



# INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH

IN SCIENCE, ENGINEERING, TECHNOLOGY AND MANAGEMENT

Volume 9, Issue 12, December 2022



INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INDIA

**Impact Factor: 7.580**



+91 99405 72462



+9163819 07438



ijmrsetm@gmail.com



www.ijmrsetm.com



# Performance of Pradhanmantri Fasal Bima Yojana in Rajasthan

Dr. Rajesh Sharma

Assistant Professor, Geography, S.D. Govt. College, Beawar, Rajasthan, India

**ABSTRACT:** The Pradhan Mantri fasal bima yojana (PMFBY) launched on 18 February 2016 by Prime Minister Narendra Modi is an insurance service for farmers for their yields.<sup>[1]</sup> It was formulated in line with One Nation–One Scheme theme by replacing earlier two schemes National Agricultural Insurance Scheme (NAIS) and Modified National Agricultural Insurance Scheme (MNAIS) by incorporating their best features and removing their inherent drawbacks (shortcomings). It aims to reduce the premium burden on farmers and ensure early settlement of crop assurance claim for the full insured sum.

PMFBY aims to provide a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers. The Scheme covers all Food & Oilseeds crops and Annual Commercial/Horticultural Crops for which past yield data is available and for which requisite number of Crop Cutting Experiments (CCEs) are being conducted under General Crop Estimation Survey (GCES). The scheme is implemented by empanelled general insurance companies. Selection of Implementing Agency (IA) is done by the concerned State Government through bidding. The scheme was earlier compulsory for loanee farmers availing Crop Loan /KCC account for notified crops and voluntary for other others, but has been made voluntary since 2020 when reforms in the scheme were introduced.<sup>[2]</sup> The scheme is being administered by Ministry of Agriculture and Farmers Welfare.

The scheme has been beset by a number of problems for the farmers with unpaid dues in thousands of crores while insurance companies have pocketed the money.

The Pradhan Mantri Fasal Bima Yojna (PMFBY) Was Introduced On 14th January 2016, In A Move Aimed At Reducing Agricultural Distress And Farmer's Welfare Without Having To Affect Hefty Hikes In The Minimum Support Prices (MSP) Of Agricultural Products Prices Due To Monsoon Fluctuations Induced Risks. The PMFBY Scheme Operates On The Basis Of 'Area Approach' I.E., Defined Areas For Each Notified Crop For Widespread Calamities in Rajasthan.

It aims at supporting sustainable production in agriculture sector. Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events. Stabilizing the income of farmers to ensure their continuance in farming. Encouraging farmers to adopt innovative and modern agricultural practices. Ensuring flow of credit to the agriculture sector, which will contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks in Rajasthan.

The crops that are covered under the PMFBY scheme are mentioned as below.

Food crops (Cereals, Millets and Pulses),  
Oilseeds

Annual Commercial / Annual Horticultural crops.

Eligibility Criteria

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/insured crops in Rajasthan

**KEYWORDS:** PMFBY, Rajasthan, farmers, agriculture, diversification, sharecroppers, tenant, insurance

## I. INTRODUCTION

The Scheme shall be implemented through a multi-agency framework by selected insurance companies under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India (GOI) and the concerned State in co-ordination with



various other agencies; viz Financial Institutions like Commercial Banks, Co-operative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information/Science & Technology, Panchayati Raj etc.<sup>[4]</sup>

Following stages of the crop risks leading to crop loss are covered under the Scheme.

**Prevented Sowing/Planting/Germination Risk:** Insured area is prevented from sowing/ planting/germination due to deficit rainfall or adverse weather conditions.

**Standing Crop:** Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. Drought, Dry spell, Flood, Inundation, Pests and Diseases, Landslides, Fire due to natural causes ,Lightening, Storm, Hailstorm and Cyclone[1,2]

**Post-Harvest Losses:** Coverage is available only upto a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread condition in the field after harvesting against specific perils of cyclone, cyclonic rains and unseasonal rains.

**Localized Calamities:** Loss/damage to notified insured crops resulting from occurrence of identified localized risks of hailstorm, landslide, inundation, cloud burst and natural fire due to lightening affecting isolated farms in the notified area.

**General Exclusions:**

Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

**Premium Rates and Premium Subsidy**

A low farmer premium rate is charged and subsidy is provided by State & Central Govt. The rate of premium payable by the farmer will be as per the following table

**Season: Kharif Crops:** All food grain and Oilseeds crops (all Cereals, Millets, Pulses and Oilseeds crops) Maximum Premium payable by farmer (% of Sum Insured)\*: 2.0% of SI or Actuarial rate, whichever is less

**Season: Rabi**

**Crops:** All food grain and Oilseeds crops (all Cereals Millets, Pulses and Oilseeds crops) Maximum Premium payable by farmer (% of Sum Insured)\*: 1.5% of SI or Actuarial rate, whichever is less

**Season: Kharif and Rabi Crops:** Annual Commercial/ Annual Horticultural crops Maximum Premium payable by farmer (% of Sum Insured)\*: 5% of SI or Actuarial rate, whichever is less

**Adoption of Technology-**

In an endeavor to integrate Technology in implementation and execution of the Scheme, the Govt. of India has designed and developed a National Crop Insurance Portal. States adopt the technology, such as satellite and UAV remote sensing, for various applications such as resolution of area discrepancy and yield disputes and also promote the use of remote sensing and other related technology for Crop Cutting Experiment planning, Yield estimation, loss assessment, assessment of prevented sowing and clustering of districts.[3,4]

**Increased Farmer Awareness**

To increase the farmer coverage under this PMFBY scheme, efforts are made to create farmer awareness by using various marketing techniques so that maximum number of farmers can enroll and avail benefits of the scheme.

Click to know more about Krishi Kalyan Abhiyan Phase II marketing & awareness programme.



Rajasthan Rabi 2018-19 - Sirohi Rajasthan Rabi 2018-19 - Kota Rajasthan Rabi 2018-19 - Jalore Rajasthan Rabi 2018-19 – Ajmer

The loanee Farmers are enrolled only through banks as crop Insurance is mandatory for farmers availing seasonal crop loans through Kisan Credit Cards (KCC). In case of non-loanee farmers, the farmers may voluntarily take the Insurance cover and can enroll themselves through banks. The Commercial banks, Co-operative banks and the Regional Rural Banks (RRBs) are involved in enrolling the farmers. The Farmer list is uploaded with required details in the PMFBY portal for both loanee and non-loanee farmers. In case of non-loanee farmers the bank needs to submit the hard copies of KYC documents along with the proposal forms. The Insurance companies download the farmers' data from the portal and proceed with their respective procedures. The premium for loanee farmers is remitted against their agriculture loans and the non-loanee farmers pay their premium upfront.

The enrolment for non-loanee farmers is done through CSC at the CSC centre or through designated channels, other authorized channel partners or insurance intermediaries, approved by the IRDA. The farmer's KYC and insurance related documents verification is done, post verification, The CSCs and Insurance intermediaries collect requisite premium and remit individual/ consolidated premium to insurance[5,6] company, accompanied by individual proposal forms and summary details in Declarations/ Listing sheet (MIS), provide soft copy to IA and details of each insured farmer and also upload the data directly to the crop insurance portal. The Insurance companies download the farmers' data from the portal and proceed with their respective procedures. Documents like land record, sowing certificate, self declaration form etc are taken into account for enrolment based on the requisition by different enrolment sources.

The non-loanee farmer may submit insurance proposals personally/ through post to insurance company with requisite premium. Non-loanee farmer can also avail insurance through PMFBY portal designed by Government. However, it is mandatory that non-loanee farmers, personally submitting proposals to insurance company or through crop insurance portal, should have insurable interest and submit necessary documentary evidence as proof (like print copy of application along with remittance of premium). Documents like land record, sowing certificate, self declaration form, Identity proof etc are taken into account for enrolment.

Following stages of the crop risks leading to crop loss are covered under the Scheme.<sup>[6]</sup>

1. Prevented Sowing/Planting/Germination Risk: Insured area is prevented from sowing/planting/germination due to deficit rainfall or adverse seasonal/weather conditions.
2. Standing Crop (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. Drought, Dry spell, Flood, Inundation, widespread Pests and Disease attack, Landslides, Fire due to natural causes, Lightning, Storm, Hailstorm and Cyclone.
3. Post-Harvest Losses: Coverage is available only up to a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread / small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclone, Cyclonic rains and Unseasonal rains
4. Localized Calamities: Loss/damage to notified insured crops resulting from occurrence of identified localized risks of Hailstorm, Landslide, Inundation, Cloud burst and Natural fire due to lightning affecting isolated farms in the notified area.
5. Add-on coverage for crop loss due to attack by wild animals: The States may consider providing add-on coverage for crop loss due to attack by wild animals wherever the risk is perceived to be substantial and is identifiable.[7,8]

General Exclusions: Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

## II. DISCUSSION

### Claims Process

The PMFBY scheme operates on an area based approach process and the lowest level of notified area is called the Insurance Unit. To determine the loss of crop, as per operational guidelines, CCE is mandatory and State Govt/UT need to ensure that minimum CCEs are planned and conducted for irrigated and un – irrigated crops separately in such areas.

Following are the stages of crop and risks leading to crop loss which are covered under the scheme.





Policy will be terminated post payment.

#### Wide Spread Calamities

If 'Actual Yield' per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall of similar magnitude in yield. PMFBY seeks to provide coverage against such contingency.

Claims shall be calculated at IU level as per the following formula:

$$\frac{(\text{Threshold Yield} - \text{Actual Yield})}{\text{Threshold Yield}} \times \text{Sum Insured}$$

Threshold Yield

Where Threshold Yield (TY) for a crop in a notified insurance unit is the average yield of best 5 years from past seven years of that season multiplied by applicable Indemnity Level for that crop

#### Prevented Sowing

Insurance cover will be provided to farmers in case of widespread incidence of eligible risks affecting crops in more than 75% of area sown in a notified unit at early stage, but not later than 15 days from cut off date for enrolment, leading to total loss of crop or the farmers are not in a position to either sow or transplant the crop.

Cover available for major crops only Payment will be 25% of sum insured

#### Mid-Season Adversity

Insurance cover will be provided to the farmers to provide immediate relief in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Normal Yield.

#### Highlights

The quantum of likely losses and the amount of 'on-account' payment shall be decided based on the joint survey by Insurance Company and State Govt. officials. Amount payable would be 25% of the likely claims, subject to adjustment against final claims. If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

#### Loss Assessment Procedure

On-Account payment would be calculated as per following formula:

$$(\text{Threshold Yield} - \text{Estimated Yield}) \times \text{Sum Insured} \times 25\%$$

Threshold Yield

#### Post Harvest Losses

Provision has been made for assessment of yield loss on individual plot basis in case of occurrence of hailstorm, cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' / small bundled condition for drying up to maximum period of two weeks(14 days) from harvesting , for sole purpose of drying.



#### Loss Assessment Procedure

Immediate intimation required (within 72 hours) by the insured farmer Available for all crops damaged by specified perils, which are left in the field after harvesting in “cut and spread condition”/small bundled conditions for drying up to a period of 14 days from harvest. State Govt. shall also notify the normal harvesting period of each crop

#### Localised Calamities

The Scheme provided for insurance cover at individual farm level to crop losses due to occurrence of localized perils/ calamities viz. Hailstorm, Landslide, Inundation, Cloud burst and Natural fire due to lightening affecting part of a notified unit or a plot.

For the purpose of indemnification of crop losses due to inundation as localised claim, Inundation is a situation where insured field is covered or submerged by water due to rise in water level by rainwater that has fallen naturally from the sky or from an artesian well or flood water locally and where water stays for prolonged period and causes visible damage to the crop.

#### Highlights

Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account before occurrence of the insured peril If the pay out under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers Percentage of loss would be arrived at by Insurance Company through requisite percentage of sample survey as decided by the Joint Committee of the affected area.[11]

#### Loss Assessment Procedure

Immediate intimation required (within 72 hours) by the insured farmer. Intimation must contain details of survey number-wise insured crop and acreage affected.

Department of Agriculture Cooperation & Farmers Welfare has designated/empanelled Agriculture Insurance Company of India(AIC) and some private insurance companies presently to participate in the Government sponsored agriculture /crop insurance schemes based on their financial strength, infrastructure, manpower and expertise etc. The empaneled insurance companies at present are:<sup>[7]</sup>

- Agriculture Insurance Company of India Ltd
- ICICI-Lombard General Insurance Company Ltd
- HDFC-ERGO General Insurance Company Ltd.
- IFFCO-Tokio General Insurance Company Ltd.
- Cholamandalam MS General Insurance Company Ltd.
- Bajaj Allianz General Insurance Company Ltd.
- Reliance General Insurance Company Ltd.
- Future Generali India Insurance Company Ltd.
- Tata-AIG General Insurance Company Ltd.
- SBI General Insurance Company Ltd.
- Universal Sampo General Insurance Company Ltd.

### III. RESULTS

The Scheme shall be implemented on an ‘Area Approach basis’ i.e., Defined Areas for each notified crop for widespread calamities with the assumption that all the insured farmers, in a Unit of Insurance, to be defined as “Notified Area” for a crop, face similar risk exposures, incur to a large extent, identical cost of production per hectare,



earn comparable farm income per hectare, and experience similar extent of crop loss due to the operation of an insured peril, in the notified area.

Defined Area (i.e., unit area of insurance) is Village/Village Panchayat level by whatsoever name these areas may be called for major crops and for other crops it may be a unit of size above the level of Village/Village Panchayat. In due course of time, the Unit of Insurance can be a Geo-Fenced/Geo-mapped region having homogeneous Risk Profile for the notified crop.

For Risks of Localised calamities and Post-Harvest losses on account of defined peril, the Unit of Insurance for loss assessment shall be the affected insured field of the individual farmer.

Activity	Kharif	Rabi
Loaning period (loan sanctioned) for Loanee farmers covered on Compulsory basis.	April to July	October to December
Cut-off date for receipt of Proposals of farmers (loanee & non-loanee).	31 July	31 December
Cut-off date for receipt of yield data	Within a month from final harvest	Within a month from final harvest

Unveiling the guidelines of the PMFBY, Modi attributed low enrolment in crop insurance to farmers' "lack of faith" in previous schemes. A rapid increase in enrolment was to be the hallmark of the PMFBY. The target was to cover 50% of the cropped area, about 98 million hectares, by 2018-'19.

But in 2017-'18, the second year of the PMFBY, the enrolment numbers fell sharply, taking the coverage to below 2015 levels. Against the target of 50% for 2018-'19, the coverage stands at less than 26% in 2017-'18.<sup>[8]</sup> The scheme is supposed to provide insurance protection to farmers against crop losses due to natural events – has turned into a bonanza for insurance companies while farmers are angry over delays in claim settlement, rejections and paltry compensation. Launched in 2016, four full seasons have passed since and the financial transactions show earnings of insurance companies reaching almost Rs.16,000 crore from the first three seasons, kharif 2016, rabi 2016-17 and kharif 2017. Although the rabi 2017-18 season is over yet over two months later, claim settlement is still not complete.

In other words, the scheme is essentially transferring farmers' money and government funds to the insurance companies' coffers while pretending to provide much needed compensation to farmers whose crops are lost in inclement weather conditions.<sup>[9]</sup> RTI data received and reviewed by The Wire has revealed that farmers' claims worth Rs 2,829 crore remain unpaid for the two seasons that the PMFBY has been implemented.

The RTI response of the ministry of agriculture and farmers' welfare is dated October 10.

"A majority of claims for rabi 2017-18 are yet to be estimated/approved by company," the ministry noted in its response. Thus, for the 2017–18 season, a majority of the data pertains to Kharif 2017 and the data reflects only 1% of the claims paid for the rabi 2017–18 season.

For the 2016–17 season, claims of Rs 546 crore remain pending. Claims need to be settled within two months of harvest, according to the PMFBY guidelines. Harvest for the 2016–17 season would have ended in May 2017, at the very latest.

For the 2017–18 season, claims worth Rs 2,282 crore remain pending. The data essentially pertains to Kharif 2017–18, as pointed out by the ministry. The harvest for which would have ended in December 2017, at the very latest.<sup>[10]</sup>



In 2020, several states exited the scheme, declining to implement it. The State of Gujarat exited the PMFBY scheme in August 2020, citing drains on the state's finances because of the high premiums charged under the scheme.<sup>[11]</sup> The State of Punjab had declined to implement the scheme at all, and the states of Andhra Pradesh, Telangana and Jharkhand subsequently exited the scheme after initially signing up for it.<sup>[12]</sup> Delay in settlement of claims defeats the very purpose of the flagship Pradhan Mantri Fasal Bima Yojana said the Parliamentary Standing Committee On Agriculture in the report tabled in Lok Sabha on August 10, 2021

Agriculture provides livelihood to more people in India than all other sectors put together. Agriculture production is highly volatile due to risks of uncertain weather, large rain fed area, incidence of pests and diseases. Pradhan Mantri Fasal Bima Yojana (PMFBY) provides comprehensive coverage to the farmers against many such unforeseen crop losses.

#### Objectives of the Scheme

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop.
  - To stabilize the income of farmers to ensure their continuous process in farming.
  - To encourage farmers to adopt innovative and modern agricultural practices.
  - To ensure flow of credit to the agriculture sector.
- 
- Uniform Premium: Farmers need to pay only maximum 2% only on Sum Insured as premium for all Kharif crops and maximum of 1.5% for all Rabi crops. In case of annual commercial and horticultural crops, maximum of 5% premium is payable.
  - Low Premium and High Coverage: The farmer share of premium is very low and balance premium will be paid by the Government. Coverage of full Sum Insured is available to the farmers against specified crop losses.
  - Significant Use of Technology: Mobile Technology using Smart phones, Remote sensing using satellite data, Aerial study using Drone and GPS technologies will be used to capture and upload data to expedite the crop loss to reduce the delays in the claim payment.
  - Government Of India's National Agriculture Portal: Completely digitized information on notification of areas, crops, schemes for enabling information access to multiple stakeholders and for farmers to avail crop insurance services. – <https://www.pmfby.gov.in>
  - Implementing Agency (IA): Beneficiary enrolment, awareness generation and claims servicing for the season and Cluster (a combination of Districts) is handled by only one Insurance Company[12]

Agriculture Minister Narendra Singh Tomar said farmers have benefitted from the Pradhan Mantri Fasal Bima Yojana and a large number of farmers are connected with this scheme. As a part of the ongoing Kisan Bhagidari Prathmikta Hamari Campaign under Azadi Ki Amrit Mahotsav, Mr. Tomar participated in a special 'Fasal Bima Pathshala' drive under Pradhan Mantri Fasal Bima Yojana .. The special programme was attended by more than one crore farmers from various locations across the country. Addressing farmers across the country, the Minister informed that under the Fasal Bima Yojana from Kharif 2016 till Kharif 2021 every year about 5.5 crore farmers applied for crop insurance and till now around 21 thousand crore premium has been collected and farmers have got more than 1.15 lakh crore payment as insurance claim. He emphasized that the Pradhan Mantri Fasal Bima Yojana can play a very important role in providing financial security to the farmers of the country against the crop losses arising due to various natural calamities. He asked beneficiary farmers to act as Ambassadors for motivating fellow farmers about various schemes of Government.

Agriculture initiatives schemes launched by the Narendra Modi regime are:<sup>[13]</sup>

- 2020 Indian agriculture acts
- Atal Bhujal Yojana
- E-NAM for online agrimarketing
- Gramin Bhandaran Yojana for local storage
- Micro Irrigation Fund (MIF)
- National Mission For Sustainable Agriculture (NMSA)
- National Scheme on Fisheries Training and Extension





- National Scheme on Welfare of Fishermen
- Pradhan Mantri Kisan Samman Nidhi (PMKSN) for minimum support scheme
- Pradhan Mantri Krishi Sinchai Yojana (PMKSY) for irrigation
- Paramparagat Krishi Vikas Yojana (PKVY) for organic farming
- Pradhan Mantri Fasal Bima Yojana (PMFBY), for crop insurance

#### IV. CONCLUSIONS

PM Fasal Bima Yojana is to provide protection to crops this Yojana is launched PM Sri Narendra Modi noteworthy this scheme provides the insurance coverage to crops. This scheme PM Fasal Bima Yojana has been created by merging two old schemes named National agri insurance Yojana and modified agro insurance Yojana, The new Yojana PM Fasal Bima Yojana has created because there were many scarcities in both Yojana.

How to apply online for Pradhanmantri fasal bima Yojana 2022

- First of all visit on the official website of Pradhanmantri fasal bima Yojana
- But first of all before applying online, create your account on the official website.
- If you want to create your account online then first of all click on the registration option and fill all the correct information.
- And after filling correct information click on the submit option and after that your account will be created on the official website.
- After creating an account on the official website you will have to fill your fasal bima yojana application form online by login in the official portal.
- After feeding the correct information in fasal bima yojana application form click on the submit option.
- After that a message with the successful registration will appear on your screen.

How to apply offline for Pradhanmantri fasal bima Yojana

- First, visit the nearest Insurance company.
- After that, receive a fasal bima yojana application form from the agriculture department.
- After that, feed all the information asked in the application form correctly and name, mobile number, email ID etc.
- Here you will have to attach your all documents related to Pradhanmantri fasal bima Yojana
- After that submit this application form in agriculture Department
- Here you will have to pay your Pradhanmantri fasal bima Yojana premium fee.
- After that you will be given a reference number you will have to keep safe this reference number
- This reference number helps you to check the status of your Pradhanmantri fasal bima Yojana application form.

Crop insurance Status 2022

Farmers can check their Crop insurance Status 2022 by the following process

1. First of all you will have to visit the official website of pradhana mantri fasal Bima yojana.
2. Now in front of you at the homepage you will click on the beneficiary list.
3. Now in front of you a new page open in which you will have to select your state.
4. After that you will have to select your district and after that select your block.
5. As soon as you select a block the beneficiaries list will be open in front of you.
6. You can see your name in this beneficiaries list.

PM fasal bima yojana 2022, eligibility criteria

- If you are Indian farmer then you can apply online for PM fasal bima yojana 2022 ,



- You can take advantage of PM fasal bima yojana 2022 , whether you are farming your own field or other field.
- Who are taking advantage of any insurance plan before then you cannot apply for under PM fasal bima yojana 2022 ,

Fasal Bima online 2022 documents

- Farmer ID card
- Ration Card
- Aadhar card
- Bank passbook
- Driving license
- Passport
- Voter ID card
- Field account number
- Field khasra number paper
- Applicant passport size photo
- Crop initial date[13]

#### REFERENCES

1. "Department of Financial Services".
2. ^ "Revamped insurance plan marks major farm reform". 27 February 2020.
3. ^ "OPERATIONAL GUIDELINES Pradhan Mantri Fasal Bima Yojana" (PDF). pmfby.gov.in.
4. ^ "PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)" (PDF). pmfby.gov.in.
5. ^ "PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)" (PDF). pmfby.gov.in.
6. ^ "OPERATIONAL GUIDELINES Pradhan Mantri Fasal Bima Yojana" (PDF). pmfby.gov.in.
7. ^ "General Insurance Companies empanelled under Crop Insurance Schemes". vikaspedia.
8. ^ "Modi's ambitious crop insurance scheme is failing. Here are the hard facts". scroll.in. 21 January 2019.
9. ^ "PMFBY – Insurance Companies Make Super Profits, Farmers Suffer". Newsclick.
10. ^ "Under Modi's Crop Insurance Scheme, Companies Owe Farmers a Whopping Rs 2,800 Crore". thewire.in. 27 November 2018.
11. ^ Vora, Rutam. "Gujarat, too, exits PM crop insurance scheme, citing premium burden". Business Line. Archived from the original on 11 August 2020. Retrieved 11 August 2020.
12. ^ "Crop insurance: Rising costs force states to quit PM Modi's flagship scheme". The Financial Express. 5 August 2020. Archived from the original on 11 August 2020. Retrieved 11 August 2020.
13. ^ 10 important government schemes for agriculture sector, India today, 2019-08-30.



# INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH

IN SCIENCE, ENGINEERING, TECHNOLOGY AND MANAGEMENT



+91 99405 72462



+91 63819 07438



ijmrsetm@gmail.com

[www.ijmrsetm.com](http://www.ijmrsetm.com)