

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

LOK SABHA

UNSTARRED QUESTION NO. 448

TO BE ANSWERED ON THE 02ND DECEMBER, 2025

DEPENDANCY OF CULTIVABLE LAND ON MONSOON

448. SHRI NARAYANDAS AHIRWAR:

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

(a) whether it is true that approximately 51% of India's cultivable land still depends on the monsoon, leading to significant crop losses due to weather related uncertainties;

(b) if so, the estimated crop loss and number of farmers affected due to monsoon related uncertainties such as drought, floods, or uneven rainfall during the last three years (year-wise);

(c) the key steps taken by the Government to protect farmers from monsoon-related losses, strengthen irrigation, infrastructure and improve water management in rain-fed areas, and the amount allocated for these measures; and

(d) the effective policies implemented by the Government under the Pradhan Mantri Fasal Bima Yojana (PMBY), weather forecasting and other measures to mitigate the adverse impact of monsoon on farmers' incomes, prevent indebtedness and suicides?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a): As per the latest published Land Use Statistics-at a Glance, 2023-24, percentage share of net irrigated area to net sown area is 59.3% in the country.

(b): Details of State-wise Cropped area damage in the wake of drought during the last three years is as under:

Year	State	Calamity	Crop area damage (in hectare)
2022-23	Jharkhand	Drought (Kharif)	8,13,593
2023-24	Karnataka	Drought (Kharif)	45,56,311
	Maharashtra	Drought (Kharif)	24,75,992
	Andhra Pradesh	Drought (Kharif)	6,36,275
Drought (Rabi)		2,52,576	
2024-25	Andhra Pradesh	Drought (Kharif)	1,06,617
		Drought (Rabi)	1,28,147

(c) & (d): Various Schemes implemented for farmers are at **Annexure**.

SCHEMES IMPLEMENTED FOR FARMERS**Per Drop More Crop (PDMC):**

Department of Agriculture & Farmers Welfare (DA&FW) is implementing Centrally Sponsored Scheme of Per Drop More Crop (PDMC) in the Country from 2015-16. PDMC focuses on enhancing water use efficiency at farm level through Micro Irrigation namely Drip and Sprinkler Irrigation Systems.

From the year 2015-16 to 2021-22, the PDMC was implemented as a component of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY). From the year 2022-23, the PDMC is implemented under the Pradhan Mantri Rashtriya Krishi Vikas Yojana (PM-RKVY).

- The Micro Irrigation helps in water saving as well as reduced fertilizer usage through fertigation, labour expenses, other input costs and overall income enhancement of farmers.
- The Government provides financial assistance @ 55% for small and marginal farmers and @ 45% for other farmers for installation of Drip and Sprinkler systems under the PDMC. Besides some State Government also provide Top-up subsidy to farmers from their State Budget.
- The Assistance for installation of Micro Irrigation systems is limited to 5 hectares per beneficiary.

The status of fund release and achievement of the scheme of PDMC in the country is as under:

Year	Central Assistance released (Rs. in crore)	Area covered under Micro Irrigation (in lakh ha)
2015-16	1556.73	5.73
2016-17	1991.24	8.40
2017-18	2819.39	10.49
2018-19	2918.38	11.59
2019-20	2700.02	11.73
2020-21	2562.19	9.37
2021-22	1796.12	10.15
2022-23	1901.37	11.02
2023-24	2103.50	11.40
2024-25	2793.37	11.19
2025-26 (so far)	1974.34	5.66
Total	25116.64	106.75

Modified Interest Subvention Scheme (MISS):

The Government is implementing a 100% centrally funded Central Sector Scheme known as the Modified Interest Subvention Scheme (MISS) across various States and UTs in pan India. This scheme aims to provide concessional interest rates on short-term agricultural loans obtained by farmers through Kisan Credit Cards (KCC) for their working capital requirements.

Under this scheme, farmers including women receive KCC loans at a subsidized interest rate of 7%. To facilitate this, an up front interest subvention (IS) of 1.5% is provided to financial institutions. Additionally, farmers who repay their loans promptly receive a 3% Prompt Repayment Incentive (PRI), effectively reducing the interest rate to 4% per annum. The benefits of IS and PRI are available for loan limits up to Rs.3 lakhs. However, if the short-term loan is taken for allied activities (other than crop husbandry), the loan amount is limited to Rs.2 lakhs only.

To provide relief to the farmers on occurrence of natural calamities, the component of interest subvention is available on the restructured amount to banks for the first year and such restructured loans would attract normal rate of interest from the second year onwards as per the policy laid down by RBI. Interest subvention and prompt repayment incentive on restructured crop loans is also given to farmers affected by severe natural calamities for a maximum period of 5 years based on the report of Inter-Ministerial Central Team (IMCT) for grant of NDRF assistance and Sub-Committee of National Executive Committee (SC-NEC).

Pradhan Mantri Fasal Bima Yojana (PMFBY):

Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (WBCIS) from Kharif 2016 to provide financial support to farmers suffering crop loss/damage arising out of natural calamities, adverse weather incidence and to stabilize the income of farmers etc. The comprehensive risk insurance is provided from pre-sowing to post-harvest losses only to the ensured farmers under the scheme.

Under these schemes, 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.

Further, majority of the claims are settled within the stipulated timelines under the Operational Guidelines of the scheme 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.

Government has taken various steps to strengthen implementation of this scheme all over India including Odisha, 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 disbursement process, a dedicated module namely '**Digicclaim Module**' has been operationalized for payment of claims from Kharif 2022 onwards. It involves integration of 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 in time by Insurance Company.
- 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.
- As per the Operational Guidelines of PMFBY, in case payment is not made timely by Insurance Company, a penalty of 12% is auto-calculated and levied through National Crop Insurance Portal (NCIP) w.e.f. Kharif 2024.
- Similarly, if State Government delayed its premium subsidy from stipulated time period, a penalty of 12% is to be paid by them also.
- 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.

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

- i. **YES-TECH (Yield Estimation System Based on Technology)** for gradual migration to Remote-Sensing based yield estimation to help assess yields as well as fair and accurate Crop Yield Estimation. This initiative has been launched for paddy & wheat crops from Kharif 2023 wherein 30% weightage to yield estimation will mandatorily be assigned to YES-TECH derived yield. Soybean crop has been added from Kharif 2024 season.

- ii. **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. This will be fed into a National database with interoperability & sharing of data in coordination with India Meteorological Department (IMD). WINDS provides data not only for YES-TECH but also for effective drought & disaster management, accurate weather prediction and offering better parametric insurance products.

The review/revisions / rationalization / improvements in the crop insurance schemes is a continuous process and decision on suggestion/ representations/ recommendations of the stakeholders/studies are taken from time to time. Based on the experience gained, views of various stakeholders and with a view to ensure better transparency, accountability, timely payment of claims to the farmers and to make the scheme more farmer friendly, Government has periodically revised the Operational Guidelines of the PMFBY comprehensively to ensure that the eligible benefits under the scheme reach the farmers timely and transparently

National Mission for Sustainable Agriculture (NMSA):

Sustaining agricultural productivity depends on quality and availability of natural resources like soil and water. Agricultural growth can be sustained by promoting conservation and sustainable use of these scarce natural resources through appropriate location specific measures. Indian agriculture remains predominantly rainfed covering about 60% of the country's net sown area and accounts for 40% of the total food production. Thus, conservation of natural resources in conjunction with development of rainfed agriculture holds the key to meet burgeoning demands for food grain in the country. Towards this end, National Mission for Sustainable Agriculture (NMSA) has been formulated for enhancing agricultural productivity especially in rainfed areas focusing on integrated farming, water use efficiency, soil health management and synergizing resource conservation.

NMSA derives its mandate from Sustainable Agriculture Mission which is one of the eight Missions outlined under National Action Plan on Climate Change (NAPCC). The strategies and programmers of actions (POA) outlined in the Mission Document, that was accorded 'in principle' approval by Prime Minister's Council on Climate Change (PMCCC) on 23.09.2010, aim at promoting sustainable agriculture through a series of adaptation measures focusing on ten key dimensions encompassing Indian agriculture namely; 'Improved crop seeds, livestock and fish cultures', 'Water Use Efficiency', 'Pest Management', 'Improved Farm Practices', 'Nutrient Management', 'Agricultural insurance', 'Credit support', 'Markets', 'Access to Information' and 'Livelihood diversification'. During XII Five Year Plan, these measures are being embedded and mainstreamed onto ongoing/proposed Missions/ programmes / Schemes of Dept. of Agriculture & Cooperation (DAC&FW) through a process of restructuring and convergence. NMSA architecture has been designed by converging, consolidating and subsuming all ongoing as well as newly proposed activities/programmes related to sustainable agriculture with a special emphasis on soil & water conservation, water use efficiency, soil health management and rainfed area development. The focus of NMSA will be to infuse the judicious utilization of resources of commons through community based approach.

NMSA will cater to key dimensions of 'Water use efficiency', 'Nutrient Management' and 'Livelihood diversification' through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc. Besides, NMSA aims at promoting location specific improved agronomic practices through soil health management, enhanced water use efficiency, judicious use of chemicals, crop diversification, progressive adoption of crop-livestock farming systems and integrated approaches like crop-sericulture, agro-forestry, fish farming, etc.

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) under Ministry of Jal Shakti:

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) was launched during the year 2015-16, with an aim to enhance physical access of water on farm and expand cultivable area under assured irrigation, improve on-farm water use efficiency, introduce sustainable water conservation practices, etc.

Pradhan Mantri Krishi Sinchai PMKSY) consists of two major components being implemented by the Department of Water Resources, River Development & Ganga Rejuvenation, Ministry of Jal Shakti, namely, Accelerated Irrigation Benefit Programme (AIBP), and Har Khet Ko Pani (HKKP). HKKP, in turn, consists of four sub-components: (i) Command Area Development & Water Management (CAD&WM); (ii) Surface Minor Irrigation (SMI); (iii) Repair, Renovation and Restoration (RRR) of Water Bodies; and (iv) Ground Water Development. In 2016, with the launching of revised AIBP format, CAD&WM sub-component of HKKP was taken up for pari passu implementation with AIBP.

Further, implementation of PMKSY for the period 2021-22 to 2025-26 has been approved by Government of India. However, approval of Ground Water component under PMKSY-HKKP was accorded till 2021-22 only for committed liabilities. Also, Per Drop More Crop component, which was earlier a component, is now being implemented separately by DoA&FW under Rashtriya Krishi Vikash Yojna (RKVY).

29.24 lakh hectare additional irrigation potential has been created and 22.21 lakh hectare culturable command area developed under PMKSY-AIBP and CAD&WM respectively. Further, 5.95 lakh hectare irrigation potential has been developed under PMKSY-HKKP-SMI and RRR.
