



Ministry of Agriculture & Farmers Welfare
Government of India



Pradhan Mantri
Fasal Bima Yojana

Simplifying Crop Insurance

Frequently Asked Questions (FAQs)

A comprehensive booklet about PMFBY & RWBCIS



FAQs



Table of Contents

Page No.

1. Crop Insurance & Coverage	3
2. Enrolment Process	6
3. Claim Settlement	11
4. Revamped PMFBY/RWBCIS	14
5. Terminology	17



Crop Insurance & Coverage



1 What is crop insurance and why should farmers avail it?

Ans: Crop insurance is an important risk mitigation tool to save the farmers from adverse weather/climatic conditions or unforeseen natural calamities like hailstorm, drought, floods, cyclones, heavy and unseasonal rains, attack of disease and pests etc. that can cause damage to the crop partially or wholly.



Crop insurance against adverse weather conditions

Crop loss impacts our hard-working farmers severely, burdening them economically and socially. Therefore, it is imperative to provide economic and social security to the farmers so that they are protected from probable crop loss with the help of crop insurance.



2 What is the provisioning under PMFBY & RWBCIS to help farmers?

Ans: Pradhan Mantri Fasal Bima Yojana (PMFBY) aims at providing crop insurance protection to farmers, when notified crops are damaged due to unexpected natural calamities. Notified crops are the crops identified by the State Governments to be covered under crop insurance.



Provisioning only for notified crops



Field Crops - PMFBY



Horticultural Crops - RWBCIS

Field crops like cereals, pulses and oilseeds are covered under PMFBY while horticultural crops mainly fruit and vegetable crops are covered under Restructured Weather Based Crop Insurance Scheme (RWBCIS). The scheme offers very low premium rates for farmers to participate in the scheme.



Where do I get information about PMFBY & RWBCIS?

Ans: Contact the nearest Bank Branch, Primary Agriculture Cooperative Society (PACS), Common Service Centre (CSC), representative of the Insurance Company working in the area or the local agriculture office at District/Block level for information and insurance of notified crops. Visit Crop Insurance Portal www.pmfby.gov.in



Tenant farmers &
sharecroppers also eligible



Which category of farmers are eligible to enrol under PMFBY?

Ans: All farmers, including tenant farmers and sharecroppers, cultivating notified crops in notified areas are eligible for crop insurance. Under the revamped scheme, enrolment has been made **voluntary for all the farmers**. Earlier, the loanee farmers were covered compulsorily, but now the farmers may join the scheme as per his/her willingness.



5 Which crops are covered under the scheme?

Ans: Crops notified by the State Government in its notification are covered under the crop insurance scheme. The scheme covers all food grains, oilseed crops (all cereals, pulses, millets and oilseed crops) along with annual commercial / annual horticultural crops under the scheme in both Kharif and Rabi seasons.



Crops notified by the State Government



6 What are the risks covered under PMFBY/RWBCIS?

Ans: Prevented Sowing, Mid-Season Adversity, Localized Calamity, Post-Harvest Loss and Widespread Calamity (Based on yields at the end of the season).



7 Where do I get detailed information of the implementing Insurance Company and which Insurance Company is operating in my area for this season?

Ans: You can avail the detailed information of the implementing Insurance Company from CSCs / Bank Branches / District or Block Level Agriculture Officers. To know the name of the implementing Insurance Company in the region you can contact to District or Block Level Agriculture Officers. You may also check it on PMFBY portal in the Insurance Premium Calculator.



Enrolment Process



8 What enrolment channels are open for a farmer to participate in PMFBY/RWBCIS?

Ans:

- Non-loanee farmers can reach out to the nearest Common Service Centre (CSC)/banks or insurance intermediaries for getting enrolled as per the earlier provisions under the scheme.
- Loanee farmers may reach out to the serving bank branches from where they have availed the seasonal agriculture loan/KCC with an application giving their consent to enrol themselves in the scheme for the notified crop sown/intent to sow.
- All the farmers with their Savings or Jan Dhan Account in any bank may also reach out to that bank branch to get insurance cover under the scheme.
- Interested farmers may also go for Online registration through the PMFBY web portal to get enrolled under the scheme.
- Farmers may approach intermediaries of Insurance Companies for enrolment under the scheme.



Enrolment via Banks /ICs/PACS/CSC/Online



9 What is the cut-off date for enrolment under PMFBY/RWBCIS?



Ans: General enrolment cut-offs for Kharif season and Rabi season is 15th – 31st July and 15th – 30th December respectively, but it may vary as per crop calendar of the respective State. These dates should be verified from the notification issued by the State Government before the commencement of enrolment.



10 What are the documents required for enrolment in crop insurance scheme?

Ans:

	Farmer	Tenant Farmer
Mandatory Documents	<ul style="list-style-type: none"> • Land Rights Documents - Record of Right (RoR) and Land Possession Certificate (LPC) • Aadhaar Card (Updated) • Bank Passbook (First Page having details of bank accounts) 	<ul style="list-style-type: none"> • Record of Land Rights • Land Possession Certificate • Contract Agreement in case of lease deed and shared crop • Identity Card • Aadhaar Card (Latest) • Bank Passbook (First Page having details of bank accounts)
Supporting Alternative Documents (As notified by the concerned State Government)	<ul style="list-style-type: none"> • Sowing Certificate (Patwari or Gram Panchayat) or other documents by the State Government. • Self-Declaration 	<ul style="list-style-type: none"> • Sowing Certificate (Patwari or Gram Panchayat) or other documents by the State Government. • Self-Declaration



Proof of Identity/Ownership/Bank Details are required for enrolment



11 What are the charges that farmers need to pay to get enrolled under PMFBY/RWBCIS?

Ans: No extra fee is charged for enrolment under PMFBY. Enrolment under PMFBY is totally free and farmers need to pay only farmer's share of premium amount.



12 What are the premium rates to be paid by the farmers for enrolment under PMFBY?

Ans: Farmers need to pay a premium of 2.0% for Kharif crops, 1.5% for Rabi crops and up to 5% for horticultural and commercial crops of the sum insured. There is no change in the premium rates payable of the sum insured by the farmers under the revamped PMFBY.





13 How much is the CSC/VLE charge for enrolment under crop insurance other than premium amount?

Ans: The enrolment under PMFBY/RWBCIS is totally free and farmer need not pay any extra fee to the VLE for the same. VLE should not charge any extra amount from farmer other than the farmer's share of premium. If he/she falters in it, then a legal/administrative action may be taken against the concerned VLE.



14 What is the role of banks in enrolling the loanee farmers under PMFBY/RWBCIS? Is there any change in the enrolment process to be followed compared to the previous one?

Ans:



- Banks need to ensure enrolment of all the interested farmers especially loanee farmers who have availed seasonal agriculture loan / KCC from their serving branch to avoid duplication.



- Bank branches need to maintain proper records of farmer declaration for opting out of the scheme.



- Banks also need to carry out extensive Information, Education and Communication activities for awareness generation among farmers about the new changes in PMFBY/RWBCIS and explaining them the scheme benefits.



- Since banks are also serving the beneficiary farmers for other Government schemes like – PM Kisan, and they also have farmers with Savings / Jan Dhan Account, such farmers may also be encouraged by the banks to get cover under PMFBY and provide them with all the required facilities for the same.

- Banks need to continue with farmer data entry on the PMFBY portal within the stipulated time by strictly adhering to seasonality discipline.

Banks need to initiate /manage/educate/update for seamless integration



15 Am I eligible to enrol under PMFBY/RWBCIS if I have a Savings Account/Jan Dhan Account in any bank?

Ans: Yes, all Savings or Jan Dhan Account holding farmers can also participate in the scheme by enrolling through their respective bank branches.



16 How do I track my application status on PMFBY portal?

Ans: After logging into PMFBY Portal i.e. www.pmfby.gov.in click on the tab "Application Status". After clicking the tab, feed the application number and captcha and click to check status. The new window displays current status of an application.



17 Do I get an acknowledgement receipt / SMS on enrolment?

Ans: Yes, on successful submission of application to CSC centre, an acknowledgement receipt with a unique identification number will be generated. Insurance Companies are sending acknowledgement receipts to loanee farmers through post office. Also, information is sent through SMS to the registered mobile number of the farmer.

Acknowledgement receipt is delivered through the post office and SMS



18 What are the precautions that farmer needs to take while applying for PMFBY/RWBCIS?



Share correct details and give timely intimation

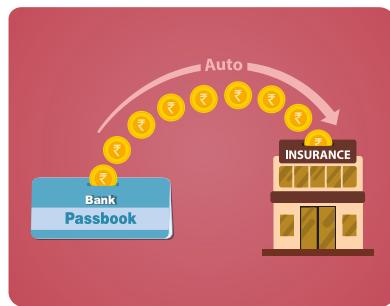
Ans:

- Farmer needs to share correct crop details and area while enrolling in the scheme. Any discrepancy in details will result into rejection of application by Insurance Company at the time of approval.
- Provide correct bank details as claim amount is being directly transferred in farmer's account under Direct Benefit Transfer (DBT) policy of GoI.
- Farmers may be denied claim payment due to incorrect information in case of loss assessment for localized calamities or post-harvest losses.
- In case of localized calamity and post-harvest losses, the insured farmer needs to intimate within 72 hours to the concerned bank, Insurance Company, or local agriculture department.



19 Does the crop insurance premium get directly debited from my loan account or I have to inform the bank for debiting the premium amount from my loan account?

Ans: Yes, if the existing loanee farmer did not submit Opt Out declaration to the serving bank branch, 7 days before the enrolment cut-off date, then farmer's share of premium gets directly deducted from the loan account.



Auto Debit payment until Opt Out declaration is submitted



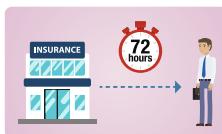
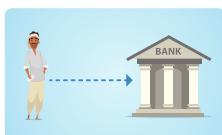
20 What is the self-declaration to be submitted to the bank by the existing loanee farmer?

Ans: Since the scheme is made voluntary, the existing loanee farmers who do not wish to be enrolled under the scheme have the choice to **Opt Out of the scheme by submitting a self-declaration** in writing to a serving bank branch (from where they have availed KCC or seasonal agriculture loan) anytime during the year but **at least 7 days before the cut-off date for enrolment for the respective season**. If the loanee farmer does not submit any self-declaration in the bank, the premium amount for the notified crops will be deducted by the bank from his account.



Opt Out at least 7 days before the cut-off date

Claim Settlement



21 What is the process for informing incidents of crop losses and obtaining Insurance Claims?

Ans:

- Localized calamities / loss of insured crops after harvesting, needs to be reported by the insured farmer within 72 hours to the Insurance Company / Bank / State Government Officers or on Toll free number of the Insurance Company or through the Crop Insurance App.
- Bank / State Government Officers will further forward the information about farmer intimations to the concerned implementing Insurance Company.
- Insurance Company to appoint loss assessor within 72 hours after receiving the intimation.
- Crop loss assessment to be completed within next 10 days.
- Claim payment to be made by the Insurance Company in the next 15 days to the eligible farmers.

Systematic and seamless process for claim settlement



22 Whom do I approach in the event of a natural calamity like Localized Calamities or Post-Harvest Losses?



Ans: Affected farmers should intimate the concerned Insurance Company / Bank / Block and District Officers / State Officer of the local agriculture department or on the Toll free number of the Insurance Company within 72 hours of the occurrence of the event. Affected farmers can lodge his/her crop loss intimation directly through Crop Insurance App.

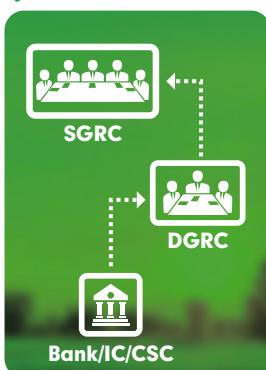


23 What is the general timeline for settlement of claims by the Insurance Companies?

Ans: Insurance Companies are expected to settle CCE based claims within 21 days of receiving the final actual yield data from the State Government provided the State share of subsidy is released. State Government is expected to provide final actual yield data within one month of harvest of the crop.



24 Where do I report my complaint in case of delay in claim settlement?



Various touchpoints for grievance redressal

Ans: Farmers may approach their nearest District offices of the Insurance Companies and State-District offices of Agriculture department in case of any crop loss or damage. Then farmer may reach out to District Agriculture Officer and the District Level Grievance Redressal Committee. In case, if the District Level Grievance Redressal Committee fails to resolve farmer's grievance, then it will be further escalated to the State Level Grievance Redressal Committee established at the State level.

25

What grievance redressal mechanism is established under PMFBY/RWBCIS?

Ans:

A. Primary Level



- District Agriculture Officer to respond to Farmers, Banks, ICs etc. within **7 days** of receipt of grievance.
- In case of dissatisfaction, the matter may be brought to the District Level Grievance Redressal Committee (DGRC).

B. District Level Grievance Committee

- **Members of DGRC committee** - Headed by District Magistrate / Collector, Representatives of farmers, LDM/Banks, DDM NABARD, Insurance Company, Concerned State Authority / Department as Members.
- In case of dissatisfaction, the matter may be brought to the State Level Grievance Redressal Committee (SGRC) within 15 days from the decision of DGRC.
- If grievance matter exceeds ₹ 25 Lakh in monetary terms, then the matter may be directly raised to the State Level Grievance Redressal Committee.



C. State Level Grievance Redressal Committee (SGRC)

- **Members of Committee** - Headed by Principal Secretary / Secretary of the Nodal Department, SLBC / Banks, CGM NABARD, Insurance Company, Concerned State Authority/Department as Members.
- Committee will dispose the matter within **15 days**.
- The decision of the Committee shall be accepted by all the parties.



26 What are the proposed changes introduced in estimation of crop losses or claim computation for timely claim payment?

Ans: To ensure timely claim payment to farmers, several technological solutions such as weather indicators, satellite indicators, optimization of CCEs along with traditional crop cutting experiments etc. will be used.



Revamped PMFBY/RWBCIS



27 What are the recent changes made in the revamped PMFBY/RWBCIS for farmer participation?

Ans:

- Under the revamped scheme, enrolment has been made **voluntary for all the farmers**. Earlier, the loanee farmers were covered compulsorily, but now the farmers may join the scheme as per his/her willingness.
- The existing loanee farmers who do not desire to be enrolled under the scheme have the choice to **Opt Out of the scheme by submitting a self-declaration in writing** to a serving bank branch anytime during the year but **at least 7 days before the cut-off date for enrolment for the respective season**.
- If the loanee farmer does not submit any self-declaration in the bank, the premium amount for the notified crops will be deducted by the bank from his account.



Voluntary participation and Opt Out option



Easy enrolment criteria

- All Savings or Jan Dhan Account holding farmers may also participate in the scheme by enrolling through respective bank branches.
- Bank branches shall conduct special awareness drive among existing loanee farmers in this regard. Bank branches will also keep the records of the farmer declaration.

• All farmers who approach banks for renewal/fresh issue of Kisan Credit Card (KCC) need to inform the respective bank branches to convey their willingness to participate in the scheme by submitting a self-declaration. Accordingly, the concerned bank branches will enrol their details on the National Crop Insurance Portal.

• Any farmer can now change the name of insured crop up to 2 working days before the cut-off date for enrolment subject to terms & conditions and provisions mentioned in the Operational Guidelines of PMFBY/RWBCIS.

• There is no change in the premium rates payable by the farmers. It remains applicable at 2.0% for Kharif crops, 1.5% for Rabi crops and 5% for horticultural and commercial crops.



No change in premium rates



28 How will the sum insured be calculated after the changes were announced in the scheme from Kharif 2020?

Ans: The State Governments have been given options to choose:

a. Scale of Finance (SoF) as determined by District Level Technical Committee



b. District level value of Notional Average Yield (NAY) x Minimum Support Price (MSP) as sum insured for any district-crop combination.



(Notional Average Yield will be the moving average yield of best 5 years out of the last 7 years without application of indemnity level).



c. For the crops where MSP is not available, Farmgate price will be considered.

(Farmgate price will be calculated based on the weighted average market price for the period of 3 months after harvesting in previous season/year).



29 What provisions are made in the revamped PMFBY to ensure that Insurance Companies provide better service to farmers?

Ans: Under the revamped PMFBY, Insurance Companies are allotted business for three years. Hence, farmers will get crop insurance service from the same Insurance Company for three years. In case of crop losses, the farmer would not have to detour to the office of a separate Insurance Company every season as was the case before. Also, fully functional toll free number of the Insurance Companies will provide all the relevant information to farmers. It is mandatory for Insurance Companies to open offices at district and block level and deploy skilled manpower to help farmers.



Terminology



30 What is Crop Insurance App?

Ans: "Crop Insurance App" is an android based app developed by the Ministry of Agriculture and Farmers Welfare, Government of India for facilitating Crop Loss Intimation during localized calamities and post-harvest losses. Farmers can also download this app from Google Play Store.

This app provides the following crop insurance services:

► **Download Crop Insurance Policy:** After enrolling in the crop insurance scheme, farmers can download their policy details by entering the application number.



► **Know Your Insurance Premium:** Premium details for notified crop of notified area are also provided along with details of Central and State subsidy and farmer share. This facility is available to both registered and unregistered users.

► **Crop Loss Intimation and Status Report:** Farmers can report a Crop Loss during localized calamity and post-harvest losses. Farmers can also check the status of crop loss intimations. There is a facility to **upload picture and video of the field for crop damage**. After submission, confirmation message will reflect along with the Docket Number.



31 What is Common Service Centre (CSC)?

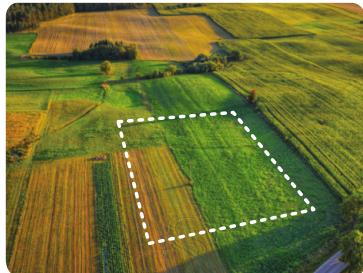


Ans: Common Service Centres (CSCs) are local access facilities serving rural and remote locations for delivering Government's e-Services like social welfare schemes, healthcare, financial, education and agriculture services etc.



32 What is an Insurance Unit?

Ans: The scheme operates on the principle of “Area Approach” in the Insurance Unit defined by the State Government. State/UT will notify Village/Village Panchayat or any other equivalent unit (e.g. Revenue Circle/Patwar Halka etc.) as an insurance unit for **Major Crops** and District/Taluka or equivalent level for **Minor Crops**.



33 What is Prevented Sowing?



Ans: The insured area is protected from the risk of prevented sowing due to adverse weather conditions. This risk will be applicable in case more than 75% of the crop in the normal sowing area is affected due to adverse seasonal/weather conditions or due to deficit rainfall resulting into prevented sowing/planting/germination.

In such case, claim payment will be 25% of the sum assured. This provision is invoked only after the State Government issues the notification in this regard.



34 What is Mid-Season Adversity?

Ans: Comprehensive risk protection is provided against drought, floods, inundation, attack of pests and diseases, landslides, natural fires and natural lightning, thunderstorm, hailstorm, cyclone, storm, tornado etc., which are likely to reduce the initial crop production by about 50%.

The maximum amount payable in this risk cover is 25% of the possible claims, which will be subject to adjustment against the final claims. This provision finds mention in the notification by the State Government for crop loss based on weather indicators such as rainfall data, other meteorological data, satellite images etc.





35 What is Localized Calamity?



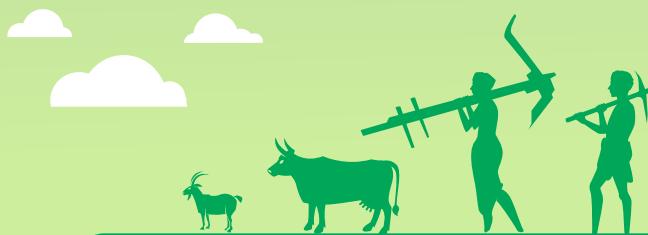
Ans: This risk is based on loss due to occurrence of localized risks affected by hailstorm, landslide, inundation, cloud burst and natural fire due to lightning affecting isolated farms in the notified area. It is also calculated on the 'Individual Farm' basis. Joint survey is conducted by the State Government and Insurance Company to estimate the crop loss in the event of a localized calamity. In case of crop loss, the insured farmer needs to intimate the concerned bank, Insurance Company, agriculture office etc. within 72 hours of the incident. The information should have details of insured crop and affected area.



36 What are Post-Harvest Losses?

Ans: In this risk, the yield loss is assessed for the crops that are harvested and are spread out in the field for drying purposes for a maximum period of 2 weeks (14 days) after harvesting against specific perils like hailstorm, cyclone, cyclonic rains and unseasonal rains. In case of crop loss, the insured farmer needs to intimate the concerned bank, Insurance Company, agriculture office etc. within 72 hours of the incident. The information should have details of insured crop and affected area. Loss assessment is done on "Individual Farm" basis.





Pradhan Mantri Fasal Bima Yojana

FOR MORE INFORMATION AND TO AVAIL SCHEME BENEFITS, CONTACT :
Kisan Call Centre : 1800-180-1551

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 Crop Insurance (Farmer's app) 