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**PARDHAN MANTRI FASSAL BIMA YOUJNA IN INDIA: STATE WISE  
ANALYSIS**

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**Abstract:** Agriculture is imperious business in India. Risk is crucial factor in all business activities. To remove this risk government taking initiative time to time. Pardhan Mantri Fassal Bima Youjna is also one of them schemes. Agriculture Insurance Company of India Ltd. has been formed by the Government of India. The economic analysis of crop insurance is examined in this paper. Through advancing of technology, enticing investment, and boosting credit flow in the agricultural sector, crop insurance is considered as a fundamental tool for ensuring stability in farm income. The main aim of this paper was to find out the Agriculture Insured application, Premium amount, claimed amount and paid-up amount of Fassal Bima Youjna as all over the India. This study is based on quantitative exercise primarily and secondary data. This data extracted from the Pardhan Mantri Fassal Bima youjna state wise Abstract (2020-2021). Other sources, such as the district statistical office, economic surveys, and government publications and reports, were also used to supplement our analysis. For analysis of the data, we used bar chart, and different types of data presentation tables.

### **1. Introduction**

Agriculture is the main source for growth of economic sector. The total 80% of the state's land area is under cultivation. It is the leading agricultural product producer in the country (Singh and Mann, 2020). Agriculture is imperious business in India. Risk is crucial factor in all business activities. The Kisan Credit Card is a credit card programme launched by Indian banks in August 1998. The Public Bank for Horticulture and Country Improvement

(NABARD) fostered this model plan to supply term credits for agrarian requirements in view of the ideas of the R.V. Gupta Board. Its will likely give monetary help to ranchers to address the agrarian area's thorough credit needs. Every business bank, Provincial Country Banks, and state helpful banks are among the members. Monetary credit restrictions for crops are set up, as are term advances. Individual mishap protection covers KCC Visa individuals up to Rs. 50,000 for death and extremely durable handicap, and up to Rs. 25,000 for different dangers. The premium is parted uniformly between the bank and the borrower.

For improvements and growth of agriculture, Kisan Credit card gives money and term credit to ranchers for different connected tasks, for example, siphon sets, land extension, planting, and trickle water system. Under the e-Taxpayer supported initiative, soil prosperity card programming has been systematised and internet programming implemented for eight states in order to provide composed supplement organisation ideas based on soil test alter response approach. Around 61.5% of the Indian population lives in rural areas and is entirely dependent on agriculture, the majority of whom are marginal farmers (those who have less than one hectare of land). However, the proportion of marginal households has dropped from 62.9% in 2000–2001 to 45.6% in 2020–2021, showing that marginal farmers have sold their land and abandoned agriculture for a variety of reasons. This implies that marginal farmers have given up farming and sold their land for a variety of reasons. This implies that individuals have moved to cities in pursuit of better employment opportunities or means of subsistence because agriculture may not be able to provide their fundamental necessities alone.

The agriculture industry is plagued by erratic rainfall, temperature swings, snowfall, storms, floods, and drought as well as crop failure, unprofitable crop prices, low yields, low returns, and other issues. Agriculture hazards put farmers at risk since they not only endanger their way of life and income but also generate instability in the industry. As a result, managing risk in agriculture is crucial to solving the issue of farmer poverty. The Government of India has taking entitativefor reduce these risks, including the introduction of a crop insurance programme shortly after the country's independence in 1947. Agriculture Insurance Company of India (AIC), 2008: "Agricultural insurance is a means of protecting agriculture against financial losses due to uncertainties that may arise agricultural losses arising from named or all unforeseen perils beyond their control." Agricultural insurance comes in two flavours: single-peril coverage, which guards against a single risk, and multi-peril coverage, which guards against a variety of risks.

### **1.3 Agriculture Insurance in India**

India is a land of farmers, with approximately 60% of the population relying on agriculture for basic, financial, and other needs. Agriculture contributes 18% of India's GDP (Anonymous, 2019-20) and is a major source of employment opportunities in the country. Credit for pioneering work on crop insurance in India goes to S. Chakravarti, who in 1920, proposed an agricultural insurance scheme based mainly on the rainfall approach. The data on which the scheme was based pertained to the then Mysore state, though the scheme had an all-India perspective. This scheme consisted of a package that included insurance of buildings, granaries and agricultural implements; cattle insurance and insurance of crops (Vyas and Singh, 2006). The issue of introduction of a crop insurance scheme was taken up soon after the Indian independence in 1947. During 1997, a new scheme, namely, Experimental Crop Insurance Scheme (ECIS) was introduced in 1997-98 season and implemented in 14 districts of five states. This scheme was similar to CCIS, except that it was meant only for all small / marginal farmers with 100 per cent subsidy in premium. The Central and State Government shared the premium subsidy and claims in 4:1 ratio. The scheme was discontinued after one season due to its many administrative and financial difficulties. It covered 4,54,555 farmers for a sum insured of Rs. 168.11 crores and claims paid were Rs. 37.80 crores against a premium of Rs. 2.84 crores. The CCIS scheme was subsequently replaced by the National Agricultural Insurance Scheme (NAIS) with effect from 1999-2000. The number of farmers covered almost doubled to 2 million during Kharif 2015 with Rs.518.48 billion as the total sum insured. The Pradhan Mantri Fasal Bima Yojana Scheme provided up to 2 lakhs in damage to the crop. Farmers can claim compensation only if registered under Pradhan Mantri Fasal Bima Yojana Scheme 2023.

### **1.3 Performance of NAIS in India**

Agriculture Insurance Company of India Ltd. has been formed by the Government of India. The aim of this ltd. is serving the needs of farmers better and to move towards a sustainable actuarial regime. Agriculture Insurance Company has taken over the implementation of NAIS which until financial year 2003 was implemented by General Insurance Corporation of India (GIC). The AIC aims to provide financial security to persons engaged in agriculture and allied activities through insurance products. The main aim of the NAIS is to protect the farmers against losses suffered by them due to crop failure on account of natural calamities, such as droughts, flood, hailstorm, cyclone, fire, pest diseases etc. The NAIS scheme envisages coverage of all the food crops, oilseeds and annual commercial and horticultural crops of which past yield data is available for adequate number of years. The

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scheme is being implemented by the 21 States and 2 Union Territories. The data on the performance of NAIS at all-India level for thirteen seasons cumulative totals (Rabi 1999-2000 to Rabi 2005-06). It means that the ratio has declined for a longer period. The claims to premium ratio have been very high in case of Jharkhand (12.59), Bihar (11.49), Tamil Nadu (6.22), Karnataka (4.86) and Himachal Pradesh (4.21). It was below one in the states of Assam, Goa, Haryana, Jammu and Kashmir, Meghalaya, Sikkim, Tripura, Uttaranchal and Andaman and Nicobar Islands. It is also seen that Gujarat accounts for 26.89 per cent of total claims, followed by Andhra Pradesh (16.35 per cent), Karnataka (13.45 per cent) and Maharashtra (10.58 per cent). There are five states with a loss-cost ratio of 10 per cent or more.

#### **1.4 List of Companies they providing insurance related with crop insurance schemes**

Crop insurance is increasingly being provided by private insurance companies in many nations. It advised the Indian government to include private enterprises in the implementation of crop insurance programmes. In India, imprecise information (high costs in information collecting) and natural calamities severely damaging crops over a large area deterred regional private agencies from participating in the crop insurance market since they would go bankrupt if large compensations were paid.

Crop insurance is issued in India by the following insurance firms, which include private insurance companies. Aside from government agencies such as:

- Reliance General Insurance Co. Ltd.
- Agriculture Insurance Company of India Ltd
- IFFCO-Tokio General Insurance Co. Ltd
- HDFC ERGO General Insurance Co. Ltd.
- ICICI Lombard General Insurance Co. Ltd
- Future Generali India Insurance Company Limited
- Bajaj Allianz General Insurance Co. Ltd
- Universal Sompo General Insurance Company Limited
- SBI

#### **1.5 Agriculture status in Haryana**

Haryana is the country's second-largest supplier of food grains after the Uttar Pradesh. The state's main agricultural crops are vegetables, rice, wheat, sugarcane, cotton, oilseeds, gramme, and barley. In addition, sugarcane, sugar, and cotton are also produced this state. In terms of rapeseed, mustard, pearl millet, and basmati rice output, the state comes in first all around the India. Therefore, the area is frequently called India's "Breadbasket." Near about

60% of India's basmati rice exports come from Haryana. The agricultural sector uses the cause-and-effect technique. Changes in climate and weather patterns, which also frequently have an impact on agricultural production and commodity pricing, have a direct impact on the farmer's income. Farmers must be protected from nature's whims. In 2004, during the Kharif season, the Agriculture Insurance Company (AIC) introduced the first crop insurance programme in Haryana. The National Agricultural Insurance Scheme (NAIS) was implemented by the Government of Haryana and the Government of India. The Weather Based Crop Insurance Scheme (WBCIS), a brand-new policy, was experimentally implemented in Haryana in 2009. After that, Modified National Agricultural Schemes is a brand-new plan in India. Finally, the Haryana government launched the Pradhan Minister Fasal Bima Yojna (PMFBY) project in 2016. All previous plans are replaced by it. According to the aforementioned report, the state of Haryana only sporadically carries out a small portion of India's extensive objectives.

### **1.6 Need of Crop Insurance**

Crop insurance is required to give farmers financial support and insurance coverage. It can offer details on weather patterns, the locations of farms and crops, the frequency and past experiences of hazards, and crop yields. It can assist in covering the costs of the study that needs to be done before an agriculture insurance programme is launched. Additionally, it can offer reinsurance. In India, replacing current crop insurances with weather insurance will not only result in the introduction of a more effective and affordable insurance programme for the government, but it will also give farmers access to a more open and actuarially sound insurance product. With crop insurance, farmers may feel secure knowing that the insurer will cover any losses resulting from risks and uncertainties in their business operations. The risk to output and income caused by numerous natural and man-made catastrophes is thought to be significantly reduced by agricultural insurance. Sadly, despite the country's continued focus on the need to safeguard Indian farmers against agricultural unpredictability, little progress has been done in the field of agricultural insurance. The National Agriculture Policy 2000 states that despite economic and technological progress, farmers' conditions remain insecure because of natural disasters and price swings. In certain severe cases, these disadvantageous circumstances contribute to farmer suicides, which are currently reaching alarming levels (Raju and Chand, 2007). Protecting farmers from crop yield uncertainties that result from almost all-natural factors outside of their control is done through crop insurance. Depending on several factors, there may be numerous types of crop insurance.

### **1.7 Problem statement**

The economic analysis of crop insurance is examined in this paper. Through advancing of technology, enticing investment, and boosting credit flow in the agricultural sector, crop insurance is considered as a fundamental tool for ensuring stability in farm income. Farmers are more self-reliant and esteem themselves more since they have a legal right to compensation in the event of crop loss. The trauma of crop loss is therefore lessened by crop insurance, which guarantees farmers' protection against uncontrollable natural disasters. In recent years, both the Central Government and the State Governments of India have established a number of crop insurance programmes.

As a result, risk management in agriculture is critical to addressing farmer poverty. The Government of India has taken several steps to mitigate these risks, including the implementation of a crop insurance programme shortly after the country's independence in 1947. Agriculture Insurance Company of India (AIC): "Agricultural insurance is a means of protecting agriculture against financial losses due to uncertainties that may arise from agricultural losses arising from named or all unforeseen perils beyond their control." Agricultural insurance is divided into two types: single-peril coverage, which protects against a single risk, and multi-peril coverage, which protects against a number of risks.

## **2. Review of Literature**

**Singh, (2010)** Crop insurance in India and the reliance of Indian agriculture on uncertain risk were investigated. Furthermore, farmers' experiences with other production and marketing risks are related to different cropping patterns as well as different agroclimatic and geographic areas. It also examined the need for crop insurance as a risk management strategy. It discussed the current crop insurance products available for a specific crop and region, as well as the two important products, National Agricultural Insurance Scheme and Weather Based Insurance Schemes. The study comes to a close by identifying some issues with the two major insurance products.

**Shrikrishna and Mahjan, (2012)** highlight the expansion of National Agricultural Insurance in India. The innovative crop insurance scheme did not achieve the expected results due to low policy implications, farmer unawareness, dissatisfied performance of implementing agencies, and limitations imposed by the State and Central Governments. The Government of India implemented the National Agricultural Insurance Scheme beginning with the Rabi Seasons in 1999-2000. However, it failed to influence farmers or the agencies' work efficiency. In India, agricultural insurance acts as a catalytic tool; the main issue is that not all

crops are covered under this scheme, which is subject to Crop Cutting Experiment, and there is a delay in the timely availability of data due to the many layers of administration involved.

**Bindageet *et al.*, (2014)** focused on the financial impact of the Kohlapur (Maharashtra) sugar cane crop conspire. This paper identified the growth of Kisan charge card users and compare the rate and sufficiency of credit obtained under the KCC. Information has been obtained from 60 KCC clients and 60 randomly chosen non-KCC receivers with the ultimate purpose of providing an essential summary. For the fiscal year 2010–2011, the review has been led. The pre-tested and well-organized approach has been used to collect information on borrowings, repayment, interest, cost of acquisition, and so forth. To focus on the growth of KCC clients and compare the cost and amount of acknowledge covered by KCC and those not covered by KCC, growth rate and even examinations had been used. Although KCC clients grew during the review period, it encountered a bottleneck in the last few long stretches of the review, it was discovered. When KCC conspired, the cost of credit was higher because it was not covered. Furthermore, it was acknowledged that the two cases did not qualify for credit under the KCC plan and that the credit was therefore lacking. It was proposed that the banks make an effort to empower and educate the ranchers about the benefits of the KCC plot and to broaden their reach to include all of the ranchers.

**Godaraet *et al.*, (2014)** The banks chosen were state co-employable banks and state local provincial banks. The review's main goal was to examine how state cooperative banks and RRBs issued, endorsed, and distributed kisan visas. The cumulative yearly progress is not fixed in stone, so you can look through the presentation. The territorial provincial presentation is not completely set in stone, which makes it better when compared to helpful banks.

**Kumari *et al.*, (2014)** farming has a major type of revenue for Indian populace. KCC plans was sent off in 2012 for credit necessity for crop creation, postharvest, showcasing advance, utilization prerequisite, family working costs, dairy items, fishery and so on concentrate likewise shows the positive connection between size of firm among KCC recipients individuals.

**Gandhimathi and Sumaiya, (2015)** surveyed the job of the kisan charge card framework in rural credit dissemination in the country. Country parts of business banks, total stores, agribusiness creation, business bank getting from the Hold Bank of India, and the presentation of the KCC conspire were viewed as critical in deciding monetary consideration among the elements examined. Besides, relapse examination and logit examination uncovered that KCC expanded monetary consideration in the agrarian area.

**Gandhimathi and Sumaiya, (2015)** found that the Kisan charge card system played a role in the spread of farming credit throughout the nation. It was discovered that among the selected criteria, the presentation of the KCC site, total stores, horticulture creation, and the acquisition of business banks from Save Bank of India were crucial for choosing monetary incorporation. Furthermore, it was discovered that KCC worked on the financial consideration in the horticulture area, as shown by the logit investigation and relapse examination.

**Mehta et al., (2016)** evaluated the job of kisan credit card plot in the provincial India. The essential thought process of the review was to examine the job of Kisan charge card plot and give ideas thereof. It was seen that Kisan credit card was exceptionally powerful famous device of provincial credit to back the prerequisites of ranchers in wise way. It was proposed that banks should make the cycle simple so the ranchers in unfortunate performing zones can get benefit from the plan too.

**Priyanka et al., (2016)** found that the cooperative banks has increased their share for KCC. They are increased the total card issued amount upward to 2007 to 2013. Total 33.87% paddy and 32.58% wheat has increased beneficiaries' firms in these years. The result was found by primary and secondary data. Random sampling technique was used for 64 farmers. Half are beneficiaries and half are non-beneficiaries from KCC schemes. Regression analysis has been used for processing the data.

**Nagentran, and Rajenderan(2019)** This study analysis of crop insurance is examined in this essay. The impact of crop loss is lessened by crop insurance, which provides farmers with protection against uncontrollable natural disasters. In recent years, both the Central Government and the State Governments of India have established a number of crop insurance programmes. According to the evaluations above, the research shows the efficiency of government policy, crop insurance, and the informal technique farmers adopt to manage risk. Additionally, it is crucial to assess the effectiveness of the crop insurance scheme in India and identify any issues with its implementation. Given this gap, research on crop insurance-related concerns is necessary. Farmers in India have been dealing with problems for a long time since agriculture activity is unreliable.

**Carrer et al., (2020)** investigated the elements of agricultural insurance adoption in Brazil country. This study was based on primary data and Logit econometric model was used to identify the variable that affects the probability of agricultural insurance adoption. They found that producers' characteristics (education, risk management) and farm size influenced the likelihood of using rural insurance for farmer crop security.



**Kumar et al., (2020)** The money from the agricultural sector influences the fate of other sectors in India, making it primarily an agrarian economy. As a result, it's important to protect the agricultural industry from numerous production hazards brought on by catastrophes and natural calamities. Although the State Government offers some assistance to the impacted farmers through the Disaster Relief Fund, it is insufficient to compensate for crop losses. The need to expand insurance coverage for agricultural products and their production is therefore critical. In such a situation, agricultural insurance programmes come into play to assist farmers in managing agricultural risk. Crop insurance is a means of mitigating the effects of farm revenue losses and safeguarding farmers from differences in output by factoring in a large number of uncertainties which affect the crop yields.

**Singh, and Nisha, (2020)** India has achieved food grain self-sufficiency through the advancement of modern technologies, farmer incomes have not significantly increased and are unstable due to natural disasters and price fluctuations. Weather variability is the main cause of yield risk for farmers. In the absence of insurance arrangements, landless agricultural labourers and resource-poor farmers who have extremely limited means and resources are exposed. So, in order to address the issue of yield risk in the agricultural sector, crop insurance is required. After independence, experimental crop insurance programmes were tested between 1972 and 1978 and a number of programmes have been tried, including the Comprehensive Crop Insurance Programme, the Experimental Crop Insurance Programme, the Pilot Programme on Seed Crop Insurance, the National Agricultural Insurance Programme, the Weather-based Crop Insurance Programme, the Modified National Agricultural Insurance Programme, other crop-specific insurance programmes, and the National Crop Insurance Programme. The "Pradhan Mantri Fasal Bima Yojana" crop insurance programme has been in existence from 2016. The evolution of crop insurance in India from before independence to the present is covered in this essay, along with the difficulties each system has faced. Finally, recommendations for the successful implementation of crop insurance systems are provided based on the reported deficiencies and lessons gained.

**Gaikaret al., (2021)** in the financial history of Indian agriculture was the launch of the Kisan credit Card Plan. Ranchers can purchase horticultural materials including seeds, manures, and insect sprays with the Kisan credit card (KCC), which was originally introduced in 1998–1999, as well as withdraw money to cover their creation-related expenses. The Kisan Advances Card Plan was created to make it easier for borrowers to obtain short-term borrowing from authorised financial institutions. In order to investigate the development and

variety of the Kisan Visa as far as the number and total endorsed from 2017 to 2021, additional information was acquired and evaluated.

**Kumar and Kumar, (2021)** In India, agriculture is a huge industry. Risk is an important component of all business activities. Production risk, market or price risk, institutional risk, financial risk, etc. are all risks in the agriculture industry. Agricultural insurance is a unique type of insurance that protects against risk in the farming sector. Crop insurance is a specialised type of insurance that has been specifically created for farmers to safeguard them from financial loss resulting from any unforeseen risks or perils that are typically beyond of their control. There are several risk factors in agriculture that are to blame for the farmer's sense of insecurity and the volatility of his income. Crop insurance is therefore necessary as a risk management tool in agriculture. India's agriculture is heavily impacted by natural calamities in addition to being weather-dependent. There are various ways that the government might support farm insurance. The prospects of farmers adopting insurance are slim if they are required to pay the entire premium themselves. Even though several insurance programmes are introduced in India on a regular basis, our nation has only succeeded to a limited extent. The expansion of insurance programmes in terms of area and the number of farmers is negligible and most programmes are not workable. Payment of indemnity based on area approach misses injured farmers outside the compensated region. Therefore, introducing crop insurance would significantly raise government spending. Aside from this, the plan has been wisely reorganised to make it workable, but it is unlikely that its future expansion will include and affect more farmers. Due to this necessity, the government made steps to design acceptable programmes and provide financial support for farm insurance.

### 3. **Research methodology**

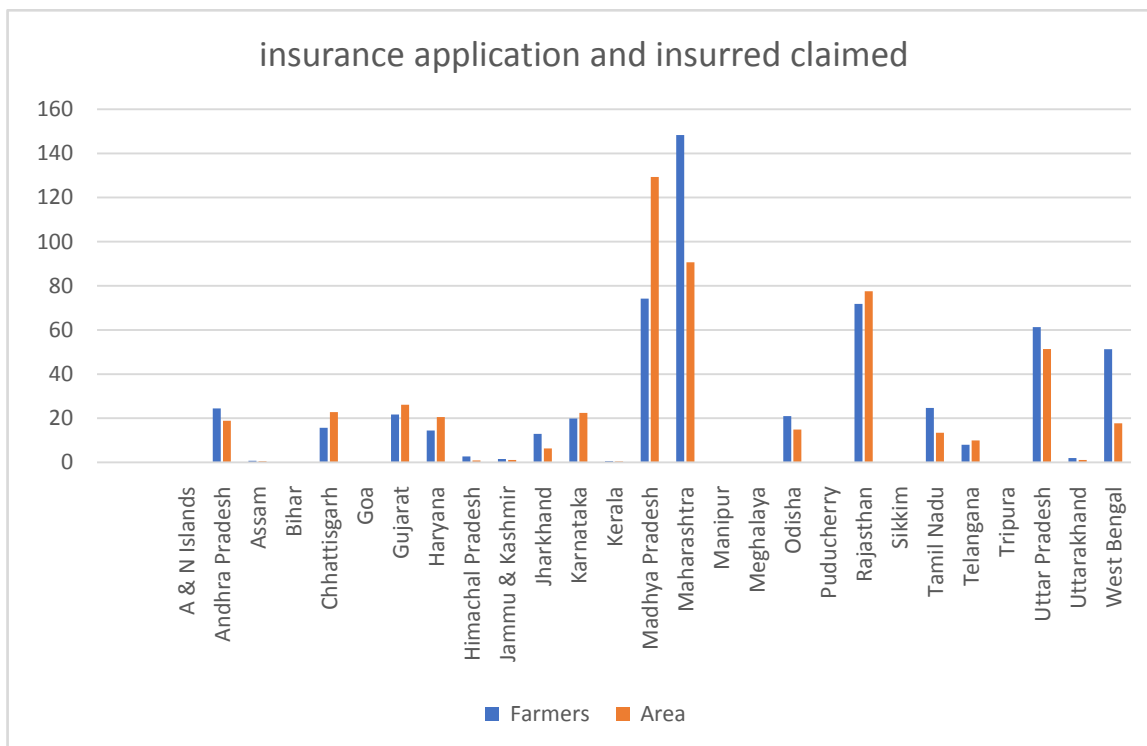
The current study is a quantitative exercise based primarily on secondary data extracted from the Pardhan Mantri Fasal Bima Youjna state wise Abstract (2020-2021). Other sources, such as the district statistical office, economic surveys, and government publications and reports, were also used to supplement our analysis. To achieve the study's purpose, data on net sown farmer application, insured claimed and paid claimed. We are classified the data according to state wise that are registered in 2022.

A state-wise choropleth map of the average application and sum insured amount are net sown in rupees as per state wise. But Bihar data has not registered in this list so we excluded that data for interpretation. Furthermore, the absolute figures of net sown area and yield per

hectare for the crops were used to analyse the facts and figures in the study area. For analysis purpose we used some bar graph and different styles of graph.

#### 4. Analysis and interpretations

<b>Table 1:FY 2020-2021 - PMFBY &amp; RWBCIS Combined - State Wise Business Statistics as on 31.08.2022</b>		
State/UT Name	Farmers Application s Insured (Lakh)	Area Insured (Lakh ha)
A & N Islands	0.007	0.006
Andhra Pradesh	24.447	18.891
Assam	0.740	0.491
Bihar	-	-
Chhattisgarh	15.703	22.746
Goa	0.003	0.003
Gujarat	21.710	26.112
Haryana	14.425	20.549
Himachal Pradesh	2.690	0.900
Jammu & Kashmir	1.537	1.106
Jharkhand	12.935	6.295
Karnataka	19.882	22.380
Kerala	0.570	0.432
Madhya Pradesh	74.210	129.302
Maharashtra	148.343	90.650
Manipur	0.015	0.008
Meghalaya	0.009	0.009
Odisha	20.985	14.854
Puducherry	0.101	0.081
Rajasthan	71.793	77.568
Sikkim	0.002	0.001
Tamil Nadu	24.644	13.394
Telangana	7.991	9.920
Tripura	0.021	0.003
Uttar Pradesh	61.270	51.343
Uttarakhand	1.928	1.089
West Bengal	51.274	17.678

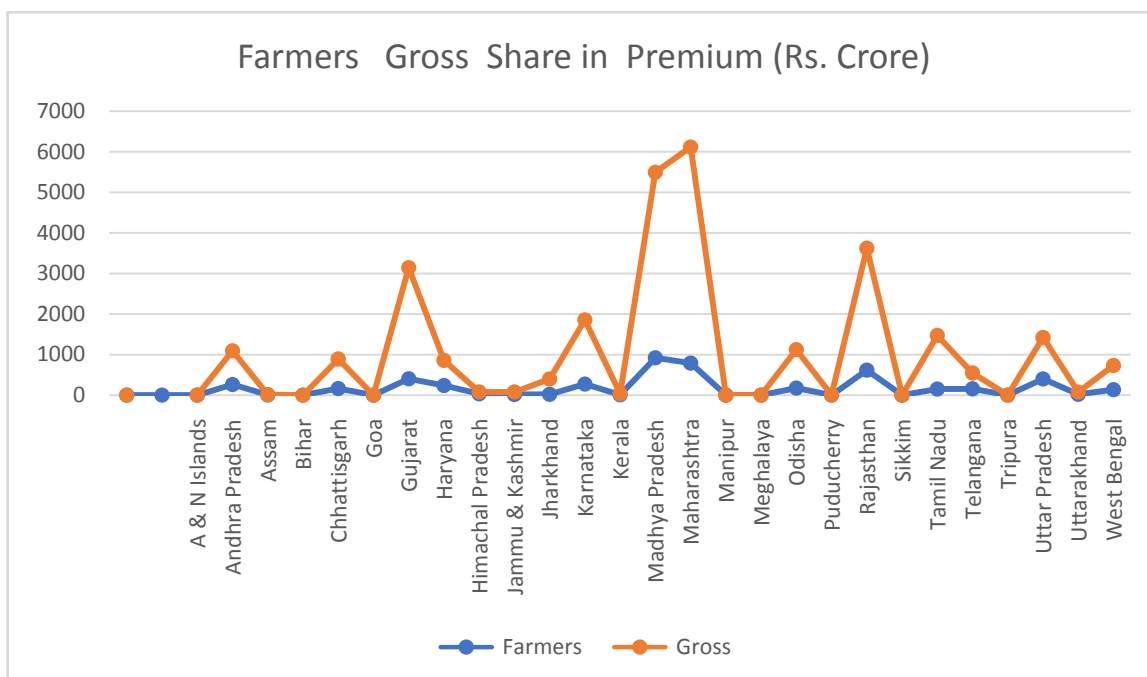


**Source: FY 2020-2021 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 31.08.2022**

Graph 1 shows that the all-state wise data of pardhan manatri fassal bima youjna insured application and insured claimed. We revealed that the Madhya Pardesh has highest rank for claimed the insured and application fill for Bima Youjna. Followed by Mharashtra, Rajsthan, West Bengal and Uttar Pardesh has also highest rank. The other states like Assam, Bihar, Manipur, Kerala and Meghalaya have just lowest rank for Bima Fasssal Youjna. They are not contributing in such kind of facility that are given by government because they are not first profession as just like a farming.

**Table 2: FY 2020-2021 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 31.08.2022**

State/UT Name	Farmers Share in Premium (Rs. Crore)	Gross Premium (Rs. Crore)
A & N Islands	0.013	0.24
Andhra Pradesh	261.780	1,094.02
Assam	2.038	13.22
Bihar	-	-
Chhattisgarh	160.878	888.95
Goa	0.033	0.03
Gujarat	402.563	3,141.39
Haryana	237.963	856.46
Himachal Pradesh	29.724	79.43
Jammu & Kashmir	16.909	76.67
Jharkhand	20.122	397.39
Karnataka	272.568	1,855.59
Kerala	6.153	35.92
Madhya Pradesh	920.904	5,494.60
Maharashtra	791.667	6,117.10
Manipur	0.104	0.21
Meghalaya	0.103	0.14
Odisha	172.659	1,121.50
Puducherry	-	2.69
Rajasthan	616.900	3,621.10
Sikkim	0.027	0.03
Tamil Nadu	148.724	1,469.43
Telangana	155.998	545.55
Tripura	0.048	0.09
Uttar Pradesh	399.869	1,418.86
Uttarakhand	20.993	75.06
West Bengal	134.375	730.47

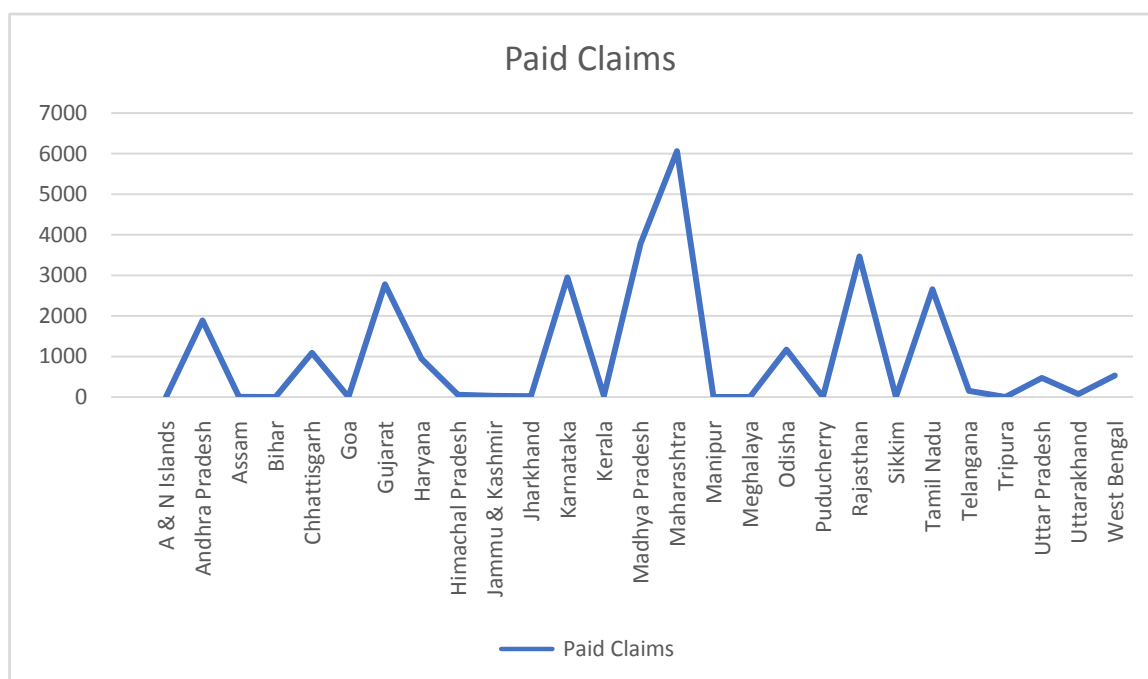


Source: FY 2020-2021 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 31.08.2022

Graph 2: shows that the high rank farmer gross share in premium in rupees. The most farmer are belonging to Madhya Pardesh, Gujrat, Rajasthan, Karnatka, Tamil Nadu and Haryana. The maximum share of premium claimed by Madhya pardesh and Mahrashtra states. Rajasthan also claimed high amount of premium related with FassalBimaYoujna. That means these are three states have bear highest losses that covered by FassalYoujna in all India.

State/UT Name	Paid Claims	Farmer Application s Benefitted (Lakh)
A & N Islands	0.01	0.000
Andhra Pradesh	1,885.76	16.167
Assam	2.79	0.080
Bihar	-	-
Chhattisgarh	1,087.56	6.564
Goa	0.10	0.000
Gujarat	2,777.89	13.925
Haryana	944.89	4.223
Himachal Pradesh	55.00	1.272

Jammu & Kashmir	26.24	0.197
Jharkhand	21.11	0.577
Karnataka	2,946.94	13.834
Kerala	26.74	0.402
Madhya Pradesh	3,776.74	22.630
Maharashtra	6,063.04	81.534
Manipur	0.00	0.000
Meghalaya	0.22	0.004
Odisha	1,169.97	6.579
Puducherry	0.45	0.005
Rajasthan	3,466.65	20.929
Sikkim	0.00	0.000
Tamil Nadu	2,656.32	18.938
Telangana	148.90	0.588
Tripura	0.02	0.002
Uttar Pradesh	469.16	6.255
Uttarakhand	72.38	0.849
West Bengal	529.92	7.088



Source: FY 2020-2021 - PMFBY & RWBCIS Combined - State Wise Business Statistics as on 31.08.2022

Line Graph 3 shows that the insurance paid claimed by government under Pradhan Mantri Fasal Bima Yojna schemes. Madhya Pradesh, Maharashtra and Rajasthan states more benefited by these schemes. Because Madhya Pradesh and Gujarat has top rank in Farming

Production in all over the India. Uttar Pradesh, Telengana, Uttarakhand, and Bihar less benefited states by this scheme. These states are very small area in production and the safe climate also effect these states.

### **Findings and Conclusion**

The study has examined the performance of various crop insurance schemes in all over states within the India. The study indicates that, only one scheme named PMFBY is in operation and performs better with paid claimed, application and benefit. Initially, PMFBY was compulsory for the loanee farmers and voluntary for non-loanee farmers. However, it was revised and made entirely voluntary for all the farmers in 2020. The main result of this study was Madhya Pradesh has highest rank for claimed the insured and application fill for Bima Youjna. Followed by Mharashtra, Rajsthan, West Bengal and Uttar Pradesh has also highest rank. The other states like Assam, Bihar, Manipur, Kerala and Meghalaya have just lowest rank for Bima FasssalYoujna. They are not contributing in such kind of facility that are given by government because they are not first profession as just like a farming. The most farmer are belonging to Madhya Pradesh, Gujrat, Rajasthan, Karnatka, Tamil Nadu and Haryana. The maximum share of premium claimed by Madhya pradesh and Maharashtra states. Rajasthan also claimed high amount of premium related with Fassal Bima Youjna.

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