



Banking for PMFBY

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)
MINISTRY OF AGRICULTURE AND FARMER WELFARE
GOVERNMENT OF INDIA, NEW DELHI

Topics for discussion



- 1. Revamped PMFBY scheme**
- 2. Main Roles of banks**
- 3. Financial Implications & Penalty**
- 4. Best practices for Banks**
- 5. FAQs**
- 6. User Management**
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1. Revamped PMFBY scheme

MAIN POINTS

IMPLICATION FOR BANKS

Main changes of Revamped scheme



1. Scheme made voluntary for all Farmers including Loanee farmers
2. Allocation of Business to Insurance Companies for three years
3. State/UTs can select to cover among all risk covers/features
4. Central will contribute only upto 30% for unirrigated & 25% for irrigated area/crops for Non-North-eastern States. If Premium rates are higher then it will be borne by State Govt.
5. Central Subsidy for premium share increased from 50:50 to 90:10 ratio for North-eastern States (NER)
6. State/UTs have option to choose either Scale of Finance or District Level Value of Notional Average Yield (NAY) as **Sum Insured**



7. State will not be allowed to implement the Scheme from next season in case of delay in release of State's share of premium subsidy beyond Cut-off date (31st March for Kharif and 30th September for Rabi season)
8. For PMFBY, if State delay in submitting yield data within cut-off date, then Insurance Company can settle claims based on yield arrived through use of Technology solution
9. 2-Step crop loss estimation will be adopted
10. Adoption of Smart Sampling Techniques (SST) & Optimization of number of CCEs
11. Provision of upto 3% of the total allocation of the scheme for administrative expenses for Centre & State Govt.

Voluntary for loanee Farmers – Implication for Banks



1. Loanee farmers will have provision to opt-out from Schemes
2. They need to submit a declaration only those bank branches **where the farmer has their KCC a/c**
3. Declaration can be submitted at **all 365 days** during the year but at least **7 days prior to enrolment cut-off** date for a season
4. Banks need to compulsorily cover all loanee farmers whoever has not submitted declaration for opting out of the schemes.
5. Bank need to **maintain proper record** of farmer's declarations
6. Bank need to ask from farmers who approach for renewal/fresh KCC card for their willingness to participate in the Schemes
7. Need extensive IEC activities to increase awareness and outreach among farmers to retain maximum coverage of loanee farmers



2. Main Roles of banks

ENROLLMENT OF FARMERS (LOANEE & NON-LOANEE)

OPTING OUT FROM PMFBY

LOCALIZED RISK REPORTING

CLAIM PAYMENT

EDUCATING FARMER/GRIEVANCE REDRESSAL



1. Enrolment for PMFBY – important points

i. DOCUMENTS REQUIRED

- ✓ Aadhaar Card - latest
- ✓ Bank Passbook (Front Pg.)
- ✓ Land Records
- ✓ Self-Declaration Certificate for Sowing*
- ✓ Other documents as notified by State Government*

* Refer States Notification

ii. COMPONENT OF KCC INSURED for PMFBY

The amount of Scale of finance for notified crop and area under is eligible for coverage under PMFBY

(10% of limit for post-harvest /household consumption or 20% of limit for repairs and maintenance of farm assets of KCC are not covered by PMFBY)

iii. ENTER CORRECT CROP AND ITS AREA

For Loanee farmer

- Crop = Notified crop
- Area = area under notified crop & area declared in KCC application

For Non-loanee farmer

- Crop = Notified crop
- Area = Area under notified crop

Enter correct crop and its area

	Crop 1	Crop 2	Crop 3	Crop 4	Crop5	Crop 6
Total Land Ownership (Ha)	8					
Name of Crop	Kharif			Rabi		
Actual Sown Area (Ha) under the crop	Paddy	Maize	Cotton	Wheat	Potato	Gram
Area (Ha) decl. in KCC application	5	2	1	6	1	1
Whether Crops notified by State	Yes	Yes	No	Yes	No	No
Scale of Finance (Rs./Ha)	50,000	40,000	60,000	50,000	70,000	30,000
Total Sanctioned Sub limit for crop cultivation	1,00,000	40,000	60000	1,00,000	70,000	30,000
Additional loan amount for consumption and maintenance of machinery, etc. (Upto 30%)	1,20,000					
Total sanctioned loan for year	5,20,000					
SI to be considered for PMFBY/Ha	50,000	40,000		50,000		
Total SI for PMFBY	1,00,000	40,000	-	1,00,000		
Farmer's Share of Premium (% of SI)	2%	2%	-	1.5%	-	-
Premium to be debited from KCC x area	2,000	800		1,500		
Total Farmer's Premium (Loanee)	2,800			1,500		
Balance Un-covered area (Ha)*	3	1		4		
Additional premium (as non-loanee)*	3,000	800	-	3,000		
Total Farmer's Premium (as non-loanee)	3,800			3,000		
Total Premium of Farmers (loanee +non-loanee)	6,600			4,500		

Related to Loanee Farmer

Related to Non- Loanee Farmer



Reporting of Change of crop by farmers

Farmer can Intimate change of crop from the original crop indicated in the loan application

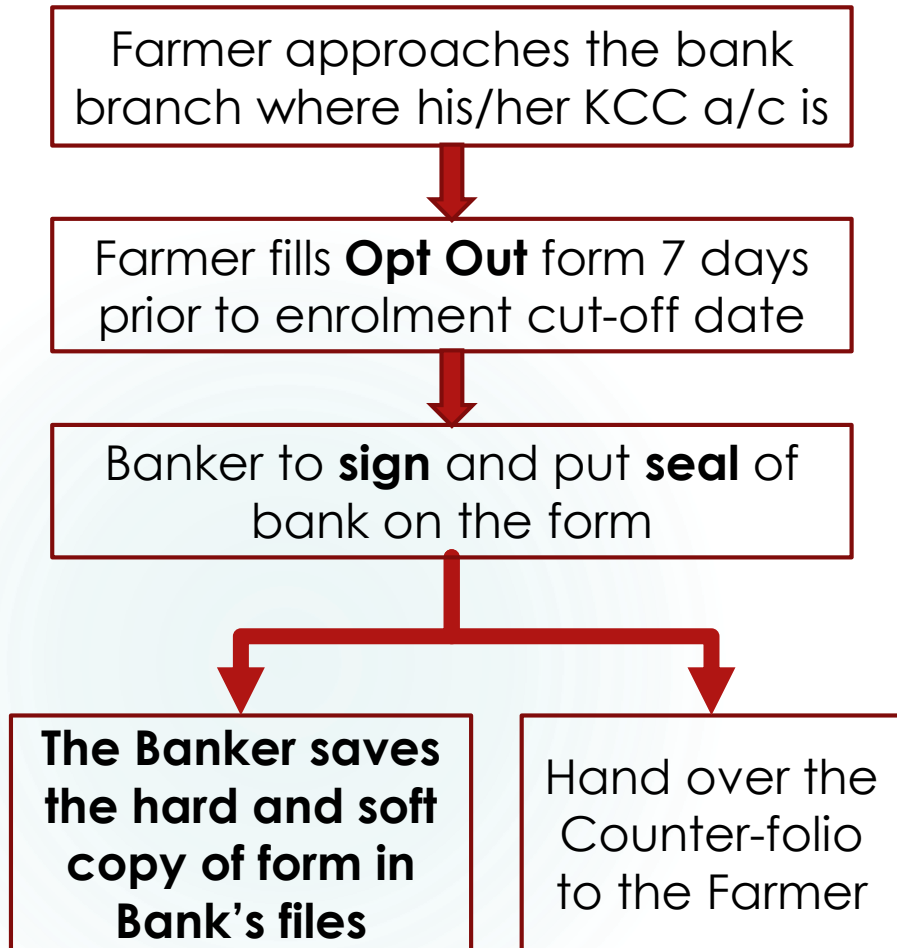
Reporting of Change of crop by farmers -

- ▶ Upto 2 working days before cut-off date for enrolment
- ▶ **Sowing certificate from designated authority** is compulsory in case of crop is changed from non-notified crop to notified crops

The Bank need to adjust the premium amount in the farmer's Application for PMFBY as per the new crop



2a. Opting out of farmer from PMFBY



Name of Bank

"Opt Out" form for Revamped PMFBY/RWBCIS
Date: ___/___/20___

Bank Branch Name: _____ Branch code no. _____

Applicant Details

1. Name of the KCC Holder: _____

2. KCC Loan Account No: _____

3. Mobile/Telephone No: _____

I am aware of the scheme provisions and benefits of PMFBY/RWBCIS. I hereby, declare that I would like to continue with KCC loan scheme, however, I am opting out of PMFBY/RWBCIS from Kharif/Rabi _____ season by choice. Therefore, requesting for non- enrolment under the scheme.

Signature of account holder: _____

Disclaimer: In case, if the farmer wish to Partial Opt In for some of the crops under the scheme he/she needs to get himself/herself enrol under the scheme through other channels of enrolment like Common Service Centre, Agents of Insurance Companies, Online facility on PMFBY Portal or android based Crop Insurance App.

For office use: The above declaration is recorded in the bank documents for appropriate action as on date.

Branch Manager (signature) with date _____

Farmer Acknowledgement

Opt Out form for Revamped PMFBY/RWBCIS
Date: ___/___/20___

Bank Branch Name: _____ Branch code no. _____

Applicant Details

1. Name of the KCC Holder: _____

2. KCC Loan Account No: _____

3. Mobile/Telephone No. _____

Disclaimer: In case, if the farmer wish to Partial Opt In for some of the crops under the scheme he/she needs to get himself/herself enrol under the scheme through other channels of enrolment like Common Service Centre, Agents of Insurance Companies, Online facility on PMFBY Portal or android based Crop Insurance App.

For office use: The above declaration is recorded in the bank documents for appropriate action as on date.

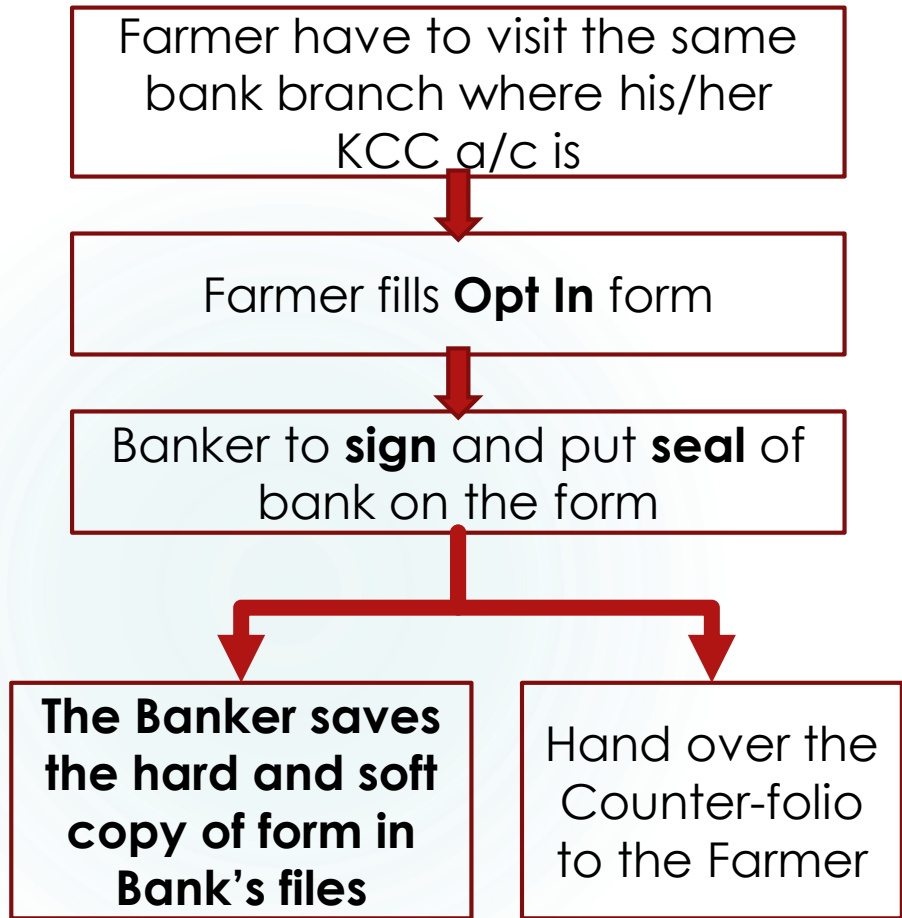
Branch Manager (signature) with date _____



2b. Opting In of farmer to PMFBY

If a farmer who had opted out earlier wants to take PMFBY coverage, then the farmer have to fill a declaration form for “Opting in”

Banker can enrol a farmer for PMFBY only after an “Opt in Declaration” form is filled by the farmer



Name of Bank: _____

“Opt In” form for Revamped PMFBY/RWECIS Date: ____/____/20____

Bank Branch Name: _____ Branch code no. _____

Applicant Details

1. Name of account holder as per updated Aadhaar: _____

2. Name of account holder as per bank pass book: _____

3. KCC Loan Account No: _____

4. Aadhar No: _____

5. Mobile/Telephone No: _____

I hereby, declare that I would like to take benefit of coverage under PMFBY/RWECIS from Kharif/Rabi _____ season by choice. Therefore, requesting for enrolment under the scheme as per the scheme provisions.

Signature of Account holder: _____

For office use: The Above declaration is recorded in the bank documents for appropriate action as on date.

Branch Manager (signature with date) _____

Farmer Acknowledgement

Opt In form for Revamped PMFBY/RWECIS Date: ____/____/20____

Bank Branch Name: _____ Branch code no. _____

Applicant Details

1. Name of account holder as per updated Aadhaar: _____

2. Name of account holder as per bank pass book: _____

3. KCC Loan Account No: _____

4. Aadhar No: _____

5. Mobile/Telephone No: _____

For office use: The Above declaration is recorded in the bank documents for appropriate action as on date.

Branch Manager (signature with date) _____



3. Reporting of Localized Calamity

If the farmer reports crop loss to the Bank, the bank need to –

Report to the concerned IC/District official within 48 hrs. with Survey no. of land

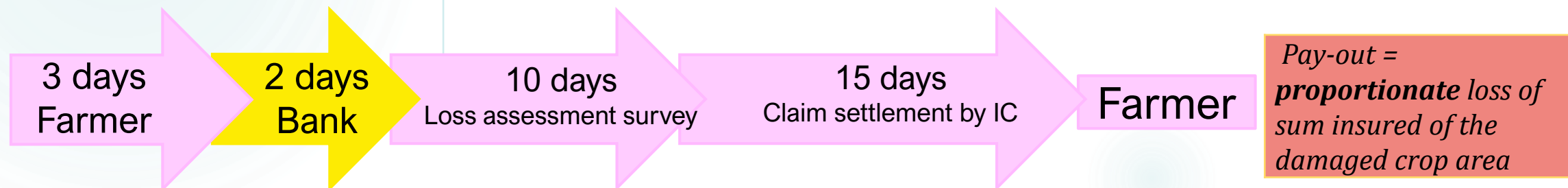
The bank would also verify the insured details like crop insured, sum insured, premium debited etc. and report to the IC

Farmer can report through -

1. Crop Insurance app
2. Toll Free no.
3. Local agriculture department
Govt./district officials
4. Other channels-
insurance company,
concerned bank, or on
NCIP

Farmer can report loss for -

Hailstorm
Landslide
Inundation
Cloud burst
Natural Fire





4. Claim Payment

In case it is decided that banks need to distribute claims to its farmer clients –

Banks need to credit the payable claim amount to the farmer's account with **7 days from date of receipt of such claims from Insurance Company.**

5. To Handle farmer Grievance



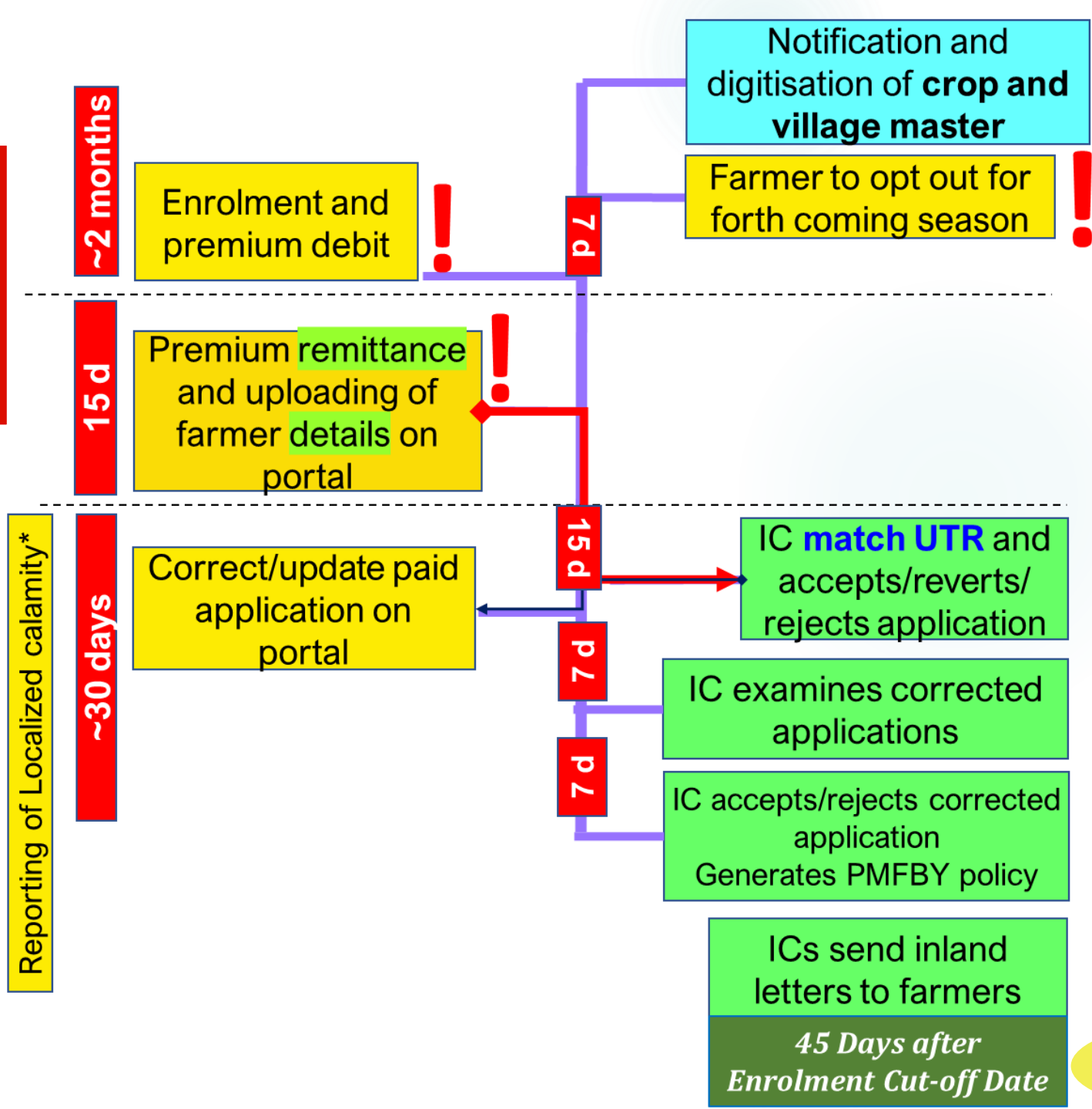
4 lists and 4 phone nos.!

- ▶ **Keep details of**
 1. Approved applications,
 2. Opt out applications
 3. Policy numbers,
 4. Reason for application rejection
- ▶ **Refer to Block level Insurance company personnel**
- ▶ **You ask block/district level official of State Government**
- ▶ **Get guidance from State/District/Block Grievance Redressal committee**
- ▶ **Get guidance from Senior Bank officers**



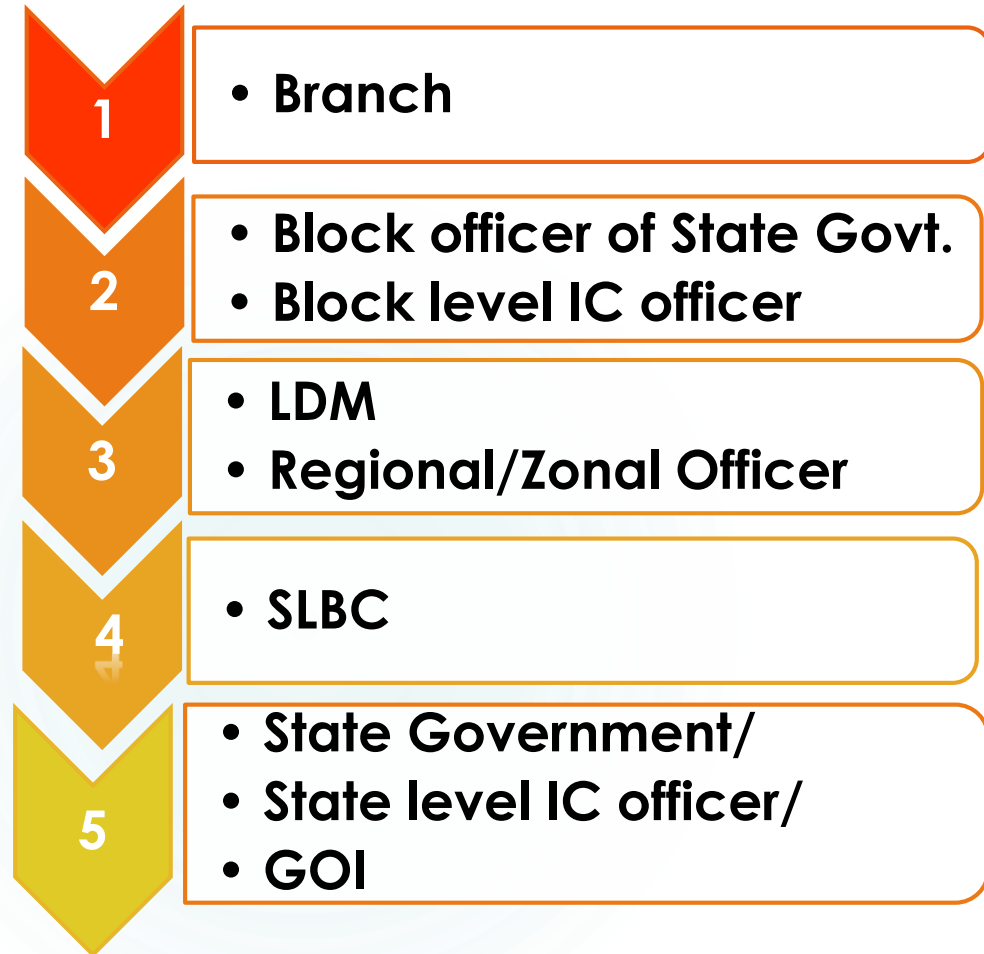
Seasonality Discipline for banks

Role of Bank/ PACS
Role of State
Role of CSC
Role of IC
Penalty point





Channel of Coordination



- ▶ To give Suggestions
- ▶ Portal Issues
- ▶ Crop or IU not visible on portal
- ▶ Request for date extension on portal
- ▶ Enrolment error
- ▶ Grievance



3. Financial Implications and Penalties

FINANCIAL BENEFITS FOR BANKS AND FOR FARMERS

HOW TO ENSURE MAXIMUM ENROLMENT

PENALTIES



Financial Benefits

It is in the interest of the Banks and Farmers to cover maximum loanee farmers

To Farmers

1. Premium amount on PMFBY is very less (1.5-5%)
2. Protection from money lenders (interest rates of money lenders are 24-40%, whereas premium on crop insurance is only 1.5-5%)
3. PMFBY claim amount helps to repay farmer's loan. (If farmer does not repay loan, they become ineligible to get loans after few years)

To Banks

1. Banks get 4% of farmer's premium as commission charges from IC
2. PMFBY helps to control Non-performing loans - 16.86%
3. Since loan is repaid by PMFBY claims, it helps to maintain the loan a/c as standard a/c



How to Ensure maximum enrolment of farmers in PMFBY?

- ▶ **Educate the farmers** regarding benefits of crop insurance by giving examples of other farmers
- ▶ **Assist farmers** in various stages of the scheme
- ▶ **Banking correspondents** need to be sensitized and mobilised for motivating farmers for better coverage
- ▶ Enrol all the **non-loanee farmers** who approach the bank without fail
- ▶ Organise **publicity camps** or other activities with the help of insurance companies or State Government



Penalties

- ▶ **Bank branch would need to pay claim amount on behalf of insurance company, if –**
 1. Bank fails to enroll any loanee farmer
 2. Farmer has **opted in** (after being opted out) and the bank forgets to enroll the farmer
 3. Remittance of premium to insurance companies (IC) after cut off date
 4. Bank enters incorrect/ partial/non-uploading of farmer's details on Portal and the farmer is denied claim amount by the IC due to that
- ▶ **Bank will be liable for audit and inspection on account of excess Insurance /ACF if area reported is more than actual area under notified crop**
- ▶ **If farmer has opted out and still bank enrolls the farmer, then Bank will have to bear the premium amount and have to refund/pay the claim amount to the IC**
- ▶ **Bank will be liable to pay interest for the delayed period of claim disbursement to the farmer** (this is applicable only in case the claim is agreed to be routed through bank)



4. Best practices for Banks



IEC activities

- ▶ **3 types of Posters should be displayed on Notice boards all through the year are –**
 1. Benefits of PMFBY
 2. Process of opting out
 3. Important information for enrolment – Documents and places for enrolment, contact numbers of local Insurance company officer
- ▶ **Conduct awareness campaigns for farmers in coordination with State Government and Insurance companies**
- ▶ **BCs will be approved by branches and branches will be liable for the actions of BCs**
- ▶ **Identified BCs can be assigned to enroll non loanee farmers**
- ▶ **Ensure branch level trainings**

Collect valid documents and dates for your Branch



- ▶ **Verify E-aadhaar of all loanee farmers before enrolment begins.**
- ▶ **Banks should register a/c holder's name same as name on aadhaar card**
- ▶ **Develop calendar of operations for your Branch**

Processes	Dates
• Obtaining notification copy	
• Checking of census master, crop master etc.	
• Making users in portal	
• Cut-off date for opting out	
• Generating database in excel of KCC std a/c with premium	
• Marking date of opening of portal	
• Enrollment cut-off date	
• Cut-off date for premium remittance	



Ideal sequence of Enrolment

1. Before Enrollment

- ▶ Keep the Opt out application submitted by farmers safely (hard and soft copies)
- ▶ Check correctness of -
 - Census master and presence of your IU on portal
 - Presence of all notified crops of your IU on portal
- ▶ Prepare database of all farmers who have not opted out with their details
- ▶ Inform farmers to update their latest Aadhaar name and number

2. During Enrollment

- ▶ Fill farmer details on Portal
- ▶ Debit farmer's share of Premium only from 7 days before enrolment cut-off date
- ▶ Remit premium to IC daily by attaching UTR (to keep small groups of applications with each UTR)




Do's

- ▶ Properly **preserve opt out applications** submitted by farmers as hard and soft copies
- ▶ Tell all eligible farmers to update their latest Aadhaar names at the bank branches before enrolment begins
- ▶ After State digitizes notification on the portal, Check whether **IU and all Notified Crops** of your IU is visible on the portal . Report any problem to State Govt. and ICs
- ▶ **Cover all loanee farmer** (whoever has not opted out)
- ▶ Remit Premium Timely (within 15d after enrolment cut-off)
- ▶ Consider irrigated/ non-irrigated form of same crops as 2 different crops as their Premium rates are different
- ▶ Remit farmer's **premium to correct IC, in Small Batches**
- ▶ Report localized calamity within 48 hours
- ▶ Continue to Check portal daily for reverted applications



Don'ts...

- X Do not leave any crops and its survey no.**
- X Do not Round up the paise in the Premium amount while remitting to IC**
- X Do not Use Dummy UTR no.**
- X After prevented/failed sowing/germination is declared, Do not Re-enroll any farmer for the **same crop****
-  **Do not Commit any action that lead to cancellation/failure to cover farmer**
- X Avoid to Deduct premium first and then upload data on portal**



5. FAQs

Frequently asked questions



- Is aadhaar verification done by PMFBY portal? - It is done by UIDAI portal
- Why Bank id cannot be used instead of aadhaar? - Aadhaar is compulsory for KCC also
- Why enrolment time or premium remittance time cannot be extended? - Insurance can be given only when the risks are not known
- What is the benefit of maximum participation of farmers? - Maximum benefit to Banks

Aadhaar verification process



PMFBY Portal (NCIP)

- ▶ Name and aadhaar no. is entered by Banker
- ▶ The result says "aadhaar Service is not Working"
- ▶ The result is displayed on PMFBY portal
 - ▶ Proper Match
 - ▶ Not Matching
 - ▶ Aadhaar suspended (if the farmer's aadhaar card is suspended by UIDAI for some reason)

AADHAAR Portal (UIDAI)

It goes to UIDAI portal

If UIDAI portal is not working

The entered name and aadhaar no. is matched by UIDAI portal and result displayed on PMFBY portal



Errors faced by Bankers

Sr.No.	Error Detail	Reason Of Error	Rectification Process
1	Mismatch of Name in Bank Account & Aadhaar	This error occurs name in aadhaar was found to be different than what is being fed on the portal.	Get the latest electronic print of aadhaar and tally it with the account holders name
2	Aadhaar service is not working	UIDAI Portal is down for the time being.	Wait for some time and login.
3	Aadhaar is suspended by UIDAI	The farmer's aadhaar is suspended and cannot be used anywhere	Farmer has activate Aadhaar by visiting any Enrollment Center
4	Double/duplicate entry of data and inability of branch to delete record		Back end verification by portal team
5	Drop downs for some fields like Insurance Company Name not working	Master Not digitised properly by State or portal bug	1. Report error to State Govt. 2. Report to portal team
6	Village name not available on portal	Not Created / Recommended by concerned state	
7	Village Name mismatch on portal	Master Not digitized properly by State	State to be told to rectify error in Digitization of master
8	Crop missing	Not Created / Recommended by concerned state	

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6. User Management

- i. REGISTRATION
- ii. CREATE USERS
- iii. MANAGING USERS
- iv. APPROVE USERS
- v. CREATE BRANCHES
- vi. CREATE IFSC
- vii. EDIT BRANCHES



Types of Bank Users

1. Bank Head Quarter Admin

Create and Manage State Admin
Monitors through reports

2. State Admin

Create and Manages Branch Manager
Monitoring through reports

3. Branch Manager

Creates and Manage Branch User
Create, edit & **attaches UTR**

4. Branch User

Enrolment of Loanee & Non-Loanee
Farmers

1. The Central Portal team makes Bank Head Quarter Admin. Bank has to request to GOI with formal letter

2. **Approved by Bank HQ Admin**

3. **Approved by State Admin**

4. **Approved by Bank manager**

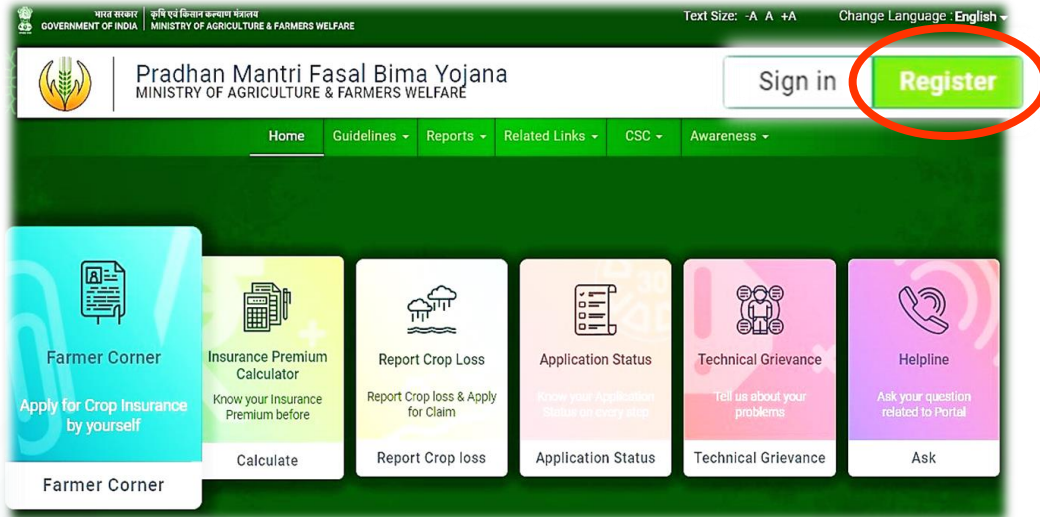


Portal features for different Users

Main Tabs	Sub-tabs	HQ Admin	State Admin	Branch Head
Home		✓	✓	✓
Application		—	—	✓
Download		✓	✓	✓
Report		✓	✓	✓
User Console	1. Create User	✓	✓	✓
	2. Manage User	✓	✓	✓
	3. Pending Approval	✓	✓	✓
	4. Branch Creation	✓	✓	—
	5. IFSC Creation	✓	✓	—
	6. Branch Edit	✓	✓	—
	7. PACS	—	—	✓
KCC	1. Upload KCC Data	✓	—	—
	2. View Uploaded files	✓	—	—
	3. Search by Aadhaar	✓	✓	✓
	4. CSC Applications	—	—	✓
	5. KCC Daily reporting	—	—	✓



i. Registration of New User





- ▶ <https://pmfby.gov.in/>
- ▶ Supported browser versions are Internet explorer 9+, Mozilla 50+ and Chrome 52+

- 1 • Select Stakeholder type
- 2 • Choose category of Bank
- 3 • Choose User category
(there are 4 types of Users for Banks)
- 4 • Fill Official information
- 5 • Fill Personal information of bank officer
- 6 • Mobile number verification
- 7 • User created



Registration process 1,2,3

- 1 • Select Stakeholder type
- 2 • Choose category of Bank
- 3 • Choose User category

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[Sign in](#) or [Sign up](#)
Text Size: -A A +A Change Language : English ▾

Register New User


Note: Primary Worker for conducting CCE can Register only through CCE APP

Official Information

Stakeholder	Choose Bank Type	User Category
Select Stakeholder ▾	Select Bank ▾	Select Category ▾
Select Stakeholder	Select Bank	Select Category
BANK	COMMERCIAL	Branch Head
INSURANCE COMPANY	RURAL	Branch User
STATE GOVERNMENT	COOPERATIVE	State Head

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Registration processes 4-7

- 4 • Fill Official information
- 5 • Fill Personal information
- 6 • Mobile number verification
- 7 • User created

Official Information

Stakeholder BANK	Choose Bank Type COOPERATIVE	User Category PACS USER
State HIMACHAL PRADESH	District Bilaspur	Search Bank By IFSC <input type="radio"/> YES <input checked="" type="radio"/> NO
Bank Name * Hpstcb	Branch Name * BARMANA-HPSC0000101	PACS Select

Personal Information

Title * Miss	Name * Gargi	Aadhar ID * 4344-3025-9978	Mobile No * 7827741331
Password * Enter Password	Confirm Password * Enter Confirm Password	Email Enter Email	
Employee ID Enter Name	Mobile No. Verification		

Mobile No. Verification

hBUU

hBUU

Verify

Resend OTP in 00:53 min.

Submit

Please Check your mobile number 7827741331 for OTP

Discard Create



Sign in

- 1 • Select Sign in
- 2 • Enter Mobile no. and password
- 3 • Choose State, Season, Scheme, Year

1

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Home Guidelines Reports Related Links CSC Awareness

Farmer Corner
Apply for Crop Insurance by yourself

Insurance Premium Calculator
Know your Insurance Premium before
Calculate

Report Crop Loss
Report Crop loss & Apply for Claim
Report Crop loss

Application Status
Know your Application Status on every step
Application Status

Technical Grievance
Tell us about your problems
Technical Grievance

Helpline
Ask your question related to Portal
Ask

2

Note :- Response to Pre-Bid Queries on RFP: EV-NCIP

Are you a Farmer ?
Login from here
Click here →

Sign in

Mobile No.

Password

eQGV

Enter Captcha Code

Login

[Forgot Password?](#)

Or

Are you a old user?
Login With Older User ID

3

Select Season

States Search

Filter : Punjab

State	Year	Season	Scheme	
Punjab	2020	Kharif	Pradhan mantri fasal bima yojana	<input checked="" type="radio"/>
Punjab	2019	Kharif	Pradhan mantri fasal bima yojana	<input type="radio"/>
Punjab	2019	Kharif	Weather based crop insurance scheme	<input type="radio"/>
Punjab	2019	Rabi	Pradhan mantri fasal bima yojana	<input type="radio"/>
Punjab	2019	Rabi	Weather based crop insurance scheme	<input type="radio"/>
Punjab	2018	Kharif	Pradhan mantri fasal bima yojana	<input type="radio"/>

Submit



ii. Create users

USERS CAN BE CREATED BY –

- i. A OFFICER CREATE HIM/HER SELF AS USER
- ii. THEY WILL BE APPROVED BY THEIR HIGHER LEVEL USER
- iii. OR A HIGHER LEVEL OFFICER CAN CREATE USER OF LOWER LEVELS
- iv. A HO LEVEL WILL BE APPROVED BY PORTAL TEAM, GOI

- 1 • Sign in
- 2 • Go to 'User Console' tab
- 3 • Choose 'Create User' tab
- 4 • Fill Official information
- 5 • Bank, type of Bank and **User category to be created**
- 6 • Fill personal information about the proposed user

Create Users (1-3)



1 • Sign in

2 • Go to 'User Console' tab

3 • Choose 'Create User' tab

4 • Fill Official information

5 • Bank, type of Bank and **User category to be created**

6 • Fill personal information about the proposed user



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Text Size: -A A +A Change Language : English

Change Branch/PACS



Home Application Downloads Report Declaration Calculator **User Console**

Season/Year: [HIMACHAL PRADESH/Kharif/Pradhan Mantri Fasal Bima Yojna/2019](#)

Print Page

User Console

Commercial Bank Branch User/PACS
User/Commercial Bank Branch Head

Create User Manage User Pending Approvals PACS

Official Information

Stakeholder

BANK

Choose Bank Type

COMMERCIAL

User Category

Select Category

Discard

Create



Create Users (4-5)

1 • Sign in

2 • Go to 'User Console' tab

3 • Choose 'Create User' tab

4 • Fill Official information

5 • Bank, type of Bank and **User category to be created**

6 • Fill personal information about the proposed user

Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: - A A +A Change Language : English

Change Branch

Home Application Downloads Report **User Console** KCC

Season/Year: Punjab/Kharif/Pradhan Mantri Fasal Bima Yojana/2020 Print Page

User Console **3** Commercial Bank Branch Manager

Create User Manage User Pending Approvals PACS

4 Official Information

Stakeholder: BANK Choose Bank Type: COMMERCIAL User Category: Branch User

State: PUNJAB District: Amritsar Search Bank By IFSC: YES NO

Bank Name*: Select Branch Name*: Select

5 Personal Information

Title*: Select Name*: Enter Name Email: Enter Email Mobile No*: Enter Mobile No.

Employee ID: Enter Name Office Landline No.: Code Phone No.

Discard Create



User Created

Official Information

Stakeholder

BANK

Choose Bank Type

COMMERCIAL

User Category

Branch User

State

PUNJAB

District

Search Bank By IFSC

Bank Name *

Allahabad Bank

Personal Information

Title *

Miss

Employee ID

Enter Name

You Have Successfully Created A User

Your have been registered as Gargi Upadhyay for BANK.

[Close](#)

Discard

Create



iii. Manage User

- i. A HIGHER LEVEL OF USER CAN ACTIVATE, DEACTIVATE, DELETE LOWER LEVELS OF USERS
- ii. A USER CAN VIEW ACTIVITIES OF LOWER LEVELS OF USERS
- iii. A USER CAN ASSIGN AN EXISTING USER OTHER LEVELS OF USERS ALSO

1

- Sign in

2

- Choose SSSY

2

- Go to 'User Console' tab

3

- Choose 'Manage User' tab

4

- Activate/Deactivate/
Delete any user

5

- View /Assign another role



Activate, Deactivate and Delete Users

- 1 • Sign in
- 2 • Choose SSSY
- 2 • Go to 'User Console' tab
- 3 • Choose 'Manage User' tab
- 4 • Activate/Deactivate/Delete any user
- 5 • View /Assign another role

Create User **Manage User** Pending Approvals PACS

List Of Users Activate Deactivate Delete
List Of Approved Users

Search

<input type="checkbox"/>	S No.	User Type	Name / Mobile No.	PAC Name	Branch Name	Status	Action
<input type="checkbox"/>	1	Commercial Bank Branch User	Aakash Gupta Choudhury 9999999976	BILASPUR		Deactive ●	View Resend SMS
<input checked="" type="checkbox"/>	2	Commercial Bank Branch User	Anand Prakash 9586224255	BILASPUR		Active ●	View Assign Resend SMS
<input type="checkbox"/>	3	Commercial Bank Branch User	ankit 7073232208	BILASPUR		Active ●	View Assign Resend SMS
<input type="checkbox"/>	4	Commercial Bank Branch User	ankit 7073232209	GHUMARWIN		Active ●	View Assign Resend SMS
<input type="checkbox"/>	5	Commercial Bank Branch User	ankit 8808988987	BILASPUR		Active ●	View Assign Resend SMS
<input type="checkbox"/>	6	PACS User	Atal Bihari 7656546546	BILASPUR		Deactive ●	View Resend SMS
<input type="checkbox"/>	7	PACS User	Atal Bihari 7656546546	BILASPUR		Deactive ●	View Resend SMS
<input type="checkbox"/>	8	Commercial Bank Branch User	Deepak Prakash 8767666666	BILASPUR		Active ●	View Assign Resend SMS
<input type="checkbox"/>	9	PACS User	Deepak Prakash 8767666666	BILASPUR		Active ●	View Assign Resend SMS
<input type="checkbox"/>	10	PACS User	Deepak Prakash 8767666666	CHANDPUR		Active ●	View Assign Resend SMS



View activities of an approved User

User Console Commercial Bank HO Admin

Create User Manage User Pending Approvals Branch Creation IFSC Creation Branch Edit

List Of Users

List Of Approved Users Activate Deactivate Delete

User Details

Name:	ALOK KUMAR	User Type:	Commercial Bank State Admin
Mobile No.:	7600040802	Email At :	alok.kumar22@sbi.co.in
State:	GUJARAT	Bank Name:	State Bank Of India

Name	User Type	Name / Mobile No.	Created By	Status
NIMISHABEN DHIMMAR	Commercial Bank Branch Manager	7600059450	SELFREGISTRATION	Active
Yogesh Malhotra	Commercial Bank Branch Manager	9408709912	SELFREGISTRATION	Active
Pareshkumar Mansukhlal Jethws	Commercial Bank Branch Manager	7600036027	SELFREGISTRATION	Active
JAYANTRAO GAMIT	Commercial Bank Branch Manager	7600039277	SELFREGISTRATION	Active
...	Commercial Bank Branch	...	SELFREGISTRATION	Active

<input type="checkbox"/>	8	Commercial Bank State Admin	7870949562	GUJARAT	Active	●	View	Assign	Resend SMS
<input type="checkbox"/>	9	Commercial Bank State Admin	ATUL KHANNA 9425144751	MADHYA PRADESH	Active	●	View	Assign	Resend SMS
<input type="checkbox"/>	10	Commercial Bank State Admin	ATUL KHANNA	CHHATTISGARH	Active	●	View	Assian	Resend SMS



Assign other roles to an approved user

User Console Commercial Bank HO Admin

Create User Manage User Pending Approvals Branch Creation IFSC Creation Branch Edit

List Of Users

List Of Approved Users

<input type="checkbox"/>	S No.	User Type							
<input type="checkbox"/>	1	Commercial							
<input type="checkbox"/>	2	Commercial							
<input type="checkbox"/>	3	Commercial							
<input type="checkbox"/>	4	Commercial							
<input type="checkbox"/>	5	Commercial							
<input type="checkbox"/>	6	Commercial							
<input type="checkbox"/>	7	Commercial Bank State Admin	9890396607	MAHARASHTRA	Deactive	●	View	Resend SMS	
<input type="checkbox"/>	8	Commercial Bank State Admin	ARUN KUMAR SRIVASTAVA 7870949562	GUJARAT	Active	●	View	Assign	Resend SMS
<input type="checkbox"/>	9	Commercial Bank State Admin	ATUL KHANNA 9425144751	MADHYA PRADESH	Active	●	View	Assign	Resend SMS
<input type="checkbox"/>	10	Commercial Bank State Admin	ATUL KHANNA	CHHATTISGARH	Active	●	View	Assian	Resend SMS

Assign Job

User Category : Commercial Bank State Admin State : GUJARAT

Name : ALOK KUMAR Mobile No : 7600040802

Bank Name : State Bank Of India

User Category *

- select
- select
- State Admin

[Close](#) [Submit](#)

Approve Users



Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: -A A +A Change Language : English

Home Downloads Report **User Console** KCC

Season/Year: [Punjab/Kharif/Pradhan Mantri Fasal Bima Yojana/2020](#)

Print Page

User Console

Commercial Bank HO Admin

Create User

Manage User

Pending Approvals

Branch Creation

IFSC Creation

Branch Edit

List For Approvals

Self Registered Applications

[Approve](#)

[Delete](#)

<input type="checkbox"/>	S No.	User Type	Name / Mobile No.	State Name	Bank Name	Status	Action
<input type="checkbox"/>	1	Commercial Bank State Admin	Akhtar Rezzak 8473824166	ASSAM	State Bank Of India	Pending ●	View
<input type="checkbox"/>	2	Commercial Bank State Admin	AKIDUL ALI 9678188284	ASSAM	State Bank Of India	Pending ●	View
<input type="checkbox"/>	3	Commercial Bank State Admin	Amrit Lal singh 9005314055	UTTAR PRADESH	State Bank Of India	Pending ●	View
<input type="checkbox"/>	4	Commercial Bank State Admin	Anwar Alam 8271269853	BIHAR	State Bank Of India	Pending ●	View

- ▶ Higher levels of users can approve users who have –
- ▶ Self registered or,
- ▶ Were registered by a senior user

Branch, IFSC creation and Branch edit



Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: -A A +A Change Language

Home Downloads Report **User Console** KCC

Season/Year: Punjab/Kharif/Pradhan Mantri Fasal Bima Yojana/2020 [Print Page](#)

User Console Commercial Bank HO Admin

Create User Manage User Pending Approvals **Branch Creation** IFSC Creation Branch Edit

Official Information

State* Branch Name*

IFSC* District* Address*

MICR Code RBI Part One Code RBI Part Two Code

Pincode

I have read the list of branches and I will be responsible for any duplicate branch creation.

Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: -A A +A Change Language - English

Home Downloads Report **User Console** KCC

Season/Year: Punjab/Kharif/Pradhan Mantri Fasal Bima Yojana/2020 [Print Page](#)

User Console Commercial Bank HO Admin

Create User Manage User Pending Approvals Branch Creation **IFSC Creation** Branch Edit

Official Information

State* District* Branch*

IFSC*

Home Downloads Report **User Console** KCC

Season/Year: Punjab/Kharif/Pradhan Mantri Fasal Bima Yojana/2020 [Print Page](#)

User Console Commercial Bank HO Admin

Create User Manage User Pending Approvals Branch Creation IFSC Creation **Branch Edit**

Branch Information

State* District* Bank Name

Branch* New Branch Name* IFSC*

District* Address* MICR Code

RBI Part One Code RBI Part Two Code


Back to Content



7. Enrolment for PMFBY



Sequence for Enrolment

 **Pradhan Mantri Fasal Bima Yojana**
MINISTRY OF AGRICULTURE & FARMERS WELFARE

5 **4** **3**

[Home](#) [Application](#) [Downloads](#) [Report](#) [User Console](#) [KCC](#)

Season/Year: [Punjab/Kharif/Pradhan Mantri Fasal Bima Yojana/2020](#)

[Home](#)

Dear Banker,
If you find any policy which is not visible in your dashboard in paid or unpaid section, you are required to do data entry for them again whenever the season is open. They may have been deleted from the Notification master. Currently portal is open for Rabi-19 till 27th April, 2020.

- 1 Register/Sign in
- 2 Approve/manage Users
- 3 Prepare Database from previous year report
- 4 Check Location and crop Master in Downloads tab
- 5 Fill Application form – Bank Details, Farmer details and Crop Details
- 6 Submit form

Preparation before filing application



- ▶ List of eligible loanee farmers must be prepared in Excel from previous season's report

Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Change Branch/PACS

Home Application Downloads **Report** Declaration Calculator User Console

Season/Year: HIMACHAL PRADESH/Kharif/PMFBY/2018 [Print Page](#)

Reports Commercial Bank Branch User/PACS User/Commercial Bank Branch Head

Report : BRANCH_WISE
NOTE : REPORT BRANCH_WISE SAME TO SYNC WITH THE ENTERED DATA, KINDLY USE DASHBOARD DATA FOR CALCULATIONS

Filter : Branch* Download Limit* Application Status

50000

Generate Report

Filter : Select
Select
BILASPUR (3)

Application Status
Select
FRESH Application
PENDING FOR APPROVAL(DECLARATION)
REJECTED
APPROVED
CSC REVERTED

Check presence of Crop and IU on portal

[Crop Notification](#)

[Census Master](#)

[Bank Branch](#)

[Crop Master](#)

[Insurance Companies](#)

[Branch wise User master](#)

Home Application **Downloads** Report Declaration Calculator User Console

Season/Year: [HIMACHAL PRADESH/Kharif/Pradhan Mantri Fasal Bima Yojna/2019](#) [Print Pa](#)

Downloads Commercial Bank Branch User/PA User/Commercial Bank Branch He

Download Masters

Select from the Dropdowns for **Download Crop Notifications:**

Season * Year * Scheme *

KHARIF 2019 PMFBY

State * District *

HIMACHAL PRADESH Chamba **Download**

Select from the Dropdowns for **Download Census Master:**

State * District *

Select Select

Download

Select from the Dropdowns for **Download Bank Branch:**

State * District

HIMACHAL PRADESH Bilaspur

Download

Download Crop Master:



Download


Download Insurance Companies:

Download



Step 1

  **Pradhan Mantri Fasal Bima Yojana**
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: -A A +A Change Language : English ▾
[Change Branch](#) 

[Home](#) [Application](#) [Downloads](#) [Report](#) [User Console](#) [KCC](#)

Season/Year: [Punjab/Rabi/Pradhan Mantri Fasal Bima Yojana/2019](#) [Print Page](#)


[Application](#) [Commercial Bank Branch Manager](#)

Application

Application Form Loanee	Application Form Non Loanee
Paid Applications	Unpaid Applications
Approved Applications	Rejected Paid Applications
UTR List	

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Bank Details for Loanee Farmers



Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: - A A +A Change Language : En

Change Branch/PACS

Home **Application** Downloads Report Declaration Calculator User Console

Print Page

Application/Bank & Farmer Details Commercial Bank Branch User/PACS User/Commercial Bank Branch Head

Loanee Farmer Application Form

← back

Selected State - Season - Scheme - Year

HIMACHAL PRADESH - Kharif - Pradhan Mantri Fasal Bima Yojna - 2019 Change SSSY ID

Bank Information

Bank	Branch name	IFSC Code
Punjab National Bank	GHUMARWIN	PUNBNB00111

Bank

Bank Loan A/C No. *	Confirm Bank Loan A/C No. *	Account Holder
1211111111111111111	Single
No. Of Account Holder		
Select		

Check Bank Details & Continue



Bank Details: Non-Loanee farmers

Non Loanee Farmer Application Form

[← back](#)

Selected State - Season - Scheme - Year

HIMACHAL PRADESH - Kharif - Pradhan Mantri Fasal Bima Yojna - 2019

[Change SSSY ID](#)

Bank

Search Bank By IFSC

YES NO

State *

HIMACHAL PRADESH

District *

Bilaspur

Bank Name *

Punjab National Bank

Branch Name *

bilaspur-32132131231

Account Type

Loan

Bank Loan A/C No. *

123456789101112131

Confirm Bank Loan A/C No. *

.....

Account Holder

Single

No. Of Account Holder

Select



Farmer Details

► Name as per passbook and aadhaar must be almost same

2. Farmer Details

Details Of : Farmer 1

Name as per Passbook *

Anand

Name as per Aadhaar *

Anand Prakash

Aadhar No./ EID No./Other *

UID ▼

551350139187



Relation Type *

S/O ▼

Relative Name *

Om Prakash

Gender *

Male ▼

Farmer Type *

Small ▼

Mobile No. *

9879206114

Caste Category *

OBC ▼

Age *

31

Farmer Category *

Owner ▼

Residential Address

State *

HARYANA ▼

District *

Ambala ▼

Sub District *

Ambala ▼

Residential Village/Town *

Ambala (M Cl) ▼

Pincode *

120009

Address



Crop Details

- ▶ For crop details, fill District/Tehsil/GP/ Village of the farm (it may not be same as farmer's residential address)
- ▶ All crops with khasra no. must be entered

3. Crop Details

State * District * TehsilSubTehsil *

GramPanchayat * Village *

Mix Cropping *

Crop*	Premium debit date*	Sowing Date*	Survey No./Khata No.*	Khasra No./Plot No.	Insured Area(In Hect.)*	Sum Insured	Premium Rate(%)	Farmer Share	Total Premium
Select	<input type="text" value="select date"/>	<input type="text" value="select date"/>							

[+ Add Crop or Survey Number for Insurance](#)

Village	Crop	Premium Debit Date	Sowing Date	Survey No./ Khata No.	Khasra No./Plot No.	Insured Area(In Hect.)/No. of Plants	Sum Insured	PremiumRate (%)	Farmer Share	Total Premium	Action
Badsara (292)	Bhindi(okra/ladysfinger)	13/06/2019	13/06/2019	235	234	1	450000	13	22500	58500	X

[← Back To Farmer Details](#) [Preview](#)

Complete Application

- ▶ Ensure correct filling of all Details
- ▶ Rectify if required
- ▶ Submit

Loanee Farmer Application Form

[back](#)

Selected State - Season - Scheme - Year
HIMACHAL PRADESH - Kharif - Pradhan Mantri Fasal Bima Yojna - 2019 [Change SSSY ID](#)

Bank Information

Bank	Branch name	IFSC Code
Punjab National Bank	GHUMARWIN	PUNBNB00111

Bank

Bank Loan A/C No.	Confirm Bank Loan A/C No.	Account Holder
121111111111111111	121111111111111111	Single
No. Of Account Holder:		
1		

Farmer Details

Details Of : Farmer 1

Name	Aadhar No./ EID No./Other	Relation Type
Anand	1122-1122-1117	son of
Relative Name	Mobile No.	Age
Om Prakash	9879206114	30
Gender	Caste Category	Farmer Category
M	GEN	owner
Farmer Type		
small		

Residential Address

State	District	Sub District
HIMACHAL PRADESH	Bilaspur	Bharari
Residential Village/Town	Pincode	
Badsara (292)	234521	

Crop Details

Village	Crop	Premium Debit Date	Sowing Date	Survey No./ Khata No.	Khasra No./Plot No.	Insured Area(In Hect.)/No. of Plants	Sum Insured	PremiumRate (%)	Farmer Share	Total Premium
Badsara (292)	Bhindi(okra/ladysfinger)	13/06/2019	13/06/2019	235	234	1	450000	13	22500	58500

SUBMIT

Submission of Application

- ▶ After submission of application form confirmation message will be displayed

Farmer Details

Details Of : Farmer 1

Name	Aadhar No./ EID No./Other	Relation Type
Anand	1122-1122-1117	son of
Relative Name	Mobile No.	Age
Om Prakash		
Gender		
M		
Farmer Type		
small		
Residential Address		
State		
HIMACHAL PRADESH		
Residential Address		
Badsara (92)		

Crop Details Edit

Village	Crop	Premium Debit Date	Sowing Date	Survey No./ Khata No.	Khasra No./Plot No.	Insured Area(In Hect.)/No. of Plants	Sum Insured	PremiumRate (%)	Farmer Share	Total Premium
---------	------	--------------------	-------------	-----------------------	---------------------	--------------------------------------	-------------	-----------------	--------------	---------------

Insured Area So Far

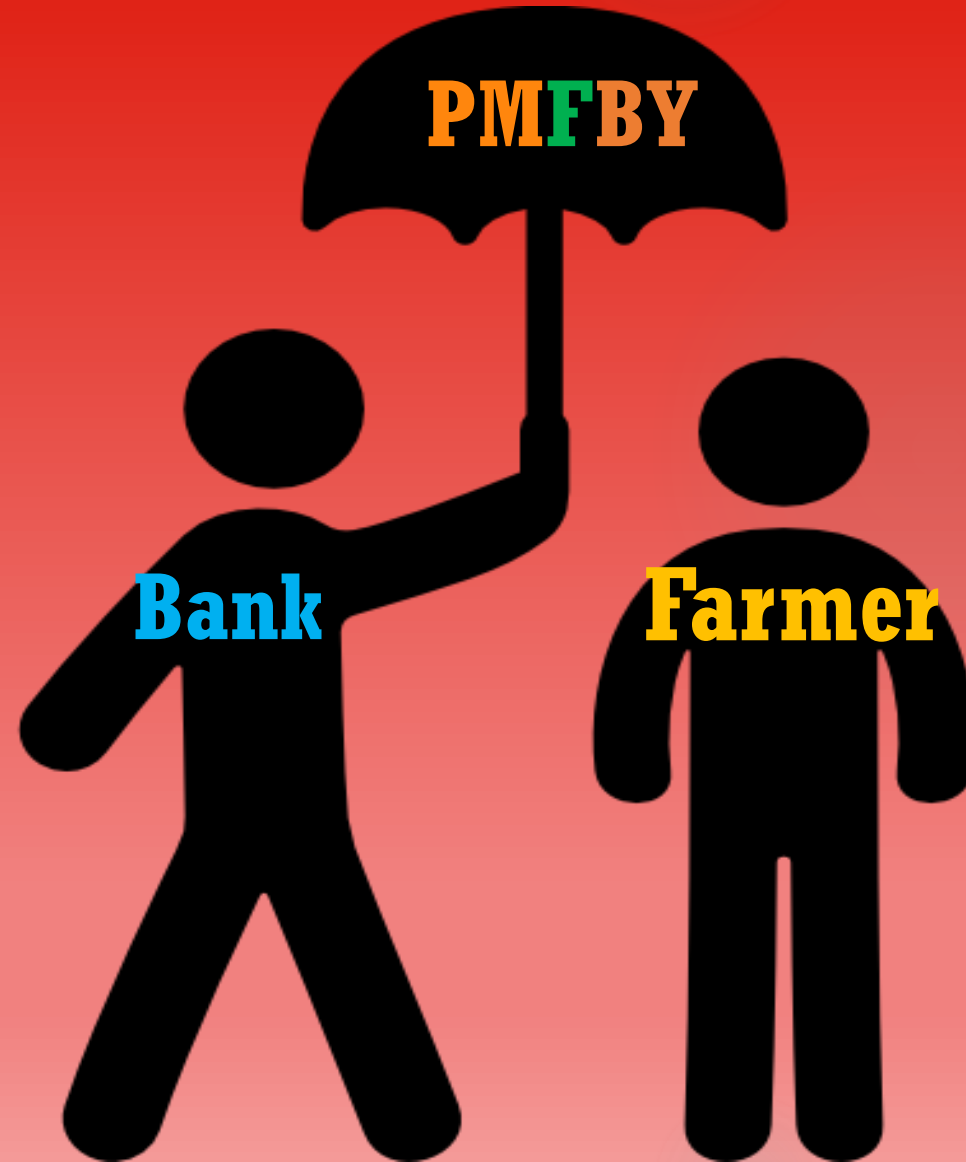
Policy ID	Account Number	Farmer Share	Total Area	Branch Name
0401021910100010183	121111111111111111	22500	1	GHUMARWIN

Crop Name :
Bhindi(okra/ladysfinger)

[Close](#)



Thanks!





Few Extra Concepts



Parameters	PMFBY	RWBCIS
Based on	Current year Yield against historical average of yield (Threshold yield)	Weather parameter(s)
Claim arise when	Actual yield < Threshold yield	Observed weather Index < <i>or</i> > Strike Index*
Risks covered	Adverse weather condition, like droughts, dry spells, floods, and Post-Harvest Losses, Localized Calamities like pests and diseases, landslides, natural fire, etc.	Adverse weather conditions (rainfall, temperature, wind, humidity etc.)
Possibility of Adverse selection	High	Less
Man power requirement	High	Less
Claim settlement period	Longer	Quicker settlement
Similar parameters	Area approach, farmer's premium rates, enrolment process	

Types of Risks covered by PMFBY



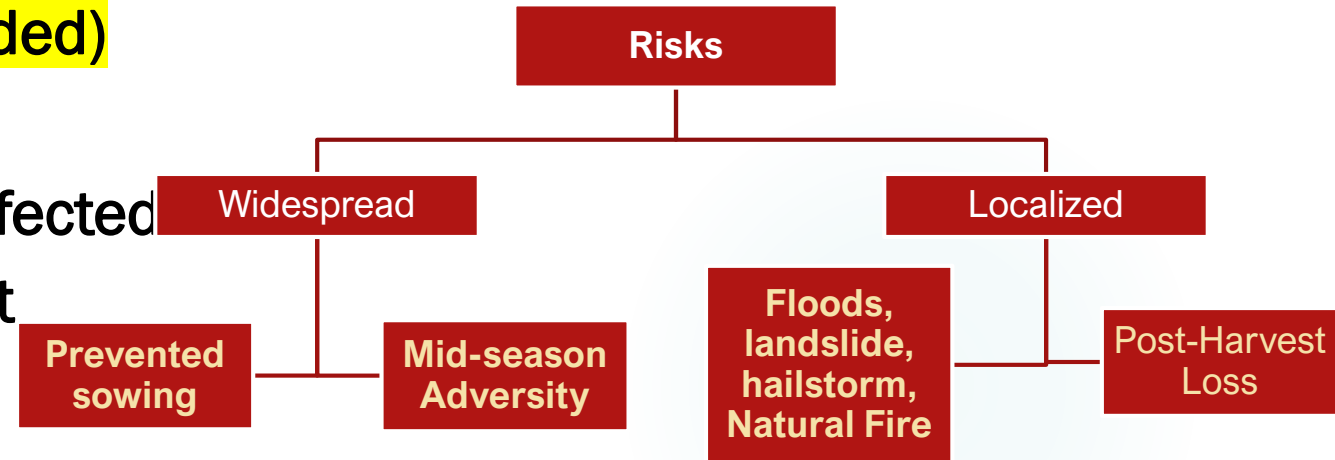
II. Widespread Losses (No reporting needed)

1. Prevented sowing:

- ▶ For major crops only. If $\geq 75\%$ area affected
- ▶ Claim = 25% of Sum insured. Payment within 30 d after State invokes
- ▶ Insurance cover will be terminated
- ▶ Re-enrollment is possible within cut-off date and for a different crop

2. Mid-season Adversity:

- ▶ 25 % of likely claims will be paid
- ▶ If Expected Yield $< 50\%$ of normal yield
- ▶ Claim = Mid-season loss claim + end of season estimated claim



II. Localized calamity ($\leq 25\%$ of IU is affected)

1. Post-Harvest Loss (till 15 d. after harvest)

2. Other localized loss

- Claim = localized loss claim + end of season estimated claim
- Claim payment only after 2nd instalment of State subsidy

Premium rates and calculation in PMFBY



Clustering of districts

- based on risk profiles



States invite bids through tendering



ICs bid with premium rates for different crops in different clusters



IC with lowest L1 premium rates (weighted average) are selected

Farmer's share of premium =

Sum Insured × Rate of premium for a crop

(Available in “Declaration calculator” tab in portal)

Suppose premium = 500

Sum insured = 10,000

2% of 10,000 = 200 ----- By farmers

500 - 200 = 300

150 ----- By State Govt

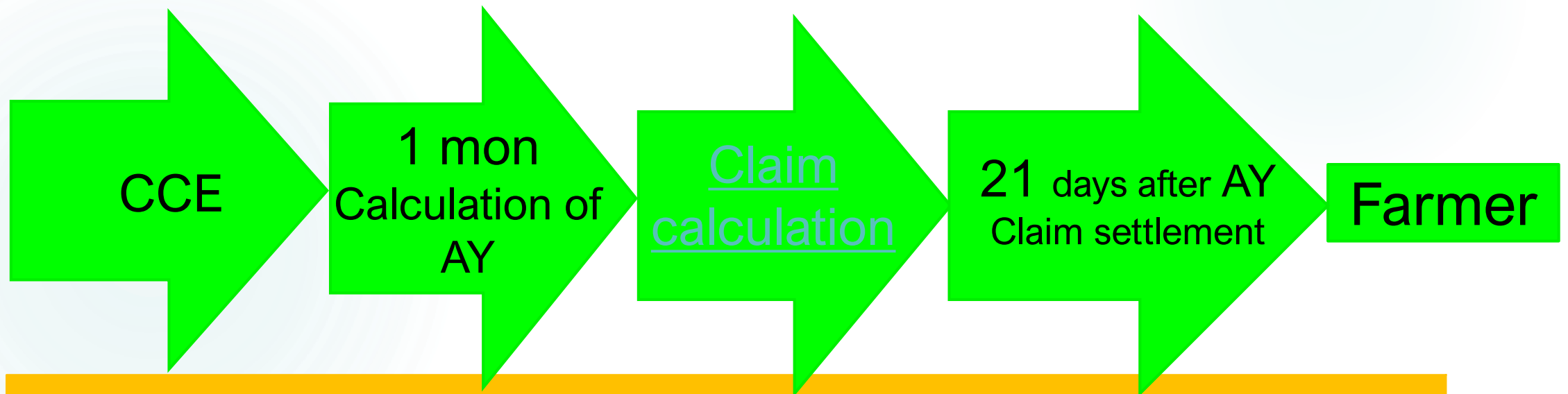
150 ----- By GOI

Premium = 2% per season, Premium for 2 seasons = 4%
Thus, With total premium amount of 1 year, a farmer can insure crop for 25 years (@ 4%)

Back



Loss assessment and claim calculation – Base cover



- *Reporting of Risk: Notified by the concerned State Govt.*
- *Prevented sowing claim = 25% of the sum insured*

Claim calculation for PMFBY



1. **Sum Insured**
2. **Indemnity levels**
3. **Threshold yield calculation = Average of best 5 out of 7 years
x Indemnity level**
4. **Actual yield calculation (through CCE) = average of 4 CCE
(for major crops)**
5. **Loss % = $\frac{TY - AY}{TY}$ %**
6. **Claim amount = Loss% x Sum Insured**

Claim calculation for RWBCIS



Illustration

In table below, a farmer having 1, 2 and 3 hectares of land in RUAs X, Y and Z respectively buys an insurance policy having deficit rainfall cover.

Table 1: Deficit Rainfall Cover

Index	Aggregate rainfall in mm during cover phase
Cover Phase, From	1-July
To	15-August
Strike 1 (mm)	200
Strike 2 (mm)	150
Exit (mm)	100
Standard Loss Rate between Strike 1 and Strike 2 – <i>Notional 1</i> (Rs / mm / Hectare)	50
Standard Loss Rate between Strike 2 and Exit – <i>Notional 2</i> (Rs / mm / Hectare)	80
Standard loss below Exit	Nil
Policy Limit (Rs / Hectare)	6500

In table below actual observed index values are mentioned for 3 notified RUAs during the cover period obtained on the basis of data of RWS.

Table 2

RUA	RWS	Strike-1	Strike-2	Exit	Notional-1	Notional-2	Policy Limit	Observed Index
X	A	200	150	100	50	80	6500	300
Y	B	200	150	100	50	80	6500	120
Z	C	200	150	100	50	80	6500	80

RUA X: In this case notified trigger value is 200. Observed index value is 300. In this case there would be no claim payable as the notified trigger is not breached.

RUA Y: Here observed index value is 120.

Hence, claims per unit will be: $\{(200-150)*50\}+\{(150-120)*80\} = \text{Rs. } 4900$.

For two hectares, overall claim= Rs. 4900 X 2= Rs. 9800/-

RUA Z: Here observed index value is 80 which has breached the exit level. Hence in this case the full sum insured assigned to the phase of Rs. 6500 per unit would be payable.

For two hectares, overall claim= Rs. 6500 X 2= Rs. 13000/-

Using the methodology discussed above, total claims will be worked out.



Inland letters sent to farmers by ICs

Folding Box 104

Pradhan Mantri Fasal Bima Yojana

Scheme: _____ Year: _____
 Season: _____
 State: _____
 Application Type: _____
 Created By: _____

Farmer details			Bank Details		
Farmer Name:			Account Number:		
Kotahar Name:			IFSC:		
Mobile No:			Bank Name:		
Farmer Type:			Branch Name:		
Gender:			Account Type:		

Second fold

Crop Details						
District	Village	Crop	Survey No.	Sum Insured (Rs.)	Area Insured (Hect./Plants)	Govt. Share (Rs.)

Total Area Insured: _____ Total Premium Paid: _____ Total Sum Insured: _____

Disclaimer:
 The aforesaid details are uploaded on the National Crop Insurance Portal (NCIP) by your concerned bank branch. For any anomaly, kindly contact concerned bank branch.
 This is an acknowledgement receipt for farmer application and not acceptance of application is subject to fulfillment of applicable terms and conditions of operational guidelines of PMFBY/RWB/IGS.

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a agri/ps scheme of Government of India launched in the year 2016. It aims at supporting sustainable production in agriculture by providing financial support to the farmers suffering crop loss/damage arising out of natural calamities.

First fold

Source of Enrollment and Documents Required:

LOANEE FARMERS		NON-LOANEE FARMERS/OTHER FARMERS
Enrollment Sources	Banks, from where KOC is obtained	Neat-by Bank branch, Common service Centre (CSCs), Intermediaries, Direct from Company, National Crop Insurance Portal (NCIP) www.pmfby.gov.in
Documents required	Proposed Crops, Details of landless insured (included in KOC by loanee farmers), Aadhaar number and Bank account details for receipt of claim amount, if any	Documents in support of proposed land to be insured i.e. Record of Rights (RoR), Land Possession Certificate (LPC), contract/agreement details in case of lease deeds and sharecropping, Aadhaar Card and Bank account details for receipt of claim amount, if any

Tentative Cut Off Dates for enrollment of farmers: Kharif: 31st July and Rabi: 31st December

FOR ANY QUERIES, PLEASE CONTACT

Toll Free No.	18002660700
Website:	www.hdfcergo.com
Email:	care@hdfcergo.com

HDFC ERGO General Insurance Company Limited, (ICAI Reg. No. 56), (CIN: U68030MH2005PLC171117, Registered & Corporate Office: 1st Floor, HDFC House, 185-188 The Link Road, W-1, T. Prasad Marg, Chhatrapati, Mumbai - 400 078. Customer Service Address: D-301, 3rd Floor, Eastern Business District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai - 400078. Customer Service No: 902-6234-6234-6234 (toll-free) care@hdfcergo.com www.hdfcergo.com. For more details on the risk factors, terms and conditions, please read the sales brochure provided before concluding the sale. The Sales Log at level above bearing the name of HDFC Ltd and ERGO International AG and used by the Company under license, UIN: Pradhan Mantri Fasal Bima Yojana - (RANI)23P00374201917, UID: XXXX.

Page 2 of 2

Folding Box

Permitted to Post Pre-Payment, CPMG Lic No. _____ & 22.10.18

अंतर्देशीय पत्र कार्ड
INLAND LETTER CARD

To,

Shri/Smt: _____	District: _____
Son of: _____	State: _____
Village: _____	Pincode: _____
Sub District: _____	Address: _____

Second fold

Sender's Name & Address

Pradhan Mantri Fasal Bima Yojna (PMFBY)
 Implemented by Ministry of Agriculture & Farmers Welfare,
 Government of India and Respective State Government

Sender Company Name:
HDFC ERGO General Insurance Co. Ltd.
 D-301, 3rd Floor, Eastern Business
 District (Magnet Mall), LBS Marg, Bhandup (West), Mumbai,
 Maharashtra 400078

First fold

Risks Covered: Comprehensive risk coverage from pre-sowing to post-harvest losses against the non-preventable/detrimental climatic conditions as per the provisions in the said Operational Guidelines.

Risk Covered	Provision of Indemnity/Claim	Intimation of loss
Prevented Sowing/Planting/Germination Risk	Prevented from Sowing/Planting/Germination (Area Based)	- Applicable on area-based approach
Mid Season Adversity	25% of Insured claims as ad-hoc payment (Area based)	- Individual farmer need not intimate
Post Harvest Losses	<ul style="list-style-type: none"> Specific perils of hailstorms, cyclones, cyclonic rains & unseasonal rains Up to maximum period of 02 weeks from harvesting. For the crops which are to be dried, cut & spread/small banded condition in the field after harvesting 	Within 72 hours by farmer either directly to the insurance company, bank, local agriculture department, Govt. Agriculture Sub-station through toll free helpline/National crop insurance portal.

Responsibility of the Farmers:

- Timely inform about claim lodging for damage if crops due to perils covered under add-on coverage
- To ensure that the insured crop is same as the crop sown.

Change of Insured Crops: The change may be allowed to KOC/loanee bank branch immediately but not later than 2 days prior to cut off date for cut off premium/claim of enrollment. This should be accompanied with sowing certificate.

Contact Points for Scheme Information: PMFBY website www.pmfby.gov.in

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