



PASUMAI GHOLAI

PRADHAN MANTRI FASAL BIMA YOJANA

Details

Objective: 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.

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, 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

Notified Area: Notified Area is the Unit of Insurance decided by the State Govt. for notifying a Crop during a season.

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 Landslide

Drought, Dry spells

Pests/ 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 insured

Post-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.

Benefits

The 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 non-loanee.

Stability in the income of farmers so that they can continue farming.

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 enrollment

All farmers growing notified crops in a notified area during the season who have an insurable interest in the crop are eligible.

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 Post-Harvest losses the harvested crop bundled and heaped at a place before threshing, other preventable risks

Application Process

Online

How to Apply

Applicant farmers have to visit the official portal.

Click on Farmer Corner

If 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 details

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 Required

- Bank account number.
- Aadhaar card.
- Khasra number of land.
- Agreement photocopy.
- Ration card.
- Voter ID.
- Driving license.

- Passport-size photograph of the farmer.

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