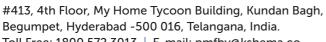
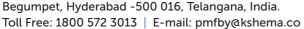
Kshema General Insurance Ltd.







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

Season & Year:		20			Channel Name:					
				Channel Id No:						
Documents to be enclosed:						ldress	:			
(Land Possession Certificate/Patta Pass Book/ Contract/other documents as per notification, Aadhar						nber:				
copy, Sowing Certificate, Passport size Photo, Pan Card)					E-mail:					
armei	:									
Farme	er ID No. iı			Yes	s/No					
./ : No:				Farı	mer ID No.:					
ea De	tails (L4 -	- L7 Label	s to be filled in as p	oer p	revalent no	meno	clature in	the Sta	te):	
State District			•							
L2		.3	L4	L5			L6		L7	
				+						
rop a	nd Area F	Proposed 1	for Insurance:	•		•			•	
Block/			Mention whether you are Owner/		Proposed Date/ Actual Date of Sowing of the crop		Area Sown in Hectares		Other Crops Sown	
armer F osed fo nium w ted any	Registration or insurance which becon wother crop	form. I herel e. Further, I u nes payable. o insurance p	by further declare that t ndertake to inform the i roposal covering the ab	the pa insura oove r	articulars furnis ance company mentioned crop	hed ab if there o grow	ove are true e is change i n on above	e and corr n crop an survey no	ect. I h d agre o. durir	nave sown/intend e to pay any ng the season
	-		Sign Account insurance i	. ICCITI	issuary or arry t	Janei D	ann branch	, , , , , , , , , , , , , , , , , , , ,	arry Ot	ner seriente of
	Thu	Witness mb Impress	sion			Thun	_		ropos	er
	rop a Vi hat the armer Fosed for any we either	be enclosed: Certificate/Patt documents as pertificate, Passport armer: Stered Farmer w Farmer ID No. in ration Form / No: Pa Details (L4 - Dis Dis La Prop and Area I Village Company Company Company Company Company Company Company Company	be enclosed: In Certificate/Patta Pass Book documents as per notification ertificate, Passport size Photoserificate, Passpor	rop and Area Proposed for Insurance: Village Survey No. Survey No. Survey No. Survey No. Heat the provisions of the scheme have been read and armer Registration form. I hereby further declare that to seed for insurance. Further, I undertake to inform the nium which becomes payable. Led any other crop insurance proposal covering the alter entering the survered company.	be enclosed: Certificate/Patta Pass Book/ documents as per notification, Aadhar entificate, Passport size Photo, Pan Card) Armer: Stered Farmer with Kshema? Farmer ID No. in the box below and if Not fill ration Form // No: Ba Details (L4 – L7 Labels to be filled in as per part in the part in the part in the provisions of the scheme have been read and under immer Registration form. I hereby further declare that the part in the p	Channel Id Phone Nun E-mail: Armer: Stered Farmer with Kshema? Farmer ID No. in the box below and if Not fill ration Form / No: Ba Details (L4 – L7 Labels to be filled in as per prevalent no District L3 L4 L5 rop and Area Proposed for Insurance: Village Survey No. Mention whether you are Owner/ Share- cropper/ Tenant of the survey no hat the provisions of the scheme have been read and understood by/explainmer Registration form. I hereby further declare that the particulars furnis osed for insurance. Further, I undertake to inform the insurance company inlum which becomes payable. Ided any other crop insurance proposal covering the above mentioned crop is either through this Bank branch/PACS or Insurance intermediary or any our company. Witness	Channel Id No: E-mail: E-mail: Yes/No Farmer ID No.: Phone Number: E-mail: Wes/No Farmer ID No: No: Wes/No Farmer ID No: No: Mention whether you are Owner! Share-cropper/ Crop Dat Share-cropper/	Channel Id No: Channel Id No: Channel Id No: Channel Address: Phone Number: E-mail: Phone Number: E-mail: Stered Farmer with Kshema? Farmer ID No. in the box below and if Not fill ration Form J No: Ba Details (L4 – L7 Labels to be filled in as per prevalent nomenclature in District L3 L4 L5 L6 Top and Area Proposed for Insurance: Village Survey No. When the provisions of the scheme have been read and understood by/explained to me in detarmer Registration form. I hereby further declare that the particulars furnished above are true to sed for insurance. Further, L undertake to inform the insurance company if there is change in the particulars furnished above are true to dear of where company is there is change in the survey of the crop proposal covering the above mentioned crop grown on above the dary other crop insurance company. Witness Signal Witness Signal	Channel Id No: Channel Address: Phone Number: E-mail: Phone Number: E-mail: Phone Number: E-mail: Proposed District District L3 L4 L5 L6 Top and Area Proposed for Insurance: Village Survey No: Survey No: Survey no Mention whether you are Owner/ Share- cropper/ Tenant of the survey no Tenant of the survey no The registration form. I hereby further declare that the particulars furnished above are true and corrosed for insurance. Eurther, I undertake to inform the insurance company if there is change in crop and anium which becomes payable. Witness Witness Signature/ Witness Signature/ Witness Signature/	Channel Id No: Chanlel Id No: Challel Id No: Challe

(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	s consideration
as Farmer's share of	Premium from Mr./N	Иs		, Son/Dat	ughter/Wife of
Shri		, Cultivator	of	Block	/Tehsil/Taluka/
Revenue Circle of		District of		_ State/UT, having	Bank Account
No	in	E	Bank	Branch, tov	vards coverage
of	crops in total land of	f	Hectares for a	Sum Insured of Rs	
during	Season of	year	under Pradhan Man	tri 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.



kshema



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