

Training for Common Service Centers (CSC) on Revamped PMFBY/RWBCIS



Ministry of Agriculture, Co-operation & Farmers' Welfare
Government of India

PMFBY/RWBCIS- An Introduction

1. A comprehensive and effective crop Insurance Scheme launched by Govt. of India in 2016
2. An important risk mitigation tool to save farmers from unforeseen natural calamities like hailstorm, drought, floods, cyclones, heavy and unseasonal rains, attack of disease and pests etc.
3. Scheme has been revamped in Feb 2020 and will come into effect from Kharif 2020.
4. Scheme has been made voluntary for all farmers. Earlier it was compulsory for loanee farmers.



Main Objectives:

1. Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events .
2. Stabilizing the income of farmers to ensure their continuance in farming.
3. Encouraging farmers to adopt innovative and modern agricultural practices

Revamped PMFBY: Overview

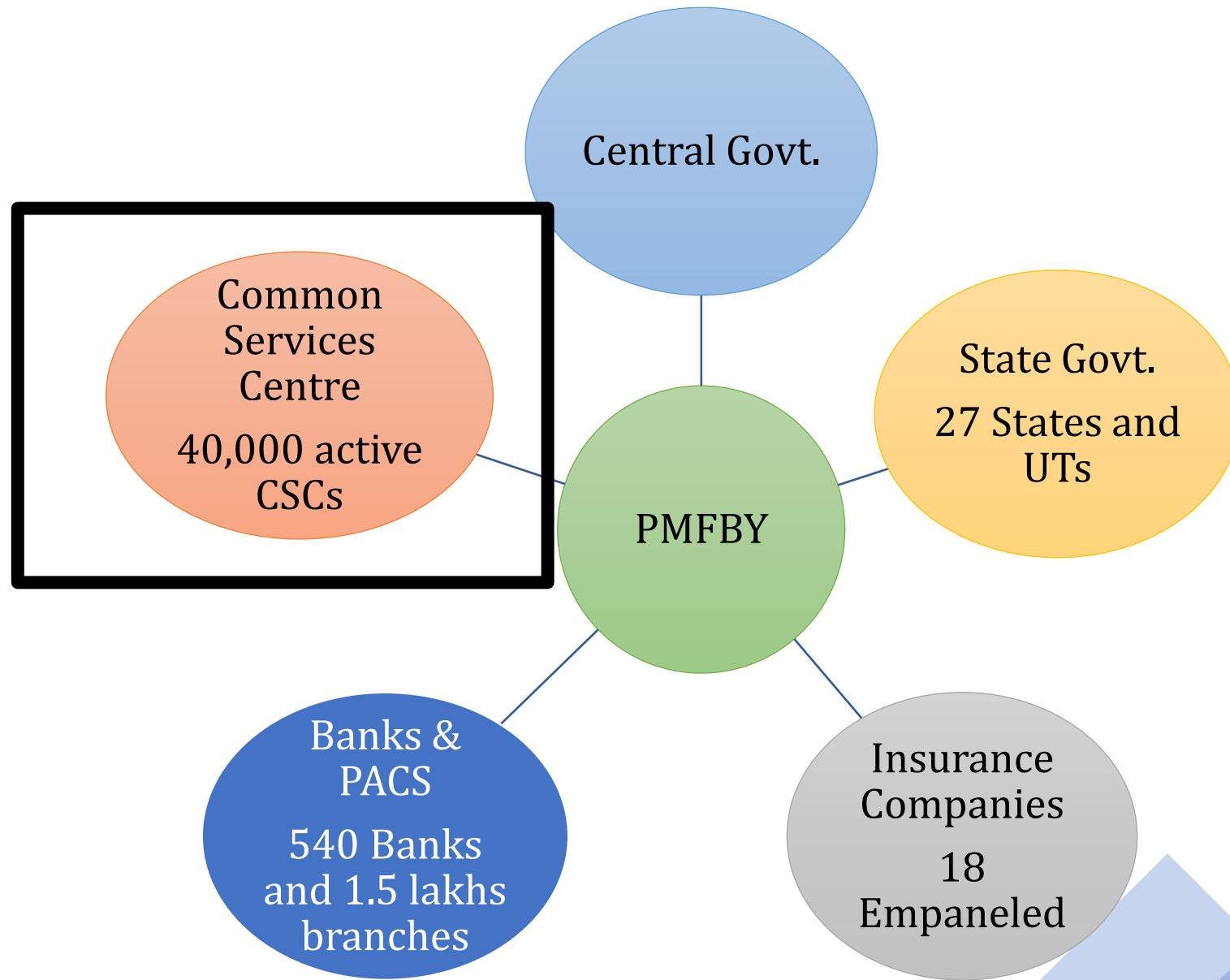
Implemented in
27 States and
Union Territories

Scheme now
Voluntary for all
farmers (Loanee
and Non-loanee)

Low Farmer
Premium – Kharif
2%, Rabi 1.5%
Commercial or
Horticulture
Crops 5% of Sum
Insured

Risk coverage for
Entire crop cycle -
Pre-sowing to
Post-harvest
Individual farm
for localized
calamities and
Post Harvest
losses

Stakeholders in PMFBY/RWBCIS Implementation

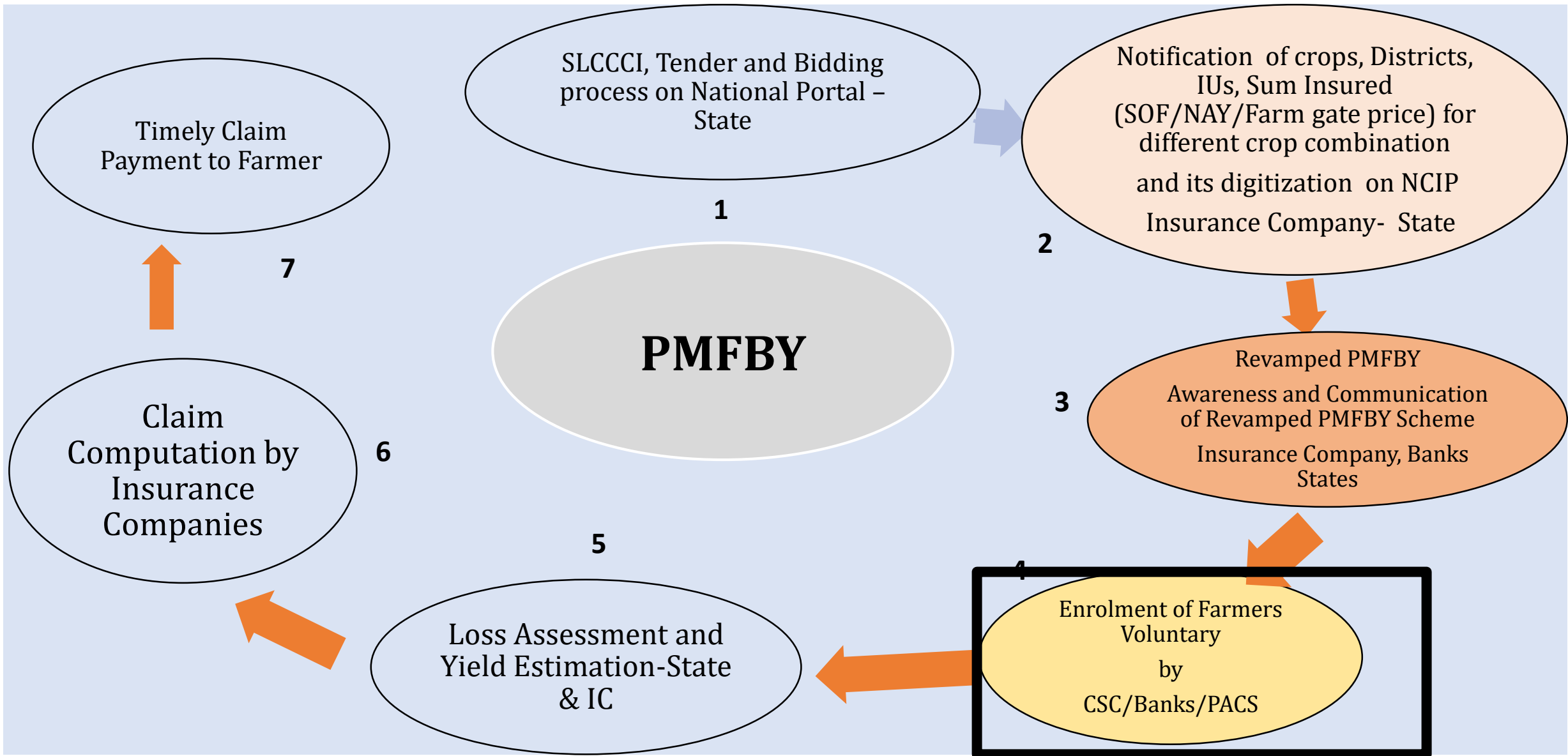


Use of CSC Network in PMFBY/RWBCIS

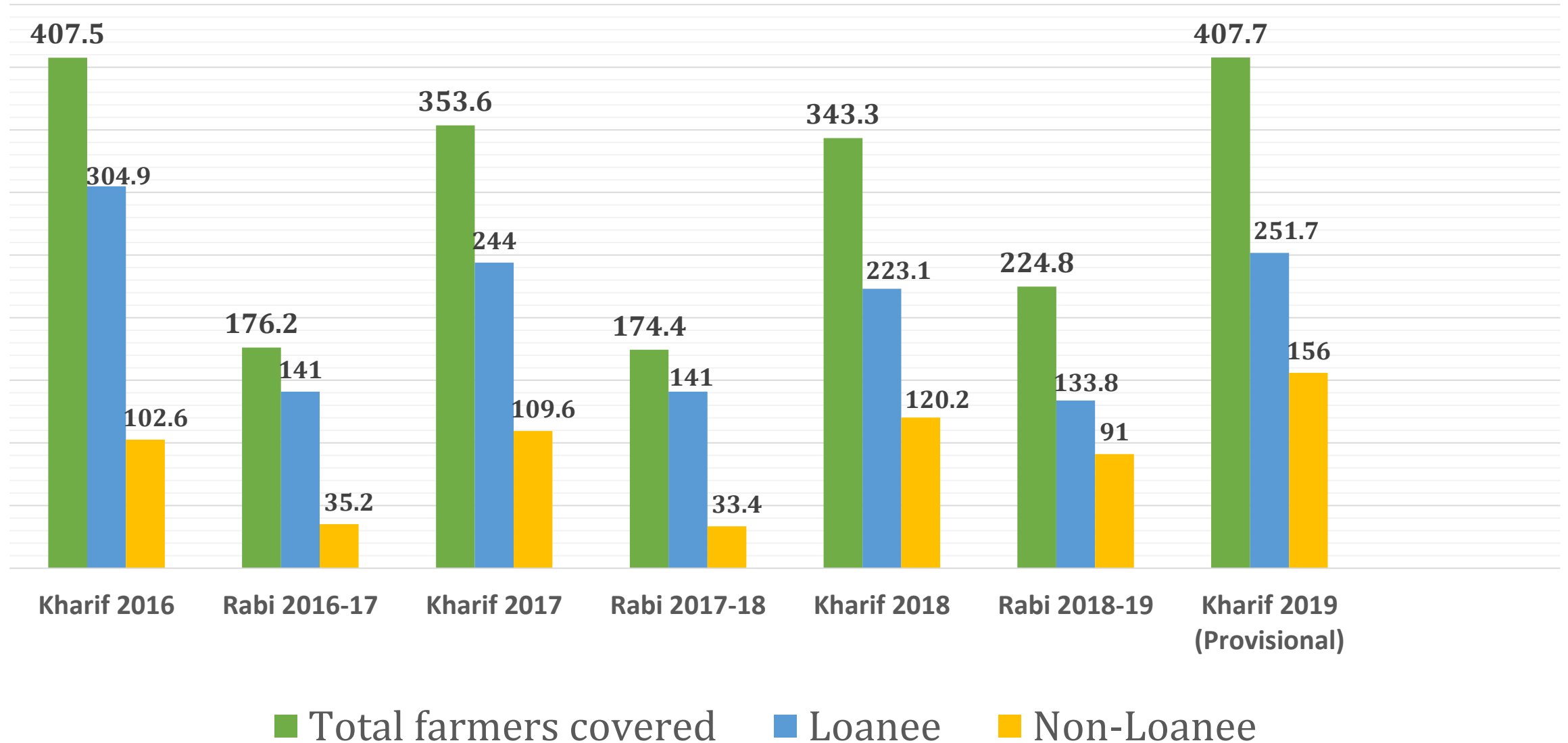
- Authorized by Ministry of Agriculture and Insurance Regulatory Authority of India (IRDAI) for enrolment of the farmers under PMFBY/RWBCIS.
- Ideal network for enrolment with presence in almost all the States and Districts.
- Availability of required infrastructure- Computer/Laptop, Scanner and Printers and internet connectivity
- Effective channel for mobilization of farmers and spreading awareness about scheme benefit.
- Receive Commission of Rs 30 per successful farmer enrolment



PMFBY/RWBCIS Implementation Cycle



Farmer Coverage under PMFBY & RWBCIS (In lakhs)



At national level 81% of the Non-Loanee farmer enrolment is through CSC


Criteria	Top States				
Highest CSC Enrolment	Maharashtra,		Odisha		Andhra Pradesh
Enrolment in Kharif 2019 (% share in all India)	98,32,932 (75%)		18,20,507 (14%)		10,36,830 (8%)
Functional CSC/VLE in PMFBY	Maharashtra	Odisha	Andhra Pradesh	Tamil Nadu	Karnataka
	23585 (46%)	4836 (37%)	3392 (36%)	2686 (27%)	3392 (36%)
Active CSC/VLE (Overall)	Uttar Pradesh, Maharashtra, Bihar , Madhya Pradesh, West Bengal , Rajasthan, Chhattisgarh, Jharkhand, Odisha				

Kharif 19 Statistics of Rajasthan

Particulars	Rajasthan
Total No. of Districts	33
No. of districts with active CSC-VLEs	33
No. of active CSC-VLEs in the State	14925
No. of active CSC-VLEs under PMFBY	609 (4%)
Total No. of applications in Kharif 19	4437052
No. of application in Kharif 19 through CSC	18866
Districts with highest enrolment in Kh 19	Hanumangarh, Barmer, Jalore, Jodhpur, Pali

Roles of VLEs under PMFBY

- Educating the farmers on the Scheme features.
- To display the publicity material provided by Insurance Companies/State Govt for spreading awareness about the scheme at the CSC.
- To carefully fill up the correct details of farmers and upload the requisite documents along with their mobile number on NCIP on real time basis.
- Collect and remit the premium on behalf of implementing Insurance Company, strictly as per the provisions of the Scheme.
- To facilitate post sales services, claim intimation and grievance redressal of the insured farmers



Document
required from
farmers for
enrolment
under PMFBY

**Copy of Updated/Most Recent Aadhaar Card
(mandatory)**

Copy of Land Documents (mandatory)

**Copy of Updated 1st page of farmers bank passbook,
where account number and his/her name is clearly
readable & visible (mandatory)**

**Self Declaration Form/Affidavit (in case
required)**

**Correct mobile number of farmer (For any
intimation from Govt,/ insurance company)**

Document Samples

Land Record



जमाबन्दी (खेवट/खतोनी) (प्रतिलिपि)

प्रपत्र पी-26 (सी)
(देखिये नियम 153 ए)

ग्राम का नाम :- ढाढर
पटवार हल्का :- ढाढर
भू.अभि.नि. :- चूरू
तहसील :- चूरू
जिला :- चूरू

अंतिम चोसला आधार सम्वत :- 2070 - 2073 जमाबंदी 2074 (वर्ष 2017) से स्थायी
भूमि धारक का नाम :- राज.सरकार
क्षेत्रफल की ईकाई :- हैक्टेयर
खाता संख्या नया :- 194
खाता संख्या पुराना :- 165

काश्तकार का नाम:-

1. फुलाराम पुत्र धर्मराम हिस्सा- पूर्ण जाति- मेघवाल निवासी ढाढर खातेदार
राहिन (पूर्ण खाता) पंजाब नेशनल बैंक शाखा चूरू

खसरा संख्या	क्षेत्रफल	भूमि वर्गीकरण	कृषक द्वारा संदत्त लगान	सिंचाई के साधन	अन्तरण के क्रम में प्रमाणित नामान्तरकरण संख्या व दिनांक	टिप्पणी
2	3.1869	बारानी	3.1869	8.83		
332	6.1462	बारानी	6.1462	17.02		
कुल खसरे - 2	9.3331		9.3331	25.8500		

यह प्रपत्र केवल प्रार्थी की जानकारी के लिए है।

इसका उपयोग किसी भी न्यायालय में साक्षी के रूप में नहीं किया जा सकता है।

नकल जारी करने की तिथि :- 14-May-2020

First Page of Bank Pass Book

United Bank of India
BRANCH NAME : BARGARH (15154) IFSC : UTBI0864442 MICR CODE : 9876543210
BR. ADDRESS : PO-BARGARH

युनाइटेड बैंक ऑफ इंडिया
(भारत सरकार का उपक्रम)

NON NOMINATION PASSBOOK

BARGARH
PIN - 768021 Phone - 233032

ACCOUNT NO. : 0454010051721

CUSTOMER ID : 08162757 A/Ct HOLDER : CHAMELAL BHUI PAN :
OPENED ON : 30-12-2005 CUST ADDRESS : KUMHAR, BARGARH, DAPPALI MOBILE NO. :
ISSUE DATE : 16-07-13 BY PDMWLOI BARGARH
NOMINEE : NOMINATION REGISTERED BARGARH PIN - 768028
ENROLL ID : _____ ORISSA INDIA

OPERATED BY : SELF

UNITED BANK OF INDIA
BARGARH
18/7

शाखा प्रबंधक
Branch Manager

Affidavit

भारतीय गैर न्यायिक
दस
रुपये
₹.10
INDIA
TEN
RUPEES
Rs.10
INDIA NON JUDICIAL

ଓଡ଼ିଶା ଆଠିଶା OD 317
Before Raghupati Patel
NOTARY, Jharsuguda (Odisha)
Regd. No. ON 06/97
SLNo. 27719
44AA 883944

Before the Notary Public, Jharsuguda

I, Bhagabati Behera, aged about 31 years W/o - Jitendra Rana, permanent resident of Village :- Sahaspur, Po :- Sahaspur, P.S. / Tahasil :- Laikera, Dist. :- Jharsuguda, Odisha do hereby solemnly affirms and declares as follows :-

- 1) That, the deponents is permanent resident of the afforesaid address
- 2) That, M.S. Khata No 113 of mouza - Sahaspur recorded in the name of Dirjyo Rana (grandfather in law of the deponent).
- 3) That, the deponent is being the legal heir of recorded tanant and one of the co - sharer, he possessing and cultivating ac 11.85 dec from the landed property.
- 4) That the following land schedule is free from all encumbrances, liens, charges and paying rent to the Govt. regularly.
- 5) That the Family Genealogy of the deponent is as follows ...

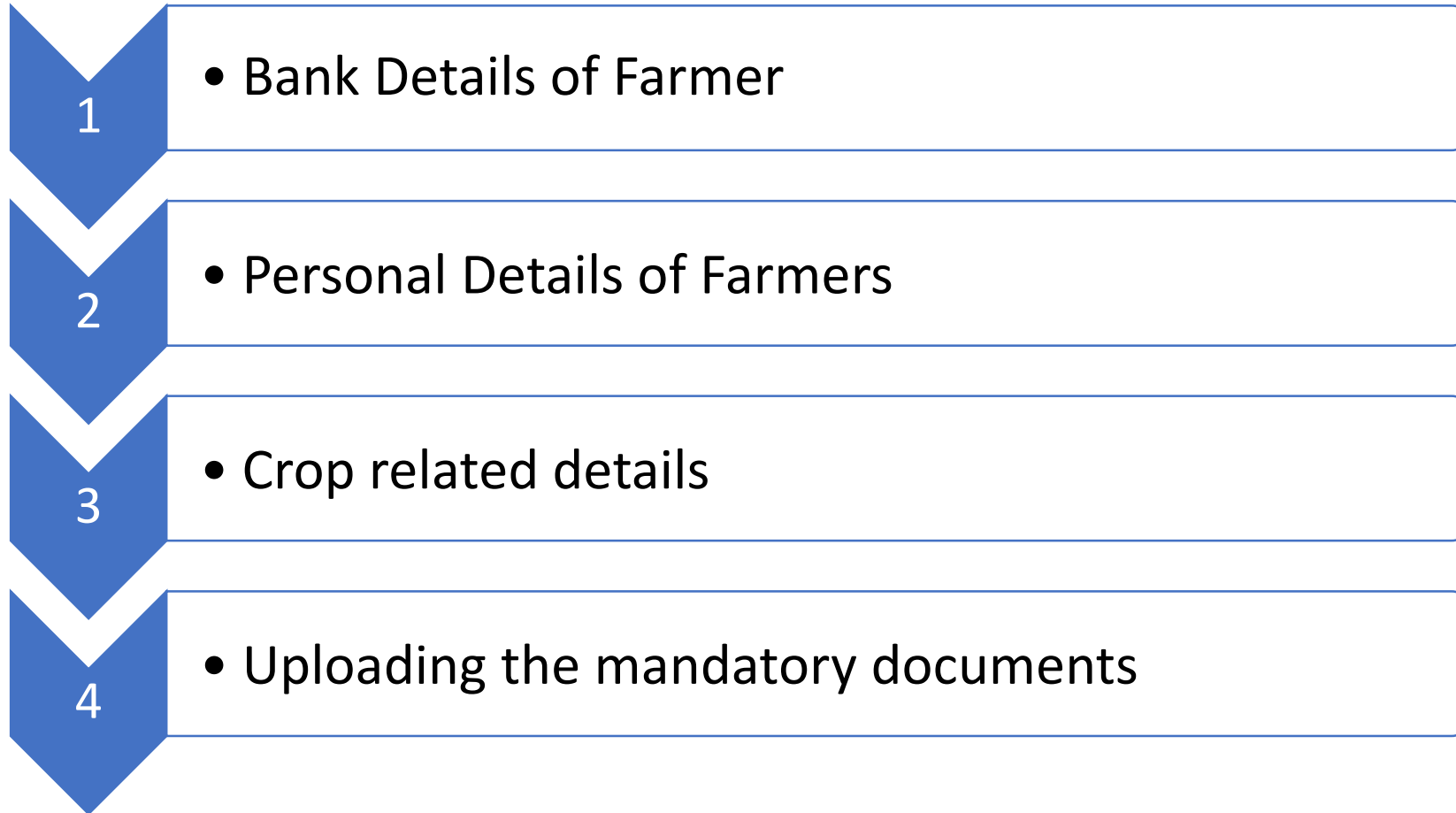
Family Genealogy

Dirjyo
Jadumani
Jitendra
wife - Bhagabati

ART OF DOCUMENT
R.M. Patel, Notary
JHARSUGUDA

Bhagabati Behera

Four major sections of Data Entry on Portal by VLE



Entering bank details of the farmer

VLE need to **enter correct account no.** because claim amount will be credited to the same account.

And it may be used to track the application if required

CSC Application

Non Loanee Farmer Application Form

[← back](#)

Selected State - Season - Scheme - Year

Odisha - Kharif - Pradhan Mantri Fasal Bima Yojana - 2019 [Change SSSY ID](#)

Bank

Search Bank By IFSC YES NO

State* ODISHA

District* Khordha

Bank Name* Hdfc Bank Ltd.

Branch Name* KIIT UNIVERSITY, KHURDHA

Account Type Saving

Saving A/C No.* 12345678909

Confirm Saving A/C No.*

Account Holder Single

No. of Account Holder Select

Entering Personal Details of Farmer

- ❑ **1st page of Farmer's Bank Passbook:** Account no. and name of the farmer should be **clear** and easily **readable**.
- ❑ File size: less than 2 MB, format: png/pdf/JPEG/JPG
- ❑ Enter Name as per Aadhar. Aadhar should be **Latest one**
- ❑ Enter **Correct Mobile number of Farmer**

2. Farmer Details

Details Of : **Farmer 1**

Name as per Passbook *

SATYA BRATA SAHOO

Name as per Aadhar *

SATYA BRATA SAHOO

Aadhar No./ EID No./Other *

UID ▼ 4087-2305-8018

Relation Type *

S/O

Relative Name *

NARAYAN SAHOO

Mobile No. *

9999999999

Age *

31

Gender *

Male

Caste Category *

OBC

Farmer Category *

Owner

Farmer Type *

Small

Residential Address

State *

ODISHA

District *

Khordha

Sub District *

Select

*Please Select Sub District

Residential Village/Town *

Select

Pincode *

Entering Crop Detail

- Enter separate detail for different Survey No. and Crop
- This section is updated in Kh-19
- Fill correct Khasra No./ Survey No.
- Enter correct crop name & crop area
- Enter multiple crops, Sowing Date, Survey No. & Area then +Add Crop for Insurance.

Selected State - Season - Scheme - Year

Odisha - Kharif - Pradhan Mantri Fasal Bima Yojana - 2019

Change SSSY ID

3. Crop Details

State *

Select

Mix Cropping *

Crop*	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="Please Enter Valid Khasra Number"/>					

+ Add Crop or Survey Number for Insurance

Village	Crop	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
---------	------	-------------	-----------------------	---------------------	--------------------------------------	-------------	-----------------	--------------	---------------	--------

Uploading farmer's documents

- ❑ Upload 1st Page of Bank Passbook, Land Record and Sowing Certificate.
- ❑ Click on **preview** to review the filled application of the Farmer & Submit

Note:

Land records of Maharashtra have been integrated with NCIP

Village	Crop	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
---------	------	-------------	-----------------------	---------------------	-------------------------------------	-------------	-----------------	--------------	---------------	--------

4 Application Documents

Passbook* ⓘ Upload Your land Records* Sowing Certificate

choose file choose file choose file

Tenant Certificate

choose file

Attached Documents

No Document <input type="button" value="View Passbook"/>	No Document <input type="button" value="View Land Record"/>	No Document <input type="button" value="Sowing Certificate"/>	No Document <input type="button" value="Tenant Certificate"/>
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Unpaid Application

- ❑ VLEs must regularly check this section to make payment for unpaid application if required

Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Text Size: - A A +A Change Language :

Home Application

Season/Year: [Odisha/Kharif/Pradhan Mantri Fasal Bima Yojana/2018](#) [Print Page](#)

Application/Unpaid Application [CSC User](#)

CSC Application

Unpaid Applications

[← Back](#)

List Of Application for UTR Attachment/Payment
List Of Application Created By You

S. No.	Application No.	Date of Creation	KCC No/Saving No.	Crops	Area (Hect.)	Actions
1	✓ 0401211800300007993	17/06/2018	50426226536	Paddy (Dhan)	2.6	Make Payment
2	✓ 0401211800300009332	18/06/2018	50426226536	Paddy (Dhan)	1.0521	Make Payment

Showing Row of 10 [v](#) Prev 1 Next Showing: 1 - 2 From 2

Reverted Application


CSC Application

Reverted Applications

[← Back](#)

List Of Reverted Application

[Attach Document](#)

S. No.	Application No.	Created At	Farmer Name	Area	Farmer Share	Sum Insured
 Sorry we could not find any data						

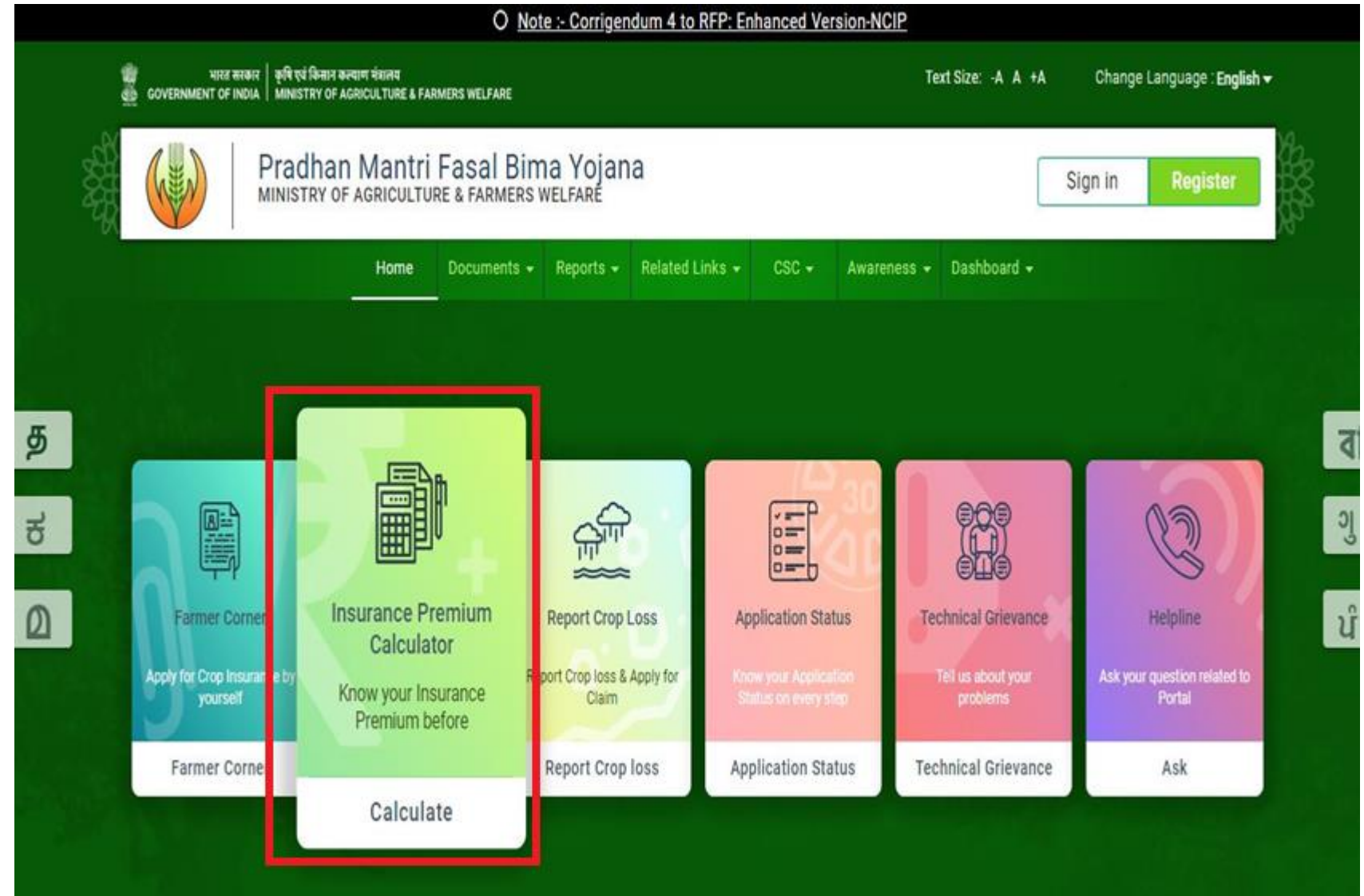
- ❑ VLEs can see **reverted application** here and upload required documents **with in 7 days** after intimation from ICs .

Premium Calculation and application tracking through NCIP



Calculating farmer's premium

- ❑ Log on to pmfby.gov.in
- ❑ Click on **Insurance Premium Calculator** to check the amount of premium to be paid by farmer for an area under the notified crop



Calculating farmer's premium

- ❑ Fill in all the required details of the crop season and area for which premium is to be calculated
- ❑ Click on **Calculate** and the area will be displayed

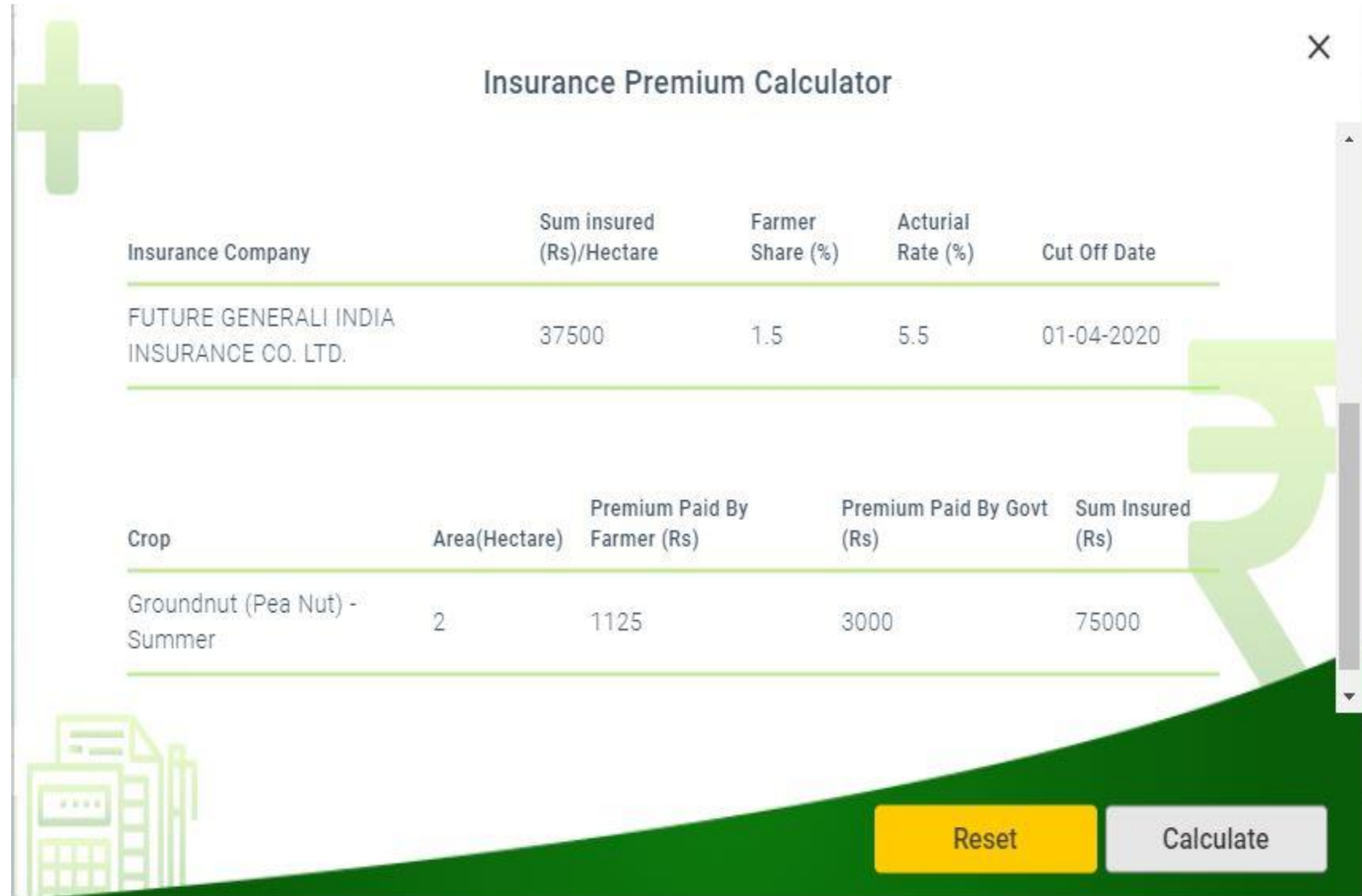
Insurance Premium Calculator

Season *	Year *	Scheme *
Rabi	2019 - 2020	Pradhan Mantri Fasal Bima
State *	District *	Crop *
Maharashtra	Nashik	Groundnut (Pea Nut) - Sum
Area (In Hectare) *		
2		

Reset Calculate

Calculating farmer's premium

- ❑ The premium to be borne by the farmer and Govt. will be displayed along with the Sum Insured



The image shows a screenshot of an "Insurance Premium Calculator" web application. The interface is clean and modern, with a green and white color scheme. It features two tables for input and output data, and two buttons at the bottom: "Reset" (yellow) and "Calculate" (grey). A large green plus sign is on the left, and a close button (X) is in the top right corner. A large green Euro symbol (€) is partially visible on the right side of the screen.

Insurance Premium Calculator

Insurance Company	Sum insured (Rs)/Hectare	Farmer Share (%)	Acturial Rate (%)	Cut Off Date
FUTURE GENERALI INDIA INSURANCE CO. LTD.	37500	1.5	5.5	01-04-2020

Crop	Area(Hectare)	Premium Paid By Farmer (Rs)	Premium Paid By Govt (Rs)	Sum Insured (Rs)
Groundnut (Pea Nut) - Summer	2	1125	3000	75000

Reset Calculate

Application Tracking

- ❑ To check the status of application click on the **Application Status** on PMFBY portal

The screenshot displays the PMFBY portal interface. At the top, there is a navigation bar with the Government of India logo and the Ministry of Agriculture & Farmers Welfare. Below this, the portal title "Pradhan Mantri Fasal Bima Yojana" is visible. A horizontal menu contains options like Home, Documents, Reports, Related Links, CSC, Awareness, and Dashboard. A central banner prompts users to check their policy status. Below the banner, five service tiles are shown: Farmer Corner, Insurance Premium Calculator, Report Crop Loss, Application Status (highlighted with a red box), and Technical Grievance. Each tile includes an icon, a title, a brief description, and a button at the bottom.

Note :- Corrigendum 4 to RFP: Enhanced Version-NCIP

Text Size: -A A +A

भारत सरकार | कृषि एवं किसान कल्याण मंत्रालय
GOVERNMENT OF INDIA | MINISTRY OF AGRICULTURE & FARMERS WELFARE

Pradhan Mantri Fasal Bima Yojana
MINISTRY OF AGRICULTURE & FARMERS WELFARE

Home Documents Reports Related Links CSC Awareness Dashboard

Want to check your policy status? Use your pc

Farmer Corner
Apply for Crop Insurance by yourself
Farmer Corner

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


Application Tracking

- Enter the **receipt number** of the application & **CAPTCHA**
- Click on **Check Status**

Check Application Status

Receipt Number *

0401271900103193433

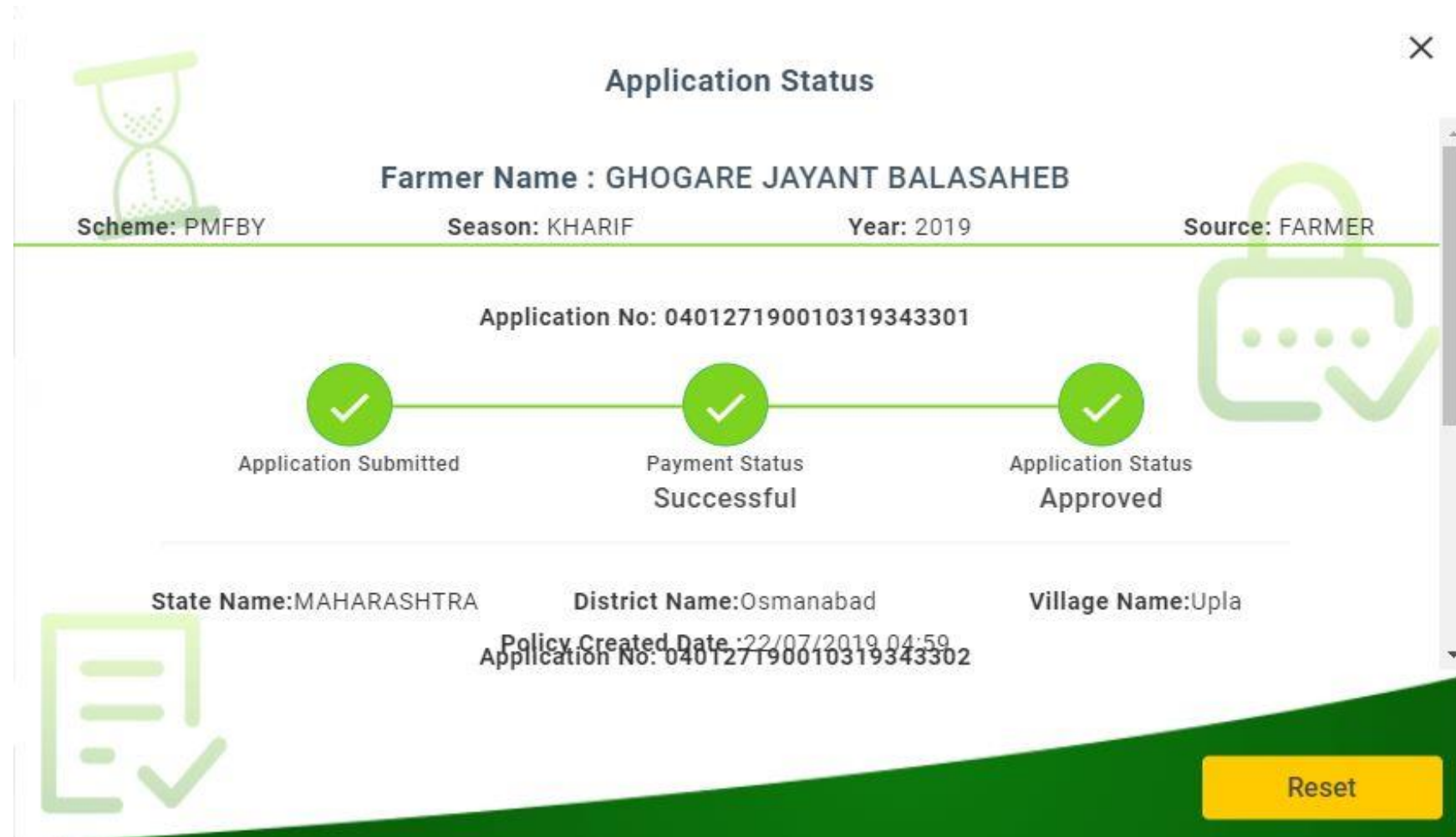
hYRP 

hYRP|

Check Status

Application Tracking

The status of application will be displayed



The interface displays the application tracking status for a farmer. It includes a title 'Application Status', a farmer's name, and various application details. A progress bar shows three completed steps: 'Application Submitted', 'Payment Status Successful', and 'Application Status Approved'. Additional details include the state, district, village, and policy creation date. A 'Reset' button is located at the bottom right.

Application Status

Farmer Name : GHOGARE JAYANT BALASAHEB

Scheme: PMFBY Season: KHARIF Year: 2019 Source: FARMER

Application No: 040127190010319343301

Application Submitted Payment Status Successful Application Status Approved

State Name: MAHARASHTRA District Name: Osmanabad Village Name: Upla

Policy Created Date: 22/07/2019 04:59
Application No: 040127190010319343302

Reset

Information display to help farmers (at each CSC)

Scheme Knowledge :

1. Names of the crops notified in the district/Insurance Unit
2. Crop wise Premium Rates
3. Name and contact details of the implementing Insurance Company in the district
4. Crop specific cut-off dates for enrolment
5. Important documents required for enrolment

Where Farmers can go :

1. Farmers can enrol themselves through CSC, banks, PACS, insurance intermediaries or through online application on PMFBY Portal and Crop Insurance App
2. For Claim related information/intimation/grievance- Toll Free number of ICs, Block or District level office of ICs and field representatives of ICs

Message about free enrolment (to be displayed in local language)

“No fees will be charged for enrolment under PMFBY” and “Farmers have to pay only the Premium Amount”

Advisory for Farmers (To be displayed at CSC centre)

- 1. Arrange all the mandatory documents**
- 2. Submit good quality and readable copies of same to the CSC-VLE**
- 3. Fill up the correct application form through CSC-VLE**
- 4. Payment of premium (only) on submission of application**
- 5. Get the acknowledgement receipt from VLE for future reference**

Mistakes and Repercussions

Sr. No.	Major Mistakes by VLEs	Repercussions	Ideal Practice
1	Typing mistakes while entering important details and submitting the application before reviewing it	<ul style="list-style-type: none"> • Application gets reverted/rejected by Insurance Company, • Farmer is deprived of crop insurance and • No service charge will be paid to CSC for rejected application 	<ul style="list-style-type: none"> • Enter the details carefully • Review the application before final submission
2	Uploading blank or wrong documents	-do-	<ul style="list-style-type: none"> • Verify documents beforehand
3	Uploads documents with poor visibility	-do-	<ul style="list-style-type: none"> • Upload clear and readable copies of required documents only
4	Enters excess land area than that of actual area	-do-	<ul style="list-style-type: none"> • Cross verify the actual area from land document and enter only the correct area

Mistakes and Repercussions

Sr. No.	Major Mistakes by VLEs	Repercussions	Ideal Practice
6	Incorrect area entered where more than one name is mentioned against the Khasra no.	<ul style="list-style-type: none"> • Application gets reverted/rejected by Insurance Company, • Farmer is deprived of crop insurance and • No service charge will be paid to CSC for rejected application 	<ul style="list-style-type: none"> • Ideal practice is to divide the total area equally among the owners and insure only the area for which the farmer is eligible
7	Allows a single person to take insurance cover over the entire land where multiple ownership on the same land is there	-do-	<ul style="list-style-type: none"> • Seek affidavit from the other people mentioned in the land record, stating that he or she has not taken any insurance on the same land and has no objection on the insurance taken by other person and if claim is payable then it goes to insured farmer only.
8	Charging Extra amount from farmer other than farmer premium	<ul style="list-style-type: none"> • Invite legal action against defaulter VLE- e.g. FIR, cancellation of License • Defamation of VLE in the village • Loose farmer's trust 	<ul style="list-style-type: none"> • Display on notice that enrolment under PMFBY is totally free • Do not charge extra amount from farmers

Season wise Status of Reverted Applications

Sr. No.	Season	Total Applications	Reverted Applications
1	Kharif 18	7048429	145812
2	Rabi 18-19	5729384	525926
3	Kharif 19	13530425	909974

Check List for CSC-VLEs for Quality of Applications

S No.	Particulars	✓ Checklist
1	Insured area	<ul style="list-style-type: none"> ✓ Verify actual area from Land Records before enrolment ✓ Check if land records are updated or the recent ones ✓ Ensure that same piece of land is not insured by multiple persons ✓ Check land records for area mentioned in front of name of farmer
2	Insured Crop	<ul style="list-style-type: none"> ✓ Check out list of notified crops for a season and district/cluster/IU and respective premium rate from State Notification ✓ Check for mention of irrigated and un-irrigated category of notified crops ✓ Check from land record the crop sown for current season/collect self-declaration by farmer
3	Cut off Date for enrolment	<ul style="list-style-type: none"> ✓ Follow cut of dates mentioned in the State Notification ✓ Undertake farmer enrolment only during the enrolment period ✓ Do not consider applications received after cut off date for enrolment

Checklist

S No.	Particulars	✓ Checklist
4	Aadhaar details	<ul style="list-style-type: none">✓ Aadhaar capturing is mandatory for enrolment✓ Do not consider applications without aadhaar details✓ Enter correct Aadhaar details
5	Mobile no	<ul style="list-style-type: none">✓ Enter correct mobile no for intimation or communication from IC/Govt✓ Enter only functional/working mobile number
6	Fees	<ul style="list-style-type: none">✓ Collect only farmer share of premium✓ No fees will be charged for services provided✓ Intimate farmer that PMFBY enrolment is free
7	Land Documents	<ul style="list-style-type: none">✓ Check for name of farmer, total land holding and crops grown✓ Check correct khasra no/plot no✓ Seek documentary evidence for share croppers/tenant farmers

Checklist

S No.	Particulars	✓ Checklist
8	Bank account details	<ul style="list-style-type: none">✓ Verify name mentioned in the bank pass book✓ Check for correct and full Bank Account Number (no short forms)✓ Check for updated pass book for latest information✓ Avoid wrong data entry in portal at the time of enrolment
9	Name	<ul style="list-style-type: none">✓ Verify the name of insured farmer on relevant documents for correctness (to avoid mismatch in name, surname, initials, maiden name etc)✓ For major mismatch, documentary proof of correct name✓ For minor mismatch, verification may be done from relevant documents submitted at the time of enrolment
10	Documents	<ul style="list-style-type: none">✓ Do not upload blank documents✓ Check quality of the document for its readability before scanning and uploading✓ Upload only relevant documents/pages that should mention- farmer name, survey number, land holding, crop name✓ Seek self-declaration /affidavit in case required

Checklist

S No.	Particulars	✓ Checklist
11	Record of data	✓ May maintain a manual register and record of application
12	Publicity	✓ Display publicity material- leaflet, brochure, banner provided by IC/State Govt at CSC centre in local language ✓ Facilitate scheme awareness, publicity and mobilization of farmers
13	Uploading of information	✓ Upload farmer details of enrolment on real time basis ✓ Do not wait till last day/minute of enrolment for uploading the details
14	Grievance Redressal	✓ Facilitate post-sale service for addressing the grievances of farmers ✓ Provide Toll-free numbers and contact details of Implementing ICs ✓ Guide the farmer to reach out block or district agriculture offices



Thank You

