Pradhan Mantri Fasal Bima YojnaAre you sure you want to sign out?CancelSign OutEngEnglish/à□¹à¤¿à¤,दीSign InBackDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsSources And ReferencesFeedbackSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later. OkIt seems you have already initiated your application earlier. To know more please visit CancelApply NowCheck EligibilityMinistry Of Agriculture and Farmers WelfarePradhan Mantri Fasal Bima YojnaCrop InsuranceFarmersKharifRabiDetailsObjective: The PMFBY works on the One Nation, One Crop, One Premium. To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crops as a result of natural calamities, pests & diseases. To stabilize the income of farmers to ensure their continuance in farming. To encourage farmers to adopt innovative and modern agricultural practices. To ensure the flow of credit to the agriculture sector. in Implementation Agency 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, Cooperative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information/Science & Technology, Panchayati Raj etcNotified Area: Notified Area is the Unit of Insurance decided by the State Govt. for notifying a Crop during a season. "N¿Risks to be covered: Yield Losses: Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, such as Natural Fire and Lightning Storms, Hailstorms, Cyclones, Typhoons, Tempest, Hurricanes, Tornados, etc.Flood, Inundation, and LandslideDrought, Dry spellsPests/ Diseases etc.Prevented Sowing (on notified area basis):- In cases where the majority of the insured farmers of a notified area, having the intent to sow/plant and incurred expenditure for the purpose, are prevented from sowing/planting the insured crop due to adverse weather conditions, shall be eligible for indemnity claims upto a maximum of 25% of the sum insuredPost-Harvest Losses (individual farm basis): Coverage is available upto a maximum period of 14 days from harvesting for those crops which are kept in "cut & spread†condition to dry in the field after harvesting, against specific perils of cyclone / cyclonic rains, unseasonal rains throughout the country. Localized Calamities (individual farm basis): Loss/damage resulting from the occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.BenefitsThe benefits of this scheme are mentioned as under: Comprehensive insurance coverage for Kharif and Rabi crops. Add on the coverage available for specific circumstances. Optional for farmers, both loanee and nonloanee. Stability in the income of farmers so that they can continue farming. i»¿Premium Rate: S. No. Season Crops Maximum Insurance charges payable by the farmer (% of Sum Insured) I KharifFood & Oilseeds crops (all cereals, millets, & oilseeds, pulses) 2.0% of SI or Actuarial rate, whichever is less2RabiFood & Oilseeds crops (all cereals, millets, & oilseeds, pulses)1.5% of SI or Actuarial rate, whichever is less3Kharif & RabiAnnual Commercial / Annual Horticultural crops5% of SI or Actuarial rate, whichever is lessi»; The difference between the premium rate and the rate of Insurance charges payable by farmers shall be treated as Rate of Normal Premium Subsidy, which shall be shared equally by the Centre and State. Eligibility The farmer must be a cultivator or a sharecropper on the insured land. Farmers must have a valid and authenticated land ownership certificate or a valid land tenancy agreement. The farmer must have applied for insurance coverage within the prescribed time frame, which is generally within 2 weeks of the start of the sowing season. They must not have received any compensation for the same crop loss from any other source. The farmer should have a valid bank account and provide details of their bank account, along with a valid identity proof, at the time of enrollmentAll farmers growing notified crops in a notified area during the season who have an insurable interest in the crop are eligible. Exclusions Exclusions: Risks and Losses arising out of the following perils shall be excluded:-War & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals, In case of Postâ€"Harvest losses the harvested crop bundled and heaped at a place before threshing, other preventable risksii»¿Application ProcessOnlineHow to Apply Applicant farmers have to visit the official portal."" Click on Farmer CornerIf the applicants do not have an account on the portal, click on Guest Farmer. Fill in all the details correctly and click on submit. An account will be created. Fill out the form in the insurance scheme and provide the required detailsï». How to Claim? In case of crop loss, farmers are required to file a claim with the insurance company within the prescribed time frame, which is generally within 72 hours of the occurrence of the loss. List of concerned person/company details on the portal and click in "Report Crop Loss" or download the app and report crop loss. The claim must be accompanied by supporting documents, such as photographs of the damaged crop and a report from the village-level committee (VLC) or the agriculture department. Documents RequiredBank account number. Aadhaar card. Khasra number of land. Agreement photocopy. Ration card. Voter ID. Driving license.Passport-size photograph of the farmer.Frequently Asked QuestionsI am not the owner of land, can I get crop insurance under this scheme?Yes, if you are a tenant on someone else's farm, you are eligible to get your crop insured under this scheme.How can I calculate my insurance premium in NCIP? There is an insurance premium calculator on https://pmfby.gov.in/ where you can fill in the basic details and calculate the premium. Am I eligible for a claim if only my land is affected by a calamity? Yes, you need to inform through the crop insurance app or toll free number, insurance company, the bank or the concerned official within 72 hours of the incident, you'll be eligible for the loss assessment and claim. Which documents do I need to apply for the scheme? Khasra, khatauni, bank account details, and Aadhaar are needed along with the declaration about the crop you are planning to sow. Can I apply for the scheme online myself?Yes, create your farmer's login account in the NCIP https://pmfby.gov.in/ and select "Farmer Corner†on the portal. There you can apply for the scheme after logging in. How do I check the status of my application? In the NCIP https://pmfby.gov.in/ select "Application Statusâ€, fill in the receipt number as prompted and you'll be able to see the status of your application. When should I report the crop loss? You should report the crop loss through the crop insurance app, or toll-free number, or directly to the concerned authority within 72 hours of the calamity. How can I report crop loss? You can report the crop loss through the NCIP https://pmfby.gov.in/ by selecting "Report Crop Loss†or through Mobile Application, the centralized Toll-Free Number, directly to the Insurance Company through its dedicated toll-free number or through the concerned bank, local agriculture department Government/district officials. How can I claim the insurance? The farmer should intimate about the crop loss within 72 hours of the calamity through Mobile Application, the centralized Toll-Free Number, directly to the Insurance Company through its dedicated tollfree number or through the concerned bank, local agriculture department Government/district officials. However, the first mode of intimation should be either Crop Insurance App or the centralised Toll-Free Number. After that duly filled intimation / application of crop insurance app along with all relevant documents is necessary for initiation of loss assessment and payment of claims. How will I know if I have received the claim?You'll be intimated by SMS about the benefit transfer on your registered mobile number.Sources And ReferencesPMFBY Official WebsitePMFBY Latest GuidelinesDetails In HindiOkWas this helpful?News and UpdatesNo new news and updates availableShareSomething went wrong. Please try again later.OkYou need to sign in before applying for schemesCancelSign InSomething went wrong. Please try again later. OkIt seems you have already initiated your application earlier. To know more please visit CancelApply NowCheck EligibilityMinistry Of Agriculture and Farmers WelfarePradhan Mantri Fasal Bima YojnaCrop InsuranceFarmersKharifRabiDetailsBenefitsEligibilityExclusionsApplication ProcessDocuments RequiredFrequently Asked QuestionsObjective: The PMFBY works on the One Nation, One Crop, One Premium. To provide insurance coverage and financial

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