

Pradhan Mantri Fasal Bima Yojana**Rate Chart****Premium Rates and Premium Subsidy**

The Actuarial Premium Rate (APR) would be charged under PMFBY by implementing agency (IA). The rate of Insurance Charges payable by the farmer will be as per the following table:

S. No.	Season	Crops	Maximum Insurance charges payable by the farmer (% of Sum Insured)
1	Kharif	All food grains and Oilseeds crops (all Cereals, Millets, Pulses, and Oilseeds crops)	2.0% of the Sum Insured or the Actuarial rate, whichever is less
2	Rabi	All food grains and Oilseeds crops (all Cereals Millets, Pulses, and Oilseeds crops)	1.5% of the Sum Insured or the Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial/ Annual Horticultural crops	5% of the Sum Insured or Actuarial rate, whichever is less

