

Question: What documents are mandatorily to be submitted by a non-loanee farmer for availing crop insurance?

Answer: For non-loanee farmers, Land Ownership Documents - Record of Right (ROR) and Land Possession Certificate (LPC), Aadhar Card (Latest), Bank Passbook (First Page - with bank account details), Crop Sowing Certificate (if mandated in the notification of the State Government) etc. are the mandatory documents to be submitted. In case of sharecropper farmer or land taken on rent, documents like contract agreement with the owner of the land, rent/lease deed etc. are mandatory.



Question: What is an insurance unit under the Pradhan Mantri Fasal Bima Yojana?

Answer: Under the Pradhan Mantri Fasal Bima Yojana, the insurance unit is selected by the State Government on the basis of area approach. State Governments may designate Village/Village Panchayat or any other equivalent unit (e.g. Revenue Circle/Patwar Halka etc.) as an insurance unit for major crops and District/Taluka or their equivalent unit for minor crops.



Pradhan Mantri Fasal Bima Yojana



For more information related to PMFBY please call Krishi Rakshak Portal helpline number 14447.

Fasal Bima Karao Suraksha Kavach Pao

CSC, Bank, Insurance Intermediary or Post Office and also avail information regarding notified crops, sum insured and cut-off date for enrolment under the scheme in your village.

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Ministry of Agriculture & Farmers Welfare Government of India



When you learn more, you benefit more.

Questions and answers to help farmers about Pradhan Mantri Fasal Bima Yojana (PMFBY).



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Krishi Rakshak Portal helpline number 14447

In the year of India's 75th Independence Anniversary, we are committed to freeing farmers from natural disasters. Therefore, the **Pradhan Mantri Fasal Bima Yojana** (Prime Minister's Crop Insurance Scheme) protects crops from the natural calamities. To deliver this crop insurance policy to farmers doorsteps, we have launched the Crop Insurance Policy Distribution Program. Now, farmers can proudly say "My policy is in my hands". You too can participate in this scheme.

Questions and answers to help farmers about Pradhan Mantri Fasal Bima Yojana

Question: What is Pradhan Mantri Fasal Bima Yojana?

Answer: Pradhan Mantri Fasal Bima Yojana is a medium through which farmers are compensated for the losses due to the risks associated with the crops of the farmers. With this scheme, farmers are compensated for the loss arising out of unforeseen or unfavorable weather conditions.



Question: Who can avail crop insurance?

Answer: All loanee and non-loanee (sharecropper/tenant) farmers cultivating notified crops in notified areas can take the advantage of crop insurance. Enrolment has been made voluntary for all the loanee and non-loanee farmers. For information about notified crops and cut-off date in your area, you can contact the CSC centre, PMFBY portal, insurance company or the nearest agriculture office.

Loanee farmers can opt out of the scheme by submitting the Opt Out / Self-Declaration form at the concerned bank branch within 7 days before last date of application.

Question: What will be the sum insured for the farmers under the Pradhan Mantri Fasal Bima Yojana?

Answer: The sum insured is determined by the District Level Technical Committee on the basis of the Scale of Finance or Average Yield of the respective crop over the past years and the Minimum Support Price of the crop.



Question: What are the premium rates to be paid by the farmer for crop insurance?

Answer: 2.0% for Kharif crops, 1.5% for Rabi crops and a maximum of 5% of the sum insured for commercial and horticultural crops.

Question: What risks are covered under the Pradhan Mantri Fasal Bima Yojana?

Answer: Scheme shall cover only the risk of yield loss to standing crops (Sowing to Harvesting) without any add-on coverage for all notified crop combination at notified unit in all districts. Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, like drought, dry spell, flood, inundation, widespread pests and disease attack, landslides, natural fire due to lightning, storm, hailstorm and cyclone.



Question: How can non-loanee farmer take insurance under this scheme?

Answer: Non-loanee farmers willing to get insurance under the Pradhan Mantri Fasal Bima Yojana can contact their nearest bank branch/co-operative society/authorized channel partner/Common Service Centre (CSC)/insurance company or their authorized agent or they can individually go to the national crop insurance portal www.pmfby.gov.in on or before the due date and fill up the online application form.

Question: Can loanee farmer make changes in the insured crops and till when?

Answer: Yes, loanee farmer can make changes in the insured crop. The farmer has to give information about the change in the insured crop to the concerned bank branch up to two (working) days before the last date of enrollment fixed by the State Government.