

Performance of PMFBY in Haryana: A Study on Claim Settlement Efficiency and Premium Gaps

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Abstract:

The agricultural sector is the backbone of India's economy and plays a crucial role in sustaining the livelihoods of millions of people. In a predominantly agrarian society, a significant part of India's population depends on the agricultural sector for their livelihood. This insurance scheme provides financial security and income stability, thereby improving the livelihoods of farmers in Haryana. This study used secondary data from the Haryana Agriculture Department and the PMFBY website to report the performance of the Pradhan Mantri Fasal Bima Yojana in the Ambala, Kaithal, Hisar, and Gurugram districts of Haryana. The study is entirely based on secondary data from 2018 to 2024. Study the data of the Rabi and Kharif seasons simultaneously in crops, areas, and claim, premium settlements. The performance of Hisar district has been continuously higher in terms of total cultivators covered, total area covered, number of beneficiaries, claim amount, premium, and gross premium. Gurugram district had a lower figure overall. The Kaithal district performed better than the Ambala and Gurugram districts in terms of total farmers, area covered, and gross premium. However, the Gurugram district had significant coverage rather than a decline in the total number of beneficiaries.

Keywords: Insurance, PMFBY, claim, Efficiency, Premium.

Introduction:

India is an emerging, agriculturally dominant country, yet it faces a severe hunger crisis worldwide, despite improvements compared to its 2023 ranking. It has achieved rank 105 out of 127 nations in the Global Hunger Index 2024 (Global Hunger Index 2024). but agricultural losses have persisted for a long time due to natural disasters that have destroyed crops. Weather-related events such as floods, rainfall, droughts, heavy rains, hailstorms, and other unforeseen events have been identified as significant factors affecting crop yields. Agricultural risks threaten the general prices of food and non-food commodities, as well as farmers' incomes and lifestyles, in such countries, as they are the foundation of most emerging economies worldwide (Kait & Sheoran, 2022). Thus, agricultural income is more volatile due to production shocks. In India, crop insurance was first introduced in 1972, but it has covered only some crops and a limited area, and several modifications and restructuring measures have

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been implemented over the last five decades. After that, it includes more modifications, launched the comprehensive crop insurance scheme (1985), the National Agriculture Insurance Scheme (NAIS:1999), the modified National Agriculture Insurance Scheme (MNAIS:2010-2011), and weather-based crop insurance in 2007. The national Agriculture Insurance Scheme and the Modified National Agriculture Insurance Scheme have both been merged and introduced as the Pradhan Mantri Fasal Bima Yojana. In 2016, the Government of India initiated the “Pradhan Mantri Fasal Bima Yojana (PMFBY)” on 18 February, from the kharif season. The main aim of this scheme is to provide crop insurance to farmers in case of crop failure and crop losses from natural calamities and other unforeseen events, as well as through the Restructured Weather-based Crop Insurance Scheme (RWBCIS) first time implemented the scheme all loanee farmers compulsory in it because premium automatically cut from the loanee farmers account, after 2020 updated the PMFBY and optional for all farmers like loanee and non-loanee. Premium rates were low on both earlier schemes, and transparency in claim settlement.

Literature Review:

Aakash Rawat and Jayant Zechariah (2022). This study evaluated the impact of the “Pradhan Mantri Fasal Bima Yojana” on Farmers in the Faridabad district, in Haryana. The study finds the positive impact of PMFBY on farmers in Haryana because majority of the respondent in the specific study acknowledging the benefits and importance that’s increasing the earning through the PMFBY, but some challenges exit in the scheme procedures, including difficulties faced by the beneficiaries like lack of coordination between bank and farmers, improper reporting of losses, insufficient information about the crop insurance scheme and benefits procedures. Another 70.83 percent of farmers expressed concern about the PMFBY's high, fluctuating premium rates and claim settlements, as well as the delay in claims, which was a major problem. 73 percent of farmers are calling for greater transparency in settlement claims. Other recommendations include simplifying the procedure, reducing the premium rates, and organizing awareness programs for the farmers about the PMFBY.

Dr. Ram Krishan and Mrs. Hemlata et al.(2025). A study of the “Pradhan Mantri Fasal Bima Yojana” (PMFBY),

data analysis of enrollment statistics and claim payments, combined with a qualitative survey and farmers' understanding and awareness of the program. The study concludes that the declining trends over the years suggest that reforms implemented, such as improved claim settlement processes and greater awareness, or premium subsidies to encourage participation.

Girisha T. et al.(2024). Study on the effectiveness of the PMFBY among farmers in Ramangara and Tum Kuru districts. Based on primary data and the study's conclusions, the Pradhan Mantri Fasal Bima Yojana is more effective than the previous schemes, the National Agriculture Insurance Scheme and the Weather-based Insurance Scheme. The majority of farmers are satisfied with the Pradhan Mantri Fasal Bima Yojana as a crop insurance scheme.

Vandana Sheoran (2024). This study title “A comparative analysis of awareness levels and motivating factors of Pradhan Mantri Fasal Bima yojana among Insured and Non-insured farmers in Haryana” based on primary data and study the awareness of farmers about the

PMFBY and data study three districts of Haryana and concludes the study positive field experience about the PMFBY among farmers and leveraging digital platforms and modern communication tools can enhance outreach to farmers.

Vandana sheoran and Rohtas kait 2023. Study evaluates the overall physical and financial performance of PMFBY in Haryana. Study based solely on secondary data and calculate the compound annual growth rate for the Rabi and Kharif seasons. Study results show that the CAGR for benefited farmers was higher for rabi crops (28%) and that the total area covered (1.4%) was higher for rabi crops. The growth rate of non-loanee farmers in rabi and kharif crops was 143.2% and 184.3%, respectively, both of which were highly satisfactory. Loanee farmers already have a large number in both seasons under PMFBY. Pradhan Mantri Fasal Bima Yojana provides farmers with a sense of assurance. This scheme has proved effective in maintaining farmers' interest in crop insurance, ensuring timely claim settlement and assistance with claims, and positively impacting the next crop's production. Farmers will use high-yielding seed, pesticides, herbicides, and other agricultural inputs.

Rajesh Tiwari, Khem Chand, and Bimal Anjum (2020). Study “crop insurance in India: A review of Pradhan Mantri Fasal Bima Yojana”. This study adopted a supply-side push approach with mandatory participation for all kisan credit loanee farmers, but after 2020, it became optional. The PMFBY scheme ignores the demand-side issues in crop insurance. Concludes the study: the lack of transparency, unjustified delays in claim settlement, procedural complexity, and bureaucratic inefficiencies keep farmers from demanding crop insurance. The majority of PMFBY claims have been paid to only a few districts. A skewed benefit ratio indicates moral hazard, limiting the scheme's utility for deserving farmers.

Objective of the study:

- To evaluate the Performance of PMFBY in Haryana in the context of Claim Settlement Efficiency and Premium Gaps.
- To evaluate the PMFBY performance and implementation in the Ambala, Hisar, Kaithal, and Gurugram districts of Haryana

Methodology:

This study evaluates the “Pradhan Mantri Fasal Bima Yojana (PMFBY)” in Haryana, but the selected districts' results provide an overall picture of farmers' and beneficiaries' awareness and participation in the scheme. This study used secondary data from the official PMFBY’s website and the Ministry of Agriculture and Farmers Welfare from 2018 to 2024. Four districts were randomly selected from Haryana state: Ambala, Hisar, Kaithal, and Gurugram. The data measures the protection provided by PMFBY in the state of Haryana during the Rabi and Kharif seasons separately, and analyzes it. The data obtained includes statistical measures such as percentages, means, and the Haryana share in PMFBY by year; the total number of farmers in the Rabi season and Kharif seasons, Total farmers under PMFBY in district-wise, the total area covered by the PMFBY, the Total Number of beneficiaries, and the total number of gross farmers district-wise. Total farmers under PMFBY in Haryana, total area covered by the PMFBY in Haryana, Beneficiaries, and gross farmers in Haryana state and district-wise in the

Rabi and Kharif seasons simultaneously. Randomly, four districts are selected from Haryana, and data are collected by season, then compiled for both seasons for trend and pattern analysis. The variables are used for statistical operations on the data, such as the mean and percentage, to analyze and study the data trend.

Result and Discussion:

This discussion presents the trend and percentage change in PMFBY data from 2018 to 2024, using tables and diagrams to better explain and understand the data and its trend over the period.

TABLE-1

TOTAL FARMERS IN PMFBY IN RABI SEASON

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	21180(3.14)	46182(6.86))	85052(12.63)	9560(1.42)	673,518
2019	19513(2.82)	47356(6.84)	86358(12.47)	9280(1.34)	692,526
2020	11040(1.95)	31297(5.53)	77464(13.70)	8454(1.49)	565,507
2021	6841(1.33)	20627(4.02)	76257(14.88)	7179(1.40)	512,560
2022	5077(1.03)	12346(2.50)	79326(16.05)	5858(1.19)	494,157
2023	NA(0)	4099(1.75)	NA(0)	NA(00)	234,899
2024	3524(0.99)	4007(1.13)	68898(19.36)	2426(0.68)	355,828
Total	67175(1.90)	165914(4.70)	473355(13.41)	42757(1.21)	3,528,995

Source: Ministry of Agriculture and Farmers Welfare

Table 1 presents the data on the total number of farmers covered in PMFBY in Ambala, Hisar, Kaithal, and Gurugram districts from 2018 to 2024, along with the respective percentages of total farmers in Haryana. The coverage numbers vary each year, showing fluctuations in the coverage rates. Hisar consistently had the highest number of farmers covered, followed by Kaithal, Ambala, and Gurugram. Over the entire period from 2018 to 2024, the Hisar district covered approximately 473355 farmers, representing around the 13.14% of the total farmers in Haryana. Kaithal district covers approximately 165914 farmers, represents 4.70% of the total farmers in Haryana. Ambala district covered approximately 67175 farmers, representing 1.90% of the total farmers in Haryana, and Gurugram district covered approximately 42757 farmers, representing 1.21% of the total farmers in Haryana. This trend is shown in Figure 1.

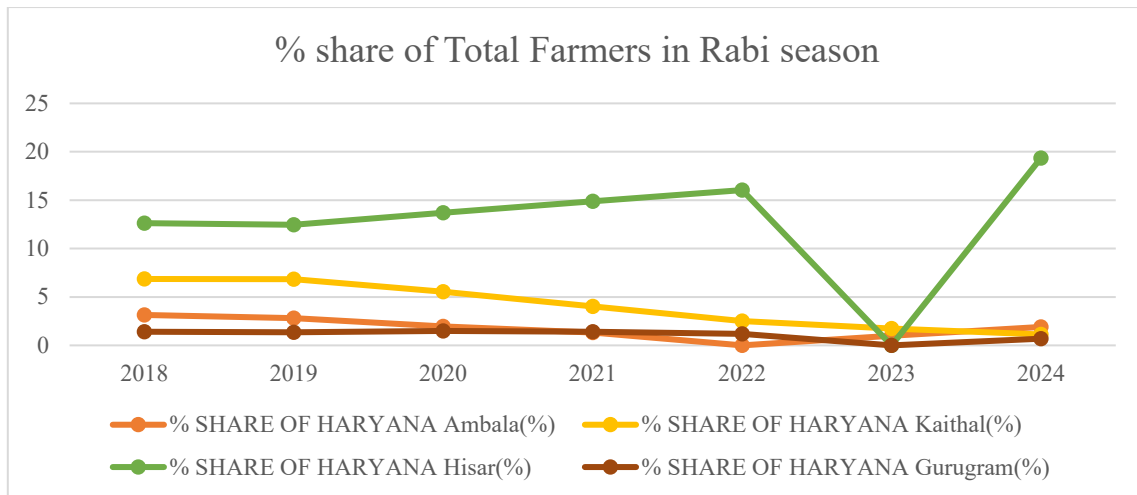


TABLE- 2

AREA COVERED BY PMFBY IN RABI SEASON IN (000 hectare)

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	31.16(2.85)	80.21(7.34)	142.1(13.0)	12.02(1.10)	1,093.18
2019	29.83(2.58)	80.27(6.93)	149.85(12.94)	11.58(1.00)	1,157.60
2020	16.41(1.84)	49.03(5.49)	122.44(13.70)	9.5(1.06)	893.66
2021	10.31(1.25)	31.02(3.77)	122.66(14.90)	8.08(0.98)	823.10
2022	8.04(0.98)	17.41(2.12)	130.64(15.90)	6.53(0.79)	821.76
2023	0.00	6.12(1.56)	NA(00)	NA(00)	392.81
2024	4.91(0.90)	6.7(1.23)	95.14(17.45)	3.02(0.55)	545.33
Total	100.66(1.75)	270.76(4.72)	762.83(13.31)	50.73(0.88)	5,727.44

Source: Ministry of Agriculture and Farmers Welfare

Table-2 Presents information on the total area covered in Ambala, Kaithal, Hisar, and Gurugram districts from 2018 to 2024. Hisar district had the highest area under PMFBY, approximately 762.83 thousand hectares, accounting for 13.31% of Haryana's total area. Kaithal district covered approximately 270.76 thousand hectares, 4.72% of the total. The Ambala district, covering 100.66 thousand hectares, represents 1.75% of the total. Gurugram district covers approximately 50.73 thousand hectare represents 0.88% of the total area of Haryana. Hisar district is the highest, Gurugram is the lowest, and Kaithal and Ambala both were substantial areas, representing a notable percentage of the total area in Haryana. This trend is shown in Figure 2.

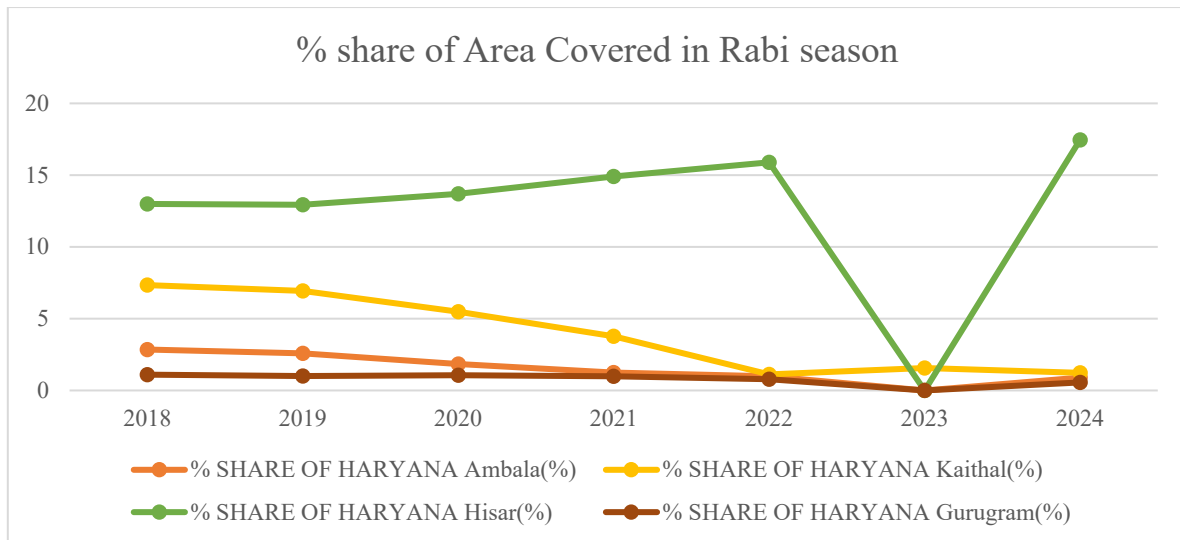


TABLE-3

NUMBER OF BENEFICIARIES UNDER PMFBY IN RABI SEASON

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	2423(2.61)	7835(8.43)	9653(10.39)	9229(9.93)	92,948
2019	9201(3.94)	18656(7.98)	33683(14.41)	849(0.36)	233,814
2020	23(0.03)	2466(2.83)	5528(6.34)	58(0.07)	87,136
2021	4920(2.90)	4820(2.84)	5572(3.28)	321(0.19)	169,727
2022	1742(0.94)	1665(0.90)	7429(4.02)	717(0.39)	184,966
2023	NA(00)	168(0.46)	NA(00)	NA(00)	36,685
2024	0(00)	0(00)	0(00)	0(00)	0
TOTAL	18309(2.27)	35610(4.42)	61865(7.68)	11174(1.38)	805,276

Source: Ministry of Agriculture and Farmers Welfare

Table 3 presents the number of beneficiary farmers of the “Pradhan Mantri Fasal Bima Yojana (PMFBY) in Haryana's districts. From 2018 to 2024, Hisar district had the highest number of beneficiaries, approximately 61865 beneficiaries, represents 7.68% of the total number of beneficiaries. Ambala and Kaithal had approximately 18,309 and 35,610 beneficiaries among farmers, representing 2.27% and 4.42%, which are substantial. Gurugram has the lowest number of beneficiary farmers, approximately 11174, representing 1.38% of the total of Haryana. The number of beneficiary farmers also decreased in Haryana. This trend is shown in Figure 3.

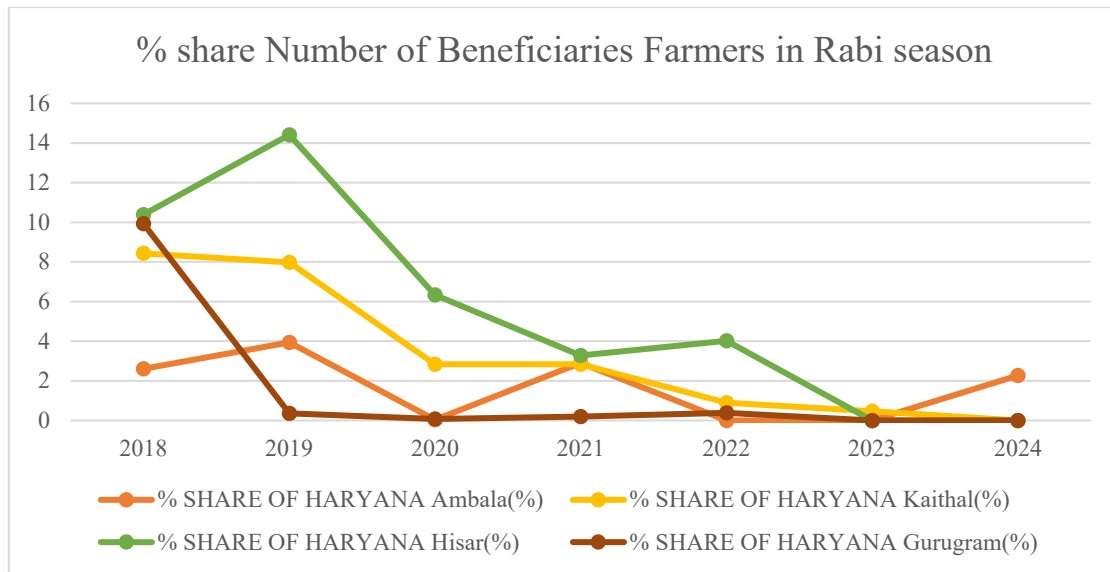


TABLE- 4

TOTAL CLAIM AMOUNT UNDER PMFBY IN RABI SEASON (in lakh)

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	536(3.79)	627(4.44)	1904(13.48)	44(0.31)	14,126
2019	1007(3.15)	1856(5.80)	6037(18.86)	51(0.16)	32,013
2020	1(0.01)	225(1.45)	968(6.24)	9(0.06)	15,519
2021	1167(4.38)	366(1.45)	1214(4.56)	52(0.20)	26,640
2022	183(0.36)	152(1.37)	2905(5.66)	88(0.17)	51,365
2023	0(00)	5(0.19)	NA(00)	NA(00)	2,597
2024	0(00)	0(00)	0(00)	0(00)	0
Total	2894(2.03)	3231(2.27)	13028(9.15)	244(0.17)	142,260

Source: Ministry of Agriculture and Farmers Welfare

Table 4 presents information on the claim amounts paid to insured farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Ambala, Kaithal, Hisar, and Gurugram districts, which experienced varying claim amounts. Hisar district consistently received the highest claims from 2018 to 2024: 1904 lakh (13.48%) in 2018 and 2905 lakh (5.66%) in 2022. The claim amount for the Ambala district for 2018 to 2024 has fluctuated continuously. Kaithal district received claims ranging from 627 lakh (4.44%) of the total in 2018 to 152 lakh (1.37%) of the total in 2022, which has significantly decreased the number of claims but reduced the total percentage. Gurugram district had relatively lower claim amounts, ranging from 44lakh (0.31%) in 2018 to 88 lakh (0.17%) in 2022. The increasing and decreasing claim amounts reflect the program’s effectiveness in assisting farmers during crop loss or damage, ensuring economic stability, and safeguarding livelihoods. This trend is shown in Figure 4.

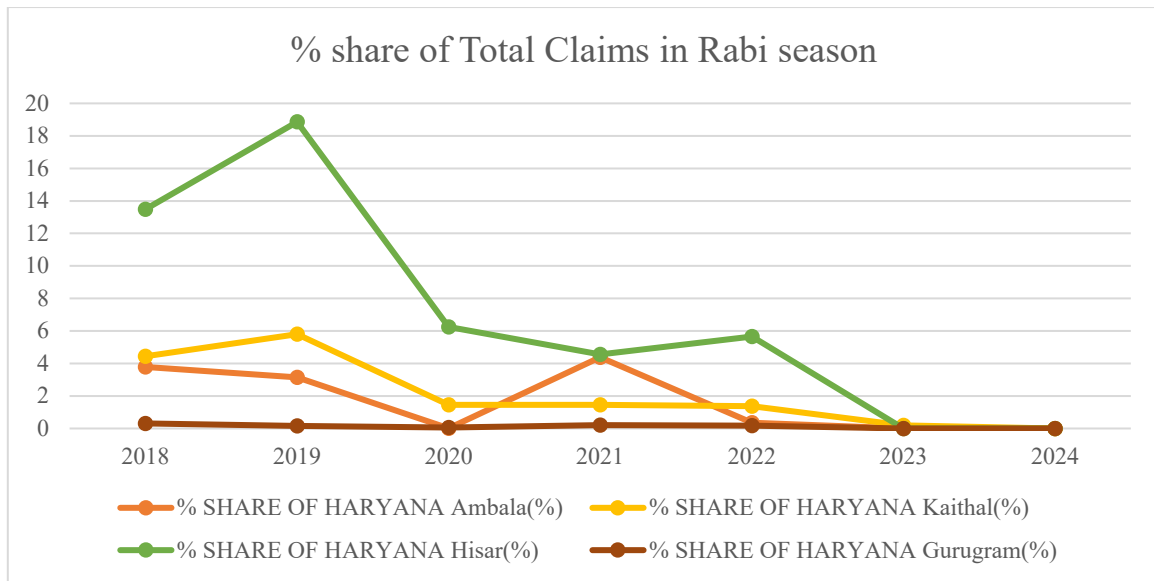


TABLE- 5

TOTAL PREMIUM UNDER PMFBY IN RABI SEASON

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	308.05(0.03)	636.37(0.06)	1355.27(0.13)	114.03(0.01)	1,024,723.00
2019	279.64(2.68)	758.44(7.26)	1374.48(13.16)	104.43(1.00)	10,443.71
2020	157.3(1.94)	472.48(5.82)	1135.95(14.00)	87.51(1.08)	8,115.28
2021	104.26(1.37)	313.74(4.13)	1148.97(15.14)	74.94(0.99)	7,590.55
2022	85.41(1.08)	184.91(2.34)	1247.59(15.80)	62.63(0.79)	7,896.68
2023	NA(00)	66.92(2.17)	NA	NA	3,089.64
2024	56.36(0.96)	76.96(1.32)	1021.52(17.46)	33.27(0.57)	5,851.59
Total	1054.38(0.09)	2509.82(0.23)	7283.78(0.68)	476.81(0.04)	1,067,710.45

Source: Ministry of Agriculture and Farmers Welfare

Table 5 presents information on the claim amounts paid to insured farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Ambala, Kaithal, Hisar, and Gurugram districts, which experienced varying claim amounts. Hisar district consistently received the highest claims, from 1355.2 (0.13%) in 2018 and 1247.59 (15.80%) in 2024. The claim amount for Ambala district for 2018 to 2024 fluctuates, ranging from 308.05 (0.03%) in 2018 to 56.36 (0.96%) in 2024. Kaithal district received claims ranging from 636.37 lakh (0.06%) of the total in 2018 to 184.91 lakh (2.34%) of the total in 2022, which has significantly decreased the number of claims but reduced the total percentage. Gurugram district had relatively lower claim amounts, ranging from 114 (0.01%) in 2018 to 62.63 lakh (0.79%) in 2022, and 33.27 lakh (0.57%) of the total in 2024. The increasing and decreasing claim amounts reflect the program's

effectiveness in assisting farmers during crop loss or damage, ensuring economic stability, and safeguarding livelihoods. This trend is shown in Figure 5.

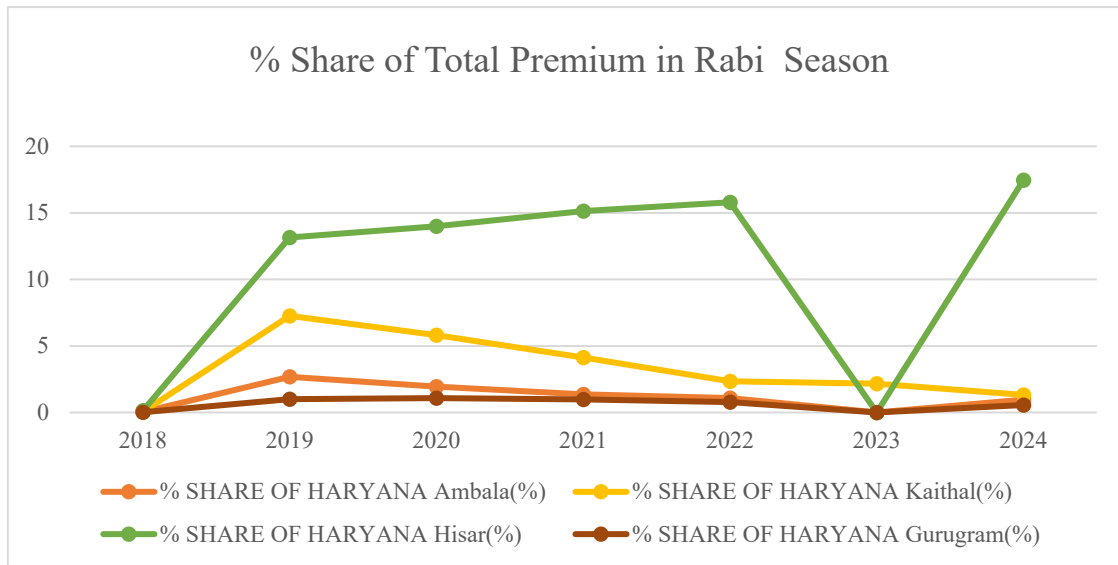


TABLE- 6

GROSS (FARMERS+STATE+CENTER) PREMIUM UNDER PMFBY IN RABI (in lakh)

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	928.33(3.40)	636.56(2.33)	4586.05(16.79)	314.75(1.15)	27,314.66
2019	842.72(2.25)	1264.9(3.38)	5845.64(15.16)	296.63(0.79)	37,449.75
2020	641.36(1.83)	1575.46(4.51)	4829.15(13.81)	377.69(1.08)	34,959.53
2021	417.54(1.20)	1047.14(3.01)	5205.75(14.96)	346.4(1.00)	34,786.89
2022	341.77(0.94)	617.07(1.69)	6043.33(16.55)	296.61(0.81)	36,511.16
2023	NA	178.54(1.43)	NA	NA	12,490.08
2024	112.72(0.66)	205.24(1.20)	2634.8(15.43)	66.53(0.39)	17,076.09
Total	3284.44(1.63)	5524.91(2.75)	29144.72(14.52)	1698.61(0.84)	200,588.16

Source: Ministry of Agriculture and Farmers Welfare

Table 6 provides information on the gross premium (Farmers +State +Centre) in (lakh) for the districts of Ambala, Kaithal, Hisar, Gurugram, as well as the total for Haryana, under the PMFBY. From 2018 to 2024, the gross premium (F+S+C) in the Hisar district was higher, ranging from 4586.05 lakh (16.79% of the total in 2018) to 2634.8 lakh (15.43% of the total in 2024). In the Kaithal district, the gross premium had consistently decreased, ranging from 636.56lakh (2.33%) to 205.24 lakh (1.20% of the total) in 2024. In Ambala district, the gross premium ranged from 928.33 lakh (3.40%) in 2018 to 112.72 lakh (0.66% of the total) in 2024, but decreased. In the Gurugram district, the gross premium ranged from 314.75 lakh (1.15%)

in 2018 to 296.61 lakh (0.81% of the total) in 2022, but decreased to 66.53 lakh (0.39%) in 2024, accounting for 0.39% of the total gross premium in Haryana. This trend is shown in Figure 6.

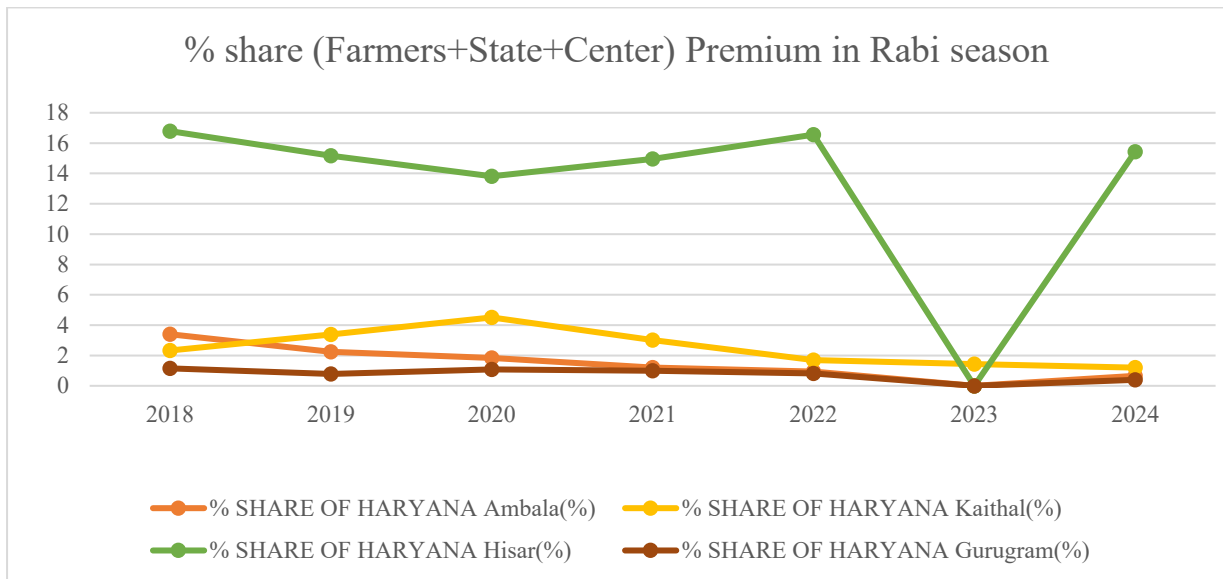


TABLE-1

TOTAL FARMERS IN PMFBY IN KHARIF SEASON

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	21301(3.29)	45596(7.04)	78013(12.04)	8551(1.32)	648,116
2019	22532(3.20)	48139(6.84)	86023(12.22)	8631(1.23)	703,757
2020	14773(2.29)	38793(6.02)	84076(13.05)	8468(1.31)	644,027
2021	8207(1.54)	24419(4.60)	76789(14.45)	7561(1.42)	531,398
2022	5752(1.06)	16244(2.99)	90114(16.59)	6438(1.18)	543,323
2023	551(0.22)	5855(2.33)	11712(4.66)	917(0.36)	251,488
2024	3617(0.96)	4339(1.16)	78790(21.11)	2643(0.71)	373,285
Total	76733(2.07)	183385(4.96)	505517(13.67)	43209(1.16)	3,695,394

Source: Ministry of Agriculture and Farmers Welfare

Table 1 presents data on the total number of farmers covered in Ambala, Hisar, Kaithal, and Gurugram districts from 2018 to 2024, along with the respective percentages of total farmers in Haryana. The coverage numbers vary each year, showing fluctuations in the coverage rates. Hisar consistently had the highest number of farmers covered, followed by Kaithal, Ambala, and Gurugram. Over the entire period from 2018 to 2024, the Hisar district covered approximately 505,517 farmers, representing around 13.67% of the total farmers in Haryana. Kaithal district covers approximately 183385 farmers, represents 4.96% of the total farmers in

Haryana. Ambala district covered approximately 76733 farmers, represents 2.07% of the total farmers in Haryana, and Gurugram district covered approximately 43209 farmers, represents 1.16% of the total farmers in Haryana. This trend is shown in Figure 1.

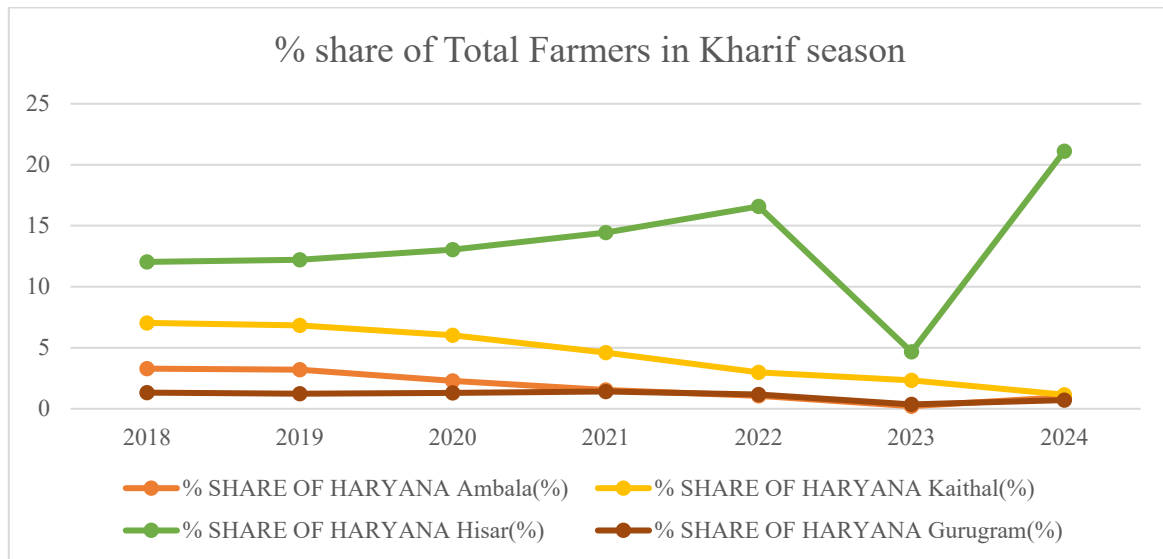


TABLE-2

AREA COVERED BY PMFBY IN KHARIF SEASON IN (000 hectare)

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	31.38(3.17)	77.42(7.82)	121.6(12.28)	10.66(1.08)	990.27
2019	34.96(2.99)	86.49(7.41)	144.27(12.35)	11(0.94)	1,167.89
2020	21.7(2.15)	62.17(6.15)	135.73(13.43)	9.89(0.98)	1,010.92
2021	12.89(1.56)	37.8(4.57)	119.36(14.42)	8.64(1.04)	827.94
2022	9.08(1.07)	23.96(2.82)	137.1(16.15)	7.58(0.89)	848.93
2023	0.72(0.18)	8.64(2.20)	15.89(4.04)	0.85(0.22)	393.25
2024	3524(0.99)	4007(1.13)	68898(19.36)	2426(0.68)	355,828.00
Total	3635(1.00)	4303(1.91)	69572(19.26)	2475(0.68)	361,067

Source: Ministry of Agriculture and Farmers Welfare

Table-2 Presents information on the total area covered in Ambala, Kaithal, Hisar, and Gurugram districts from 2018 to 2024. Hisar district had the highest area under PMFBY, approximately 69572 thousand hectares, accounting for 19.26% of Haryana's total area. Kaithal district covered approximately 4303 thousand hectares, 1.91% of the total. Ambala districts cover 3,635 thousand hectares, representing 1.00% of the total. Gurugram district covers approximately 2475 thousand hectare represents 0.68% of the total area of Haryana. Hisar district is the highest, Gurugram is the lowest, and Kaithal and Ambala both were substantial areas, representing a notable percentage of the total area in Haryana. This trend is shown in Figure 2.

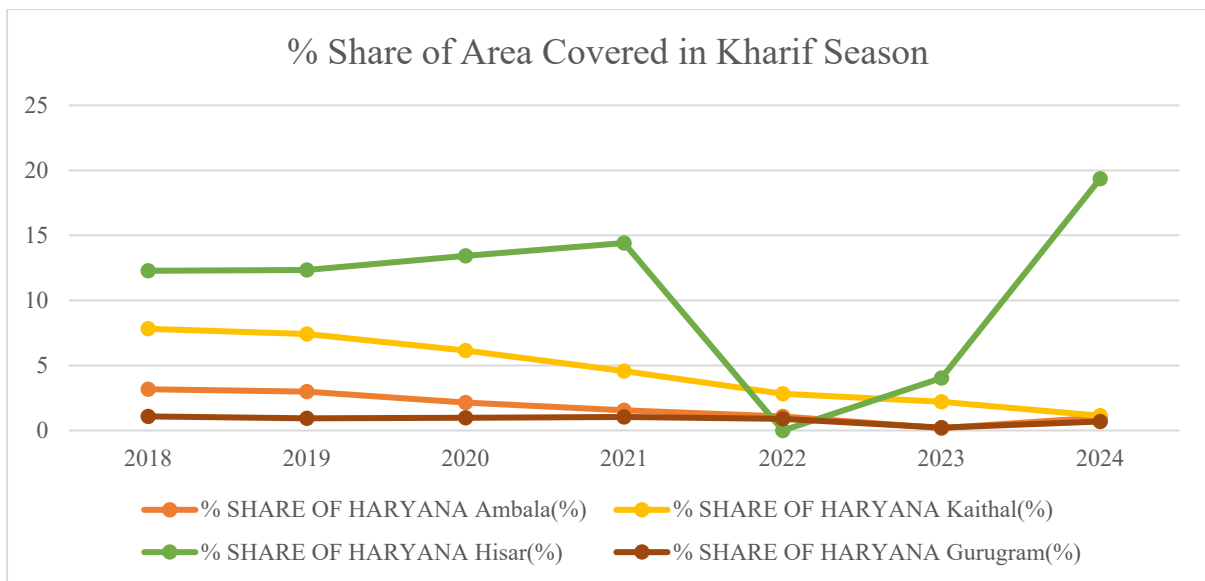


TABLE- 3

NUMBER OF BENEFICIARIES UNDER PMFBY IN KHARIF SEASON

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	13786(4.61)	20129(6.72)	43742(14.16)	2256(0.75)	299,343
2019	3930(1.81)	7904(3.65)	36222(16.72)	3312(1.53)	216,669
2020	577(0.22)	3797(1.45)	53181(20.27)	1453(0.55)	262,387
2021	2(0.00)	3564(1.25)	54675(19.12)	3596(1.26)	285,952
2022	709(0.21)	391(0.12)	71148(21.15)	1088(0.33)	330,799
2023	0(0.00)	0(0.00)	0(0.00)	0(0.00)	73,834
2024	133(0.19)	84(0.12)	30907(43.91)	615(0.87)	70,386
Total	19137(1.24)	35869(2.33)	289875(18.83)	12320(0.80)	1,539,370

Source: Ministry of Agriculture and Farmers Welfare

Table 3 presents the number of beneficiaries of the “Pradhan Mantri Fasal Bima Yojana” (PMFBY) in Haryana's districts. In 2018, Hisar district had the highest number of beneficiaries, approximately 289875 beneficiaries, represents 18.83% of the total number of beneficiaries. Ambala and Kaithal had approximately 119137 and 35869 beneficiaries among farmers, representing 1.24% and 2.33%, which are substantial. Gurugram has the lowest number of beneficiary farmers, approximately 12320, representing 0.80% of the total of Haryana. The number of beneficiary farmers also decreased in Haryana. This trend is shown in Figure 3.

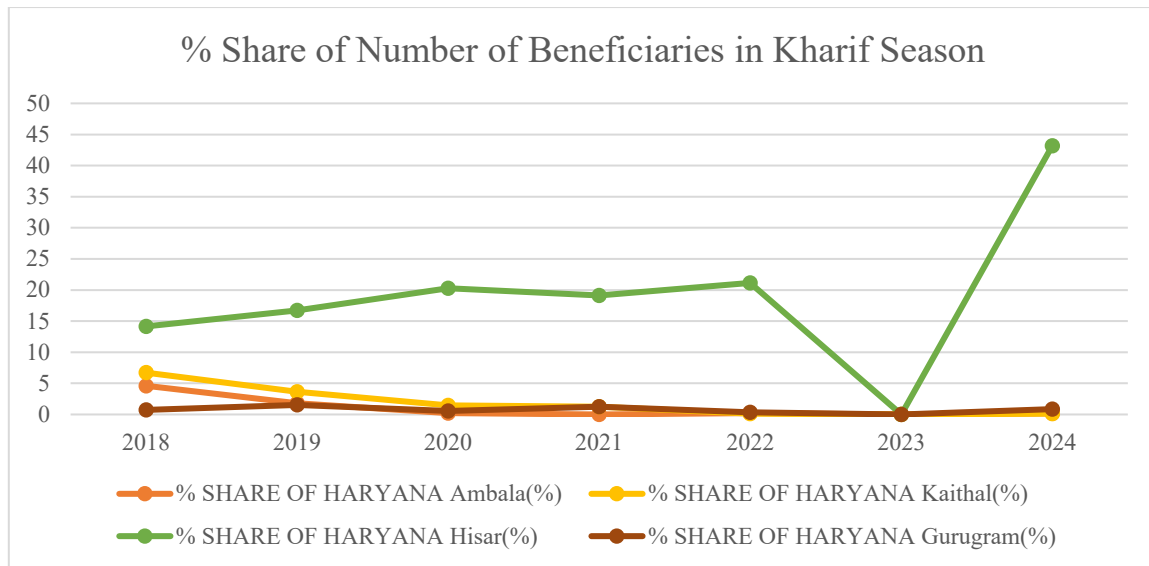


TABLE- 4

TOTAL CLAIM AMOUNT UNDER PMFBY IN KHARIF SEASON (in lakh)

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	3416(4.25)	3036(3.78)	11287(14.04)	373(0.46)	80,402
2019	607(1.04)	729(1.25)	13143(22.52)	448(0.77)	58,356
2020	32(0.03)	622(0.62)	22703(22.60)	169(0.17)	100,446
2021	0(0.00)	506(0.37)	27216(19.68)	1157(0.84)	138,282
2022	128(0.06)	123(0.06)	50566(25.23)	386(0.19)	200,457
2023	0(0.00)	0(0.00)	0(0.00)	0(0.00)	23,784
2024	42(0.16)	28(0.11)	12164(46.34)	245(0.93)	26,252
Total	4225(0.80)	5044(0.80)	137079(21.83)	2778(0.44)	627,979

Source: Ministry of Agriculture and Farmers Welfare

Table 4 presents information on the claim amounts paid to insured farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Ambala, Kaithal, Hisar, and Gurugram districts, which experienced varying claim amounts. Hisar district consistently received the highest claims from 2018 to 2024: 11,187 lakh (14.04%) in 2018 and 12,164 lakh (46.34%) in 2024. The claim amount for Ambala district for 2018 to 2024 fluctuates continuously, with a total of 3416 lakh (4.25%) in 2018 and 42 lakh (0.16%) in 2024. Kaithal district received claims ranging from 3036 lakh (3.78%) of the total in 2018 to 28 lakh (0.11%) of the total in 2024, which significantly decreased the number of claims but reduced the total percentage. Gurugram district had relatively lower claim amounts, ranging from 373lakh (0.46%) in 2018 to 245 lakh (0.93%) in 2024, but according to table data claim amount not received and taken by the farmers every year like 2021 in Ambala district, in year 2023 not taken claim amount of each

district and in year 2024 very less amount received by the farmers in each district as compare to earlier years, that’s reason these crops are not effected from any disease and natural calamity. The increasing and decreasing claim amounts reflect the program’s effectiveness in assisting farmers during crop loss or damage, ensuring economic stability, and safeguarding livelihoods. This trend is shown in Figure 4.

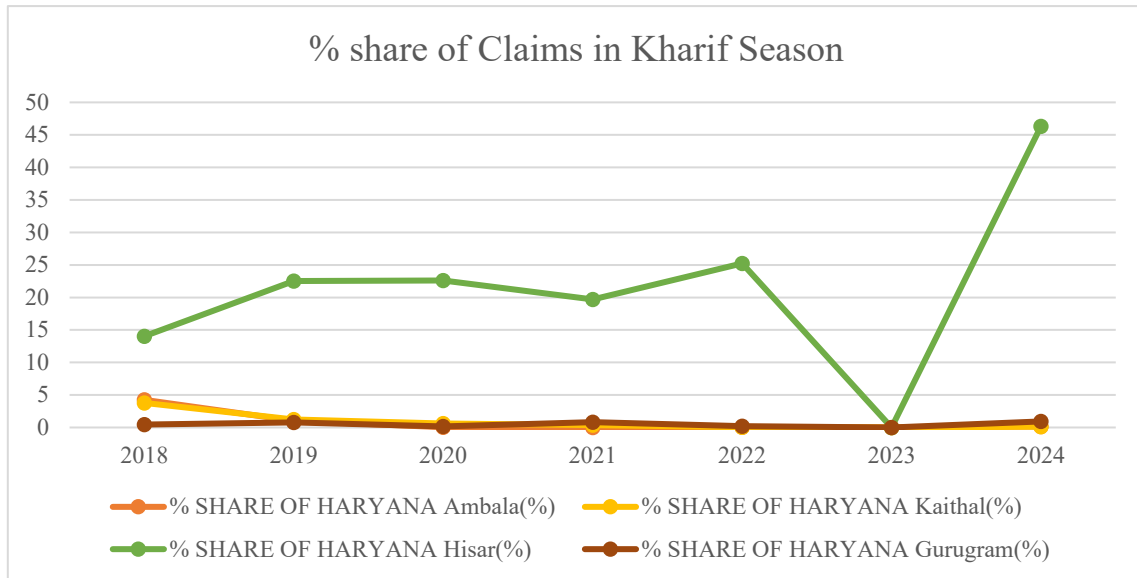


TABLE- 5

TOTAL PREMIUM UNDER PMFBY IN KHARIF SEASON

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	461.22(3.31)	1137.44(8.17)	1740.28(12.50)	122.98(0.88)	13,926.47
2019	481.74(2.81)	1309.95(7.65)	2198.54(12.84)	134.24(0.78)	17,117.79
2020	360.41(1.35)	1091.05(4.10)	4672.9(17.54)	172.64(0.65)	26,641.92
2021	227.39(0.94)	680.21(2.81)	4289.22(17.71)	187.26(0.77)	24,214.42
2022	168.19(0.60)	452.84(1.60)	5436.2(19.26)	173.99(0.62)	28,231.67
2023	13.79(0.09)	168.32(1.11)	677.15(4.46)	24.32(0.16)	15,168.99
2024	112.41(0.50)	150.9(0.67)	4951.12(22.12)	68.72(0.31)	22,382.69
Total	1825.15(1.23)	4990.71(3.37)	23965.41(16.22)	884.15(0.59)	147,683.95

Source: Ministry of Agriculture and Farmers Welfare

Table 5 presents information on the claim amounts paid to insured farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) in Ambala, Kaithal, Hisar, and Gurugram districts, which experienced varying claim amounts. Hisar district consistently received the highest claims from 2018 to 2024: 1740 lakh (12.50%) in 2018 and 4951.12 lakh (22.12%) in 2024. The claim amount for Ambala district for 2018 to 2024 fluctuated continuously, from 461.22 lakh (3.31%)

in 2018 to 112.41 lakh (1.23%) in 2024. Kaithal district received claims ranging from 1137.44 lakh (8.17%) of the total in 2018 to 150.9 lakh (0.67%) of the total in 2024, which has significantly decreased the number of claims but reduced the total percentage. Gurugram district had relatively lower claim amounts, ranging from 122.98 lakh (0.88%) in 2018 to 68.72 lakh (0.31%) in 2024. Show the table data premium. The increasing and decreasing claim amounts reflect the program’s effectiveness in assisting farmers during crop loss or damage, ensuring economic stability, and safeguarding livelihoods. This trend is shown in Figure 5.

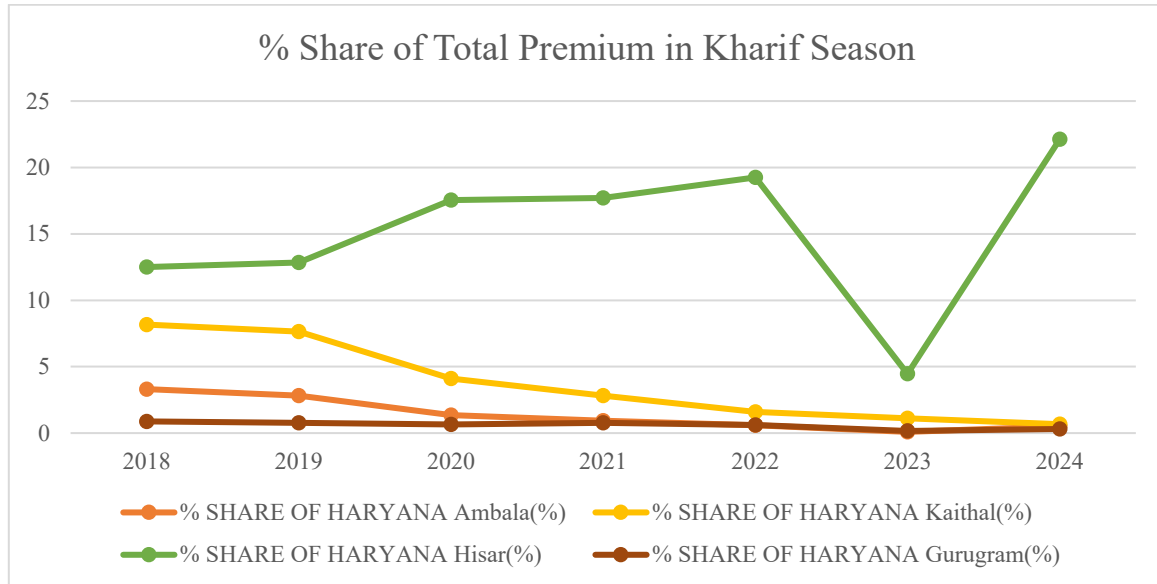


TABLE- 6

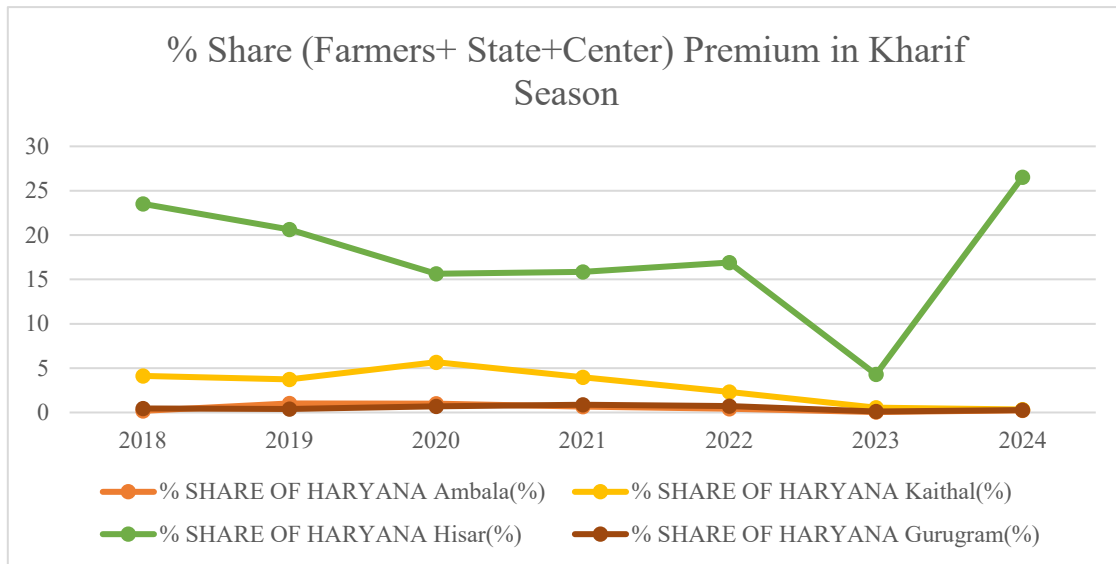
GROSS (FARMERS+STATE+CENTER) PREMIUM UNDER PMFBY IN KHARIF (in lakh)

Year	Ambala(%)	Kaithal(%)	Hisar(%)	Gurugram(%)	Haryana
2018	693.19(1.19)	2387.76(4.11)	13667.69(23.51)	261.05(0.45)	58,132.12
2019	904.97(1.02)	3311.46(3.73)	18317.59(20.63)	351.07(0.40)	88,801.44
2020	950.54(0.98)	5499.34(5.67)	15171.18(15.63)	676.98(0.70)	97,075.08
2021	568.62(0.65)	3502.95(3.98)	13950.36(15.86)	762.54(0.87)	87,982.15
2022	420.61(0.42)	2331.06(2.32)	16998.2(16.90)	709.33(0.71)	100,589.76
2023	34.47(0.05)	336.64(0.53)	2708.83(4.29)	70.28(0.11)	63,103.93
2024	224.87(0.25)	301.84(0.34)	23695.08(26.53)	248.06(0.28)	89,302.05
Total	3797.27(0.64)	17671.05(3.02)	104508.93(17.86)	3079.31(0.52)	584,986.53

Source: Ministry of Agriculture and Farmers Welfare

Table 6 provides information on the gross premium (Farmers +State +Centre) in (lakh) for the districts of Ambala, Kaithal, Hisar, Gurugram, as well as the total for Haryana, under the PMFBY. From 2018 to 2024, the gross premium (F+S+C) in the Hisar district ranged from

13667 lakh (23.51%) of the total to 23695.08 lakh (26.53%) of the total in 2024. In Ambala district, the gross premium had consistently decreased, ranging from 693.19lakh (1.19%) to 224.87 lakh (0.25%) of the total in 2024. In Kaithal district, the gross premium ranged from 2387.76 lakh (4.11%) in 2018 to 301.84 lakh (3.02%) of the total in 2024, but decreased overall. In the Gurugram district, the gross premium was significant, ranging from 261.05 lakh (0.45%) in 2018 to 709.33 lakh (0.71%) of the total in 2022, but decreased to 248.06 lakh (0.28%) in 2024, reflecting a decline in the total gross premium in Haryana. This trend is shown in Figure 6.



Conclusion:

To summarize the performance, premium, and claim settlement of “Pradhan Mantri Fasal Bima Yojana (PMFBY) in the Haryana districts of Ambala, Kaithal, Hisar, and Gurugram. Study the data from 2018 to 2024 for the Rabi and Kharif seasons in Haryana state. To analyze the registration and total number of implementing farmers under the PMFBY in districts, the area covered by the PMFBY in Haryana, the claims received by beneficiaries in districts, and the number of beneficiaries in each district. Analyze the PMFBY in Haryana, and focus on the farmers' welfare scheme, and show the trend and pattern. The study concludes that Hisar district has the highest coverage of farmers under the PMFBY during 2018 to 2024, and that Kaithal and Kurukshetra are also at an advanced stage during this period. The Ambala district shows a substantial increase in coverage and participation in PMFBY in Haryana. Sirsa district has the highest levels of awareness, participation, and coverage among farmers. The number of beneficiary farmers increased from 2018 to 2022, but the total area covered, claim amount, and total farmers decreased from 2018 to 2024 in the Gurugram district. The main reason is that less area is used for agriculture, while more land in Gurugram is used for industrial and residential purposes. Another main reason highlighted in the study is that Hisar districts have more effective use of the insurance scheme because, compared to other districts, there are more farmers, a larger area covered, more beneficiaries, a higher premium, and more claims gained by the farmers, which shows the farmers awareness, better understanding of the PMFBY, and farmers' cooperation with implementing agencies. Ultimately, we can say that the scheme has

proven effective in assisting farmers affected by crop loss or damage, ensuring their economic stability and safeguarding their livelihoods in the most affected districts of Haryana.

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