

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) & Restructured Weather Based Crop Insurance Scheme (RWBCIS) Proposal Form**

Season & Year: _____ 20__ _

Scheme: PMFBY RWBCIS **Documents to be enclosed:**Land Possession Certificate/Patta Pass Book Tenant Certificate Copy of Aadhar Sowing Certificate Copy of Pan Card Bank Pass Book Copy of Premium Payment Receipt Passport Size Photo **1. Details of Farmer:**UID Number Kissan Credit Card No. Loanee Non Loanee Name: Mr./Ms. Father/Husband Name Gender: Male Female Others DOB/Age Caste: General OBC SC ST Others e-mail ID Mobile No. Aadhar No. Saving Bank A/C No. IFSC Code Bank Name **2. Land Record Details:**

Type of Land	Owner Name & Address	Survey No./Murabba & Khasra No's of Sown area	Area Sown (In Hectares)
Own Land			
Lease Land			

3. Address of Insured Unit Area/Field:

State	District	Sub Division	Block	Village	Gram Panchayat

4. Crop Details

Sl. No.	Crop	Insured Area (In Hectares)	Sum Insured	Premium

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 insured. Further, I undertake to inform the insurance company if there is change in crop and 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 (for thumb impression): _____ Signature/Thumb Impression of Proposer

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

- 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 to 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 except any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
- Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

Guidelines for completion of the form:

- Only one proposal form to be filled up for all the crops proposed to be notified in a survey no. .
- Please complete the Proposal Form in all respects. The proposal should be signed by the proposer and all documents as mentioned above enclosed
- 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. If you think any fact is material, please disclose it.
- 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 received. The detailed terms and conditions are printed at the back of Acknowledgement.

PMFBY & RWBCIS-PF-1

Acknowledgement (PMFBY & RWBCIS)

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 Yojana (PMFBY)/Restructured Weather Based Crop Insurance Scheme (RWBCIS), 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/ RWBCIS will be strictly as per operational guidelines framed 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. He further agrees to limit total Sum Insured to Rupees one lakh for the 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.
 12. Proposer undertakes to submit discharge certificate before receipt of claim.
-