK SABHA
UNSTARRED QUESTION NO. 486
TO BE ANSWERED ON THE 03RD FEBRUARY, 2026

CROP LOSS DUE TO EXCESSIVE RAINFALL

486. SHRI BALYA MAMA SURESH GOPINATH MHATRE:

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

- (a) whether the Government has received a detailed report from the State Government of Maharashtra regarding heavy crop losses to soybean, maize, sorghum, onion and other crops due to excessive rainfall and storms;
- (b) if so, the details and estimated economic value of the damage, crop-wise;
- (c) whether the Government proposes a special economic package for immediate relief to affected farmers beyond or in addition to the NDRF norms;
- (d) the number of insurance claims to be settled under the Pradhan Mantri Fasal Bima Yojana (PMFBY) for this disaster in Maharashtra; and
- (e) the steps being taken by the Government to expedite the assessment and payment process by insurance companies to ensure timely compensation?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) to (e): As per the National Policy on Disaster Management (NPDM), 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.

The State Government of Maharashtra is allocated an amount of Rs.4176.80 crore (Rs.3132.80 crore Central share + Rs.1044.00 crore State share) for the financial year 2025-2026 under SDRF, of which the first and second Instalments of Rs.1566.40 crore each, as Central share is released to the State.

In the wake of floods during 2025, an IMCT was constituted on 16.10.2025 to visit the affected areas of the State for on-the -spot assessment of damages. The IMCT visited the affected areas from 03.11.2025 to 05.11.2025. Based on the report received from the IMCT, additional financial assistance from NDRF is considered, as per the established procedure.

As per information received from the State Government of Maharashtra, the survey was conducted in the affected area and 75.42 lakh hectares of cropped area was affected due to hydro-meteorological disasters during the year 2025. The State provided relief to the farmers. Total amount of Rs. 9700.87 Crore has been sanctioned to the affected farmers during June to September 2025. Additionally, assistance of Rs. 10,000 per hectare, up to a maximum of 3 hectares, is for seeds and other related inputs for the rabi season. For this purpose, a total amount of Rs.9611.17 crore has been made available.

Under Pradhan Mantri Fasal Bima Yojana (PMFBY), in Kharif 2025 season, total 93.81 lakh applications were enrolled in the Maharashtra State insuring 59.59 lakh hectare area. 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.
- Provision of 12% penalty on delay in payment of claims by insurance company is auto calculated on National Crop Insurance Portal (NCIP).
