

Kshema General Insurance Ltd.

#413, 4th Floor, My Home Tycoon Building, Kundan Bagh,
Begumpet, Hyderabad -500 016, Telangana, India.
Toll Free: 1800 572 3013 | E-mail: pmfby@kshema.co

**Pradhan Mantri Fasal Bima Yojna(PMFBY) Proposal Form for Non-Loanee Farmer**

Season & Year: _____ 20 _____

Documents to be enclosed:

(Land Possession Certificate/Patta Pass Book/
Contract/other documents as per notification, Aadhar
copy, Sowing Certificate, Passport size Photo, Pan Card)

Channel Name:	
Channel Id No:	
Channel Address:	
Phone Number:	
E-mail:	

1. Details of Farmer:

Are you a registered Farmer with Kshema? If Yes, provide Farmer ID No. in the box below and if Not fill Farmer Registration Form	Yes/No
Name: Mr./Ms./ Mobile/Phone No:	Farmer ID No.:

2. Notified Area Details (L4 – L7 Labels to be filled in as per prevalent nomenclature in the State):

State	District				
L2	L3	L4	L5	L6	L7

3. Details of Crop and Area Proposed for Insurance:

Block/ Tehsil/ Hobli	Village	Survey No.	Mention whether you are Owner/ Share- cropper/ Tenant of the survey no	Crop	Proposed Date/ Actual Date of Sowing of the crop	Area Sown in Hectares	Other Crops Sown

I hereby declare that the provisions of the scheme have been read and understood by/explained to me in detail before completing the Proposal Form including Farmer Registration form. I hereby further declare that the particulars furnished above are true and correct. I have sown/intend to sow crop proposed for insurance. Further, I undertake to inform the insurance company if there is change in crop and agree to pay any difference in premium which becomes payable.

I have not submitted any other crop insurance proposal covering the above mentioned crop grown on above survey no. during the season under the Scheme either through this Bank branch/PACS or Insurance intermediary or any other Bank branch/PACS or any other Scheme or with any other Insurance Company.

Place:

Date:

Witness
Thumb Impression

Signature/
Thumb Impression of Proposer

(For use by Intermediary)

Notified Area	Crop	Area Insured in Hactors	Sum insured (Rs)	Farmers Premium Rate (%)	Farmer's Premium (Rs) (6)= (4) x (5)	Details of Remittance of Premium
(1)	(2)	(3)	(4)= (3) x Scale of Finance	(5)		DD/Cheque/UTR No.
						Dated
						Drawn On (name of bank)
Total:						Debited On:

Section 41 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015:

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.
2. Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

GUIDELINES FOR COMPLETION OF THE FORM

1. Only one proposal form to be filled up for all the crops proposed to be notified in a survey no.
2. Please complete the Proposal Form in all respects. The proposal should be signed by the proposer and all documents as mentioned above enclosed.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts.
4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- Kindly contact Kshema's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of Kshema does not commence until this proposal has been accepted by Kshema and the premium is paid. The detailed terms and conditions are printed at the back of Acknowledgement.

PMFBY-NL-PF-1

Acknowledgement (PMFBY)

Date:_____

Received Rs._____ (Rupees _____ only) towards consideration as Farmer's share of Premium from Mr./Ms. _____, Son/Daughter/Wife of Shri _____, Cultivator of _____ Block/Tehsil/Taluka/ Revenue Circle of _____ District of _____ State/UT, having Bank Account No. _____ in _____ Bank _____ Branch, towards coverage of _____ crops in total land of _____ Hectares for a Sum Insured of Rs. _____ during _____ Season of _____ year under Pradhan Mantri Fasal Bima Yojna (PMFBY), vide Cash/Cheque/DD No. _____ dated _____ drawn on _____ Bank, subject to realization.

Broker/Agent Name:	
Address:	

Please preserve this Acknowledgement for future use.

(Authorized Signatory)

Terms and Conditions

1. The coverage under PMFBY will be strictly as per operational guidelines framed by DAC&FW, GOI and the notification issued by the state government for the relevant season.
2. The proposer shall submit only one proposal form for a season.
3. The proposer shall disclose all material facts. Any discrepancy discovered later may lead to cancellation of insurance cover and forfeiture of premium. Material facts for this purpose will include but not restrict to facts relevant to crop insured, season insured, notified area insured and insurable interest.
4. The Insurance company reserves the right to reject this proposal if it is not signed/not completely filled/required documents in support of insurable interest are not enclosed / full share of farmer's premium is not paid.
5. The insurance cover may be cancelled if it is discovered at any time that:
 - a. The farmer has insured more area than the land possessed by him.
 - b. Has taken insurance on the same land in the survey no. from different banks/branches/society or as loanee as well as non-loanee farmer.
6. Proposer undertakes to inform the insurer in the event of any change in crop, extent of area sown, bank account and insurable interest within one week.
7. Insurance company reserves the right to reduce claim proportionately, if area insured is more than area sown.
8. Proposer undertakes to inform insurance company within 48 hours of occurrence of loss caused due to perils mentioned in the scheme in case of localized calamity/post-harvest losses.
9. Proposer undertakes to assist insurance company and its loss assessors in every manner.
10. Payment of claim under prevented sowing will lead to cancellation of policy and no further claim will be paid.
11. If required, at the time of claim, if any, the insured may be required to submit identity and address proof.



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