

**Kshema Prakriti**  
**UIN: IRDAN162RP0001V05202324**

**Kshema Prakriti**  
 UIN:IRDAN162RP0001V05202324

## Proposal Form

Email ID: customer.support@kshema.co		Website: www.kshema.co	
<b>Distribution Details</b>			
Channel Name:	Direct/ Agent/ Broker/Bank	Channel Code	
<b>Proposer Details</b>			
Proposer's Name: Mr./Mrs./Ms.			
Address:		Contact No:	
<b>Insured details:</b>			
Insured's Name: Mr./Mrs./Ms.			
Address		Aadhar Number	Contact No
Is your farm Irrigated / Rainfed land?		Source of Irrigation (If irrigated):	
Owner / Tenant	In the case of Tenant (Provide Owner Name)		
<b>Nominee Details:</b>			
Name of the Nominee	Relation with insured	Age: *(In case of Minor provide guardian Details)	Guardian Details
<b>Subject Matter Details:</b>			
Name of the Crop	Crop Duration in days	Date of Sowing	Insured Acreage
Is the insured farm/property geotagged? Yes / No		Survey No. of the proposed farm with acreage:	
Crop Season Kharif /Rabi / Summer		Survey Number	Acreage
Documents attached: (Photocopies)			
Land record / Aadhar Card / PAN Card / Passport Photo / Bank Passbook / Sowing Certificate /Tenant Certificate/Any other specify.			
		Total	
Premium Payment Mode: Please tick the mode of payment:		Details of the payment: Transaction No.:	Date of payment:
UPI/Net Banking/Paytm/Debit Card /Credit Card			

**Kshema Prakriti**  
**UIN: IRDAN162RP0001V05202324**

<b>Insurance Period</b>			
<b>Insurance History:</b>			
Any reasons for Decline/Rejection/Loading			
Name of the Insurance Company	Period of Insurance	Have you received any claim	Amount of Claim Received
Name of Banker/financer		Address of Financier:	
<b>Declaration:</b>			
I hereby declare that the provisions of the scheme have been read and understood /explained by to me in detail before completing the Proposal Form. I hereby further declare that the particulars furnished above are true and correct. I have sown/intend to sow the crop mentioned in this Proposal Form. Further, I undertake to inform the insurance company if there is a change in crop and if there is any difference in premium which becomes payable, I agree to pay the same. I have not submitted any other crop insurance proposal covering the above-mentioned crop grown in the above-mentioned Polygon ID during the year and season mentioned in this proposal under any other Scheme either through Directly or PACS or Insurance intermediary or any other Bank branch or any other Scheme or with any other Insurance Company.			
<b>Signature/ Thumb Impression Of Proposer / Insured</b>		<b>Date:</b>	<b>Place:</b>
<b>Office Purpose Only</b>			
<b>Name:</b>	<b>Designation:</b>	<b>Employee ID</b>	<b>Location:</b>
<b>Verification Date:</b>	<b>Signature of Officer:</b>		

**NOTE: This Proposal Form is not proof of insurance unless the premium is realized by US & Policy is issued.**

**INSURANCE ACT 1938 SECTION 41- Prohibition of Rebates**

The following is the copy of Section 41 of the Insurance Act, 1938

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to [take out 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 the premium shown on the policy, nor shall any person taking out or renewing 3 [or continuing] a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.