

#### Premium Rates (Farmer's Share):

- Kharif Crops: 2% of Sum Insured.
- Rabi Crops: 1.5% of Sum Insured.
- Commercial/Horticultural Crops: 5% of Sum Insured.

#### Eligibility & Enrollment

##### Eligibility:

- All farmers (loanee and non-loanee) growing notified crops in notified areas.
- Compulsory for loanee farmers; voluntary for others.

##### Enrollment Procedure:

- Visit nearest bank, CSC center, or insurance office.
- Submit: Application form, land records, sowing certificate, Aadhaar & bank details.
- Enroll online at <https://pmfby.gov.in>.

##### Important Dates:

- Kharif Season: Enroll before 31st July.
- Rabi Season: Enroll before 31st December.

#### Claim Settlement & Support

##### Claim Settlement Process:

- Assessment via satellite, drones, and mobile apps.
- Claim credited directly to farmer's bank account (DBT).
- Timely and transparent settlement ensured.

##### Helpline & Support:

- Toll-Free: 1800-180-1551
- Website: <https://pmfby.gov.in>
- Contact: Nearest Agriculture Office, Bank Branch, or Insurance Representative.

##### Remember

- "Insure your crop today — secure your tomorrow."
- Join PMFBY and protect your hard-earned produce from nature's uncertainties.



#### About the Scheme

- Launched by the Government of India on 18th February 2016, the Pradhan Mantri Fasal Bima Yojana (PMFBY) aims to provide financial support to farmers suffering crop loss or damage arising out of unforeseen natural calamities, pests, and diseases.
- Launched: 18th February 2016
- Implemented by: Ministry of Agriculture & Farmers Welfare, Government of India

#### Objectives

- Provide insurance coverage and financial support to farmers.
- Stabilize farmers' income and promote farming continuity.
- Ensure credit flow to agriculture and use modern technology for claim assessment.

#### Coverage & Premiums

##### Crops Covered:

- Food crops (Cereals, Pulses), Oilseeds, Commercial & Horticultural crops (Cotton, Sugarcane, Fruits, Vegetables).

##### Risks Covered:

- Drought, flood, cyclone, hailstorm, pest and disease attacks.
- Post-harvest losses (limited period), and localized calamities.

## एग्रीकल्चर फ़ोरम फॉर टेक्निकल एजुकेशन ऑफ़ फार्मिंग सोसायटी

कोटा, राजस्थान



Pradhan Mantri Fasal Bima  
Yojana (PMFBY)

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