

**GOVERNMENT OF INDIA
MINISTRY OF HOME AFFAIRS**

**LOK SABHA
STARRED QUESTION NO.*35**

**TO BE ANSWERED ON THE 2ND DECEMBER, 2025/ AGRAHAYANA 11, 1947
(SAKA)**

DAMAGE TO CROPS DUE TO HEAVY RAIN

**†*35. SHRI OMPRAKASH BHUPALSINH ALIAS PAVAN RAJENIMBALKAR:
SHRI SANJAY UTTAMRAO DESHMUKH:
SHRI ARVIND GANPAT SAWANT:
SHRI SANJAY HARIBHAU JADHAV:**

Will the Minister of HOME AFFAIRS be pleased to state:

(a) whether the Government has taken cognizance of loss of life and property caused due to heavy rains and floods in various districts of Maharashtra in the recent past;

(b) if so, the details of the damage caused to the crops, livestock, agricultural infrastructure and families of farmers due to the recent heavy rains and floods in various districts of Maharashtra particularly in Dharashiv Parliamentary Constituency;

(c) whether the Central Government has received any report from the Government of Maharashtra in this regard, if so, the details of financial assistance approved by the Central Government so far based on the said report;

(d) whether the Government has sent any Central Team to the State to assess the impact of the calamity, if not, the reasons therefor;

(e) the amount sanctioned from the National Disaster Relief Fund (NDRF) or State Disaster Relief Fund (SDRF) for relief and rehabilitation of affected farmers in Maharashtra so far;

(f) whether the Government proposes to provide special financial assistance or compensation other than NDRF or additional compensation to the affected farmers under the Pradhan Mantri Fasal Bima Yojana (Crop Insurance Scheme); and

(g) whether the Government proposes to adopt any long-term policy to protect farmers from such natural calamities in the future?

ANSWER

**MINISTER OF STATE IN THE MINISTRY OF HOME AFFAIRS
(SHRI NITYANAND RAI)**

(a) to (g) A statement is laid on the Table of the House.

Statement in reply to the Lok Sabha Starred Question No. 35 dated 2nd December, 2025.

(a) and (b): This Ministry does not centrally maintain the data regarding loss of life and property caused due to any calamity. However, as reported by the State Government of Maharashtra, 224 human lives and 599 livestock are lost and 3598 houses and 75.42 lac hectare cropped area damaged as on 26.11.2025 due to floods/heavy rains during 2025.

(c) to (e): 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 the 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 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). Financial assistance provided from SDRF/NDRF is by way of relief and not for compensation of loss suffered/claimed.

The State Government of Maharashtra has been allocated an amount of ₹ 4176.80 crore (₹ 3132.80 crore Central share + ₹ 1044.00 crore State share) for the financial year 2025-2026 under SDRF, of which the first and second Installments of ₹1566.40 each, as Central share have been released to the State. Further, an amount of ₹ 1613.52 crore has been stated to be available as opening balance on 1st April, 2025 by the State Government in its SDRF account.

In wake of flood during 2025, an IMCT was constituted on 16.10.2025 for visiting 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. This ministry has not received any formal memorandum from the State Government of Maharashtra. Based on the report of IMCT and memorandum from State Government, an additional financial assistance from NDRF is considered, as per the established procedure.

(f) and (g): Government of India has introduced yield based Pradhan Mantri Fasal Bima Yojana (PMFBY) and weather index based Restructured Weather Based Crop Insurance Scheme (RWBCIS) 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, crop insurance is a financial tool to insure their crop losses against the natural calamity/adverse season including floods on payment of admissible premium by farmers to the insurance company. Hence, under the crop insurance schemes claims are paid to only those farmers who insured their crops and paid premium under any of the notified crop insurance scheme in the notified area/crop by the State Govt.

Admissible claims/losses are worked out and paid as per the provisions of the respective schemes. Further, immediate relief is also provided to

insured farmers in case of adverse seasonal conditions during the crop season due to which expected yield during the season is likely to be less than 50% of the Threshold Yield in the concerned insurance unit.

However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains and hailstorm for a specified period of 15 days after harvest are calculated on individual insured farm basis on inspection by a Committee constituted by the concerned State Government comprising State officials and officials from insurance companies and loss assessors. Also, there is a provision to pay claims towards prevented sowing/failed germination and adhoc claims in case of mid-season adversity.

RWBCIS is generally applicable to commercial horticultural crops provides insurance protection/ compensation to the farmers against adverse weather incidence, such as deficit or excess rainfall, high or low temperature (including heat wave, cold wave, frost), humidity etc. which are deemed to adversely impact the crop. Additional insurance coverage for hailstorm and cloud burst for horticultural crops has been provided as add-on/Index plus under WBCIS.