

# Rythu Bima Scheme

## Details (Rythu Bima Scheme)

Launched on 14 August 2018, the scheme "Rythu Bima - Farmer Group Life Insurance Scheme" is a Life Insurance Scheme by the Department of Agriculture, Government of Telangana. The scheme aims to provide immediate financial relief of ■5 lakh to the family members or dependents of farmers in case of their death, irrespective of the cause. The scheme is being implemented by the Life Insurance Corporation of India (LIC). ■ The farmer's Group Life Insurance Scheme ensures financial security and relief to the bereaved members of the farmer's family. Farmers in the age group of 18 to 59 years are eligible for enrollment under the scheme. ■ Overall, This scheme has a tremendous impact on the lives of the bereaved families and helps their livelihoods since most of them are resource-poor small farmers and belong to weaker sections of society.

## Objectives (Rythu Bima Scheme)

- The scheme aims to provide immediate financial relief of ■5 lakh to the family members or dependents of farmers in case of their death, irrespective of the cause.
- Moreover, Scheme aims to provide financial security to the farmers' families in the event of their untimely demise or disability, thus providing them with peace of mind and reducing their financial burden.

## Important Features (Rythu Bima Scheme)

- Launched on 14 August 2018, the scheme "Rythu Bima
- Farmer Group Life Insurance Scheme" is a Life Insurance Scheme by the Department of Agriculture, Government of Telangana. The scheme aims to provide immediate financial relief of ■5 lakh to the family members or dependents of farmers in case of their death, irrespective of the cause. This ensures the welfare of small and marginal farmers who depend on farming as their sole source of livelihood. The scheme is being implemented by the Life Insurance Corporation of India (LIC). ■ The farmer's Group Life Insurance Scheme ensures financial security and relief to the bereaved members of the farmer's family. Farmers in the age group of 18 to 59 years are eligible for enrollment under the scheme.

## Benefits (Rythu Bima Scheme)

- The Rythu Bima Scheme of Telangana offers several benefits to farmers and their families: ■ Beneficiaries : Farmers in the state of Telangana are eligible to apply for the Rythu Bima Scheme. ■ Financial assistance in case of death or disability: The scheme provides financial assistance of ■ 5 lakhs to the families of farmers who have registered for the scheme and paid the premium, in case of their death or permanent disability due to an accident or any other natural calamity. Coverage for all farmers: The scheme covers all farmers between the ages of 18 and 60 years, including tenant farmers, and the premium is subsidized by the government. Affordable premium: The premium amount is ■ 1,200 per annum for each farmer, of which ■ 900 is paid by the government and the remaining ■ 300 is paid by the farmer, making it an affordable option for farmers. Hassle
- free claim settlement: The scheme is being implemented through the Life Insurance Corporation of India (LIC) and the claims will be settled within 10 days of the receipt of the claim, making the process hassle
- free for the beneficiaries. Peace of mind: The scheme provides farmers and their families with peace of mind and reduces their financial burden in case of their untimely demise or disability. Premium: The premium for the scheme is 2% of the sum insured for non
- loanee farmers and 1% of the sum insured for loanee farmers. The government of Telangana provides a subsidy of 75% of the total premium amount for all farmers. Sum insured: The sum insured under the scheme is based on the value of the crop and the area cultivated. The minimum sum insured is ■ 5,000 per acre, and the maximum sum insured is ■ 1,50,000 per acre. Coverage: The Rythu Bima Scheme covers crops such as paddy, cotton, maize, chilies, turmeric, and other vegetables and fruits. Claims: In case of crop damage, the farmer can claim compensation equal to the sum insured. The claim process is simple, and the payment is made directly to the farmer's bank account.

## **Eligibility (Rythu Bima Scheme)**

- The farmers must be from Telangana state.
- The scheme is only applicable to farmers.
- To prove their residence, the farmer must possess a Domicile certificate of the state under his name.
- To avail of the scheme, farmers must be between 18 and 59 years old as of July 1st of the current financial year.
- The age of the applicant will be verified as the age described on his/her Aadhar Card.
- The applicant must own some piece of agricultural land under his/her name.

## **Application Process (Rythu Bima Scheme)**

- Step 1: The nominee or family member of the deceased farmer should visit the Department of Agriculture, Government of Telangana, or the nearest LIC office during office hours and request the prescribed format of the claim application form from the concerned authority.
- Step 2: Fill in all the mandatory fields in the application form, paste a passport-sized photograph (signed across, if required), and attach copies of all the required documents (self-attested, if necessary).
- Step 3: Submit the duly filled and signed application form, along with the supporting documents, to the following authority: Name: Concerned Agriculture Officer or LIC Representative Designation: (To be confirmed at the local office) Address: (Nearest Agriculture Office or LIC Office in the farmer's locality)
- Step 4: Request a receipt or acknowledgement from the concerned authority after submitting the application.
- Ensure that the receipt contains essential details like the date and time of submission and a unique identification number (if applicable).
- ■ Note: Ensure the application is submitted promptly after the farmer's death to facilitate timely processing and disbursement of the benefits.

## **Documents Required (Rythu Bima Scheme)**

- TS Rythu Bheema Pathakam Documents Required Claim Form ■ 1. Death Certificate of the Farmer 2. Aadhar Card of the deceased Farmer 3. Aadhar Card of the applicant 4. First page of the bank passbook ■

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