

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

**LOK SABHA**  
**STARRED QUESTION NO. 43**  
TO BE ANSWERED ON THE 3<sup>RD</sup> FEBRUARY, 2026

**COVERAGE OF CROP LOSS UNDER PMFBY**

\*43. SMT. SHAMBHAVI:  
DR. D. PURANDESWARI:

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

- (a) the specific new risks brought under the coverage of Pradhan Mantri Fasal Bima Yojana (PMFBY), including crop loss due to wild animal attacks and paddy inundation;
- (b) the mechanism through which farmers can claim compensation under the wild animal attack provision, including the role of State Governments in notifying vulnerable districts and animal species;
- (c) the criteria and rationale for re-introducing paddy inundation as a localised calamity cover, and the regions expected to benefit from this addition;
- (d) the timeline and operational framework for implementing these expanded covers from Kharif 2026; and
- (e) the steps taken by the Government to ensure that the expanded risk coverage enhances inclusivity, responsiveness and overall protection for farmers in high-risk areas ?

**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. 43 FOR 3<sup>RD</sup> FEBRUARY, 2026 REGARDING COVERAGE OF CROP LOSS UNDER PMFBY**

(a) to (e) : The Pradhan Mantri Fasal Bima Yojana (PMFBY), introduced in the country from 2016-17, is voluntary for the States as well as farmers. The scheme provides for comprehensive risk insurance against crop damage due to non-preventable natural risks from pre-sowing to post-harvest for the crops/areas notified by the concerned State Government. The losses to crops due to wild animals, being preventable in nature, were therefore not covered earlier. However, at the request of Ministry of Environment, Forest and Climate Change and State Governments, States have been allowed to notify the losses by wild animals on individual assessment as add on cover at the cost of State Government. Detailed protocol for such coverage has been given in the Operational Guidelines of the scheme.

Inundation as a risk cover is available to all notified crops under (PMFBY). However, for hydrophilic crops like paddy, jute, mesta, sugarcane, such cover is available except in case of localized claims.

Considering requests from various stakeholders for inclusion of these perils under localized calamities in PMFBY, a Committee was constituted for "Defining Modalities of Crop Loss by Wild Animal Attack and Inundation for Paddy Crop Under Localised Risk". The Committee has submitted its report alongwith recommendations and Standard Operating Procedures (SOPs) for coverage of these risks.

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