

**PRADHAN MANTRI FASAL BIMA YOJNA**  
**PROPOSAL FORM**

**IMPORTANT GUIDELINES:** 1. Insurance is the contract of utmost good faith requiring of the Proposer and the Insured not only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. 2. This form can be used to apply for Pradhan Mantri Fasal Bima Yojna (PMFBY) 3. It is important to fill all questions in full. If you have insufficient space to complete any of your answers, please attach a separate signed and dated sheet and identify the question number concerned. 4. Cover shall commence not earlier than the date and the time of acceptance and subsequent to receipt of the premium.

**DECLARATION FORM – LOANEE FARMERS**

TO,

Future Generali India Insurance Co. Ltd.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
No.: \_\_\_\_\_  
\_\_\_\_\_  
Code: \_\_\_\_\_

Address: \_\_\_\_\_  
Phone No.: \_\_\_\_\_  
A/C No.: \_\_\_\_\_  
IFS Code: \_\_\_\_\_  
Fax No.: \_\_\_\_\_  
E-mail: \_\_\_\_\_

**It is certified:**

- I. That no crop loans eligible for coverage are left out by the bank branches / PACS under our jurisdiction (strike off option not applicable),
- II. That all Kisan Credit Card bans sanctioned/renewed and eligible for coverage are also included, and
- III. That all guidelines with regard to crop loans, issued by RBI/NABARD from time to time have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ Day of \_\_\_\_\_ Year \_\_\_\_\_

Name of Signatory

Name and seal of authorized Signatory of Nodal Bank

Designation

Declaration No. (to be allotted by Bank)

GENDER: 

<b>M</b>	<b>F</b>	<b>OTHER</b>

CATEGORY: 

<b>SC</b>	<b>ST</b>	<b>Other</b>	<b>GEN</b>

State:

Season:

Year:

Crop:

District:

Taluk/Tehsil/Block:

Category of Farmer	No. of Farmer	Area Insured (Ha)	Scale of finance (Rs/Ha)	Sum Insured (Rs) = Area x Scale of Finance	Total Farmer's Premium Farmer's Premium (in Rs.) x Area (in Ha)
1	2	3	4	(5)=(3)x(4)	(6)
Small & Marginal					
Other					
Total					

DD/RTGS/NEFT No.

DD/RTGS/NEFT DATE

DD/RTGS/NEFT AMOUNT

TO BE COMPLETED BY FUTURE GENERALI OFFICE

CERTIFICATE No.

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RECEIPT No.

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#### GUIDELINES FOR FILLING UP THE DECLARATION

1. This Declaration format should be used only for loanee farmers.
2. Separate Declaration must be filled in for each crop and each notified area.
3. Only one copy of the Declaration must be submitted to FUTURE GENERALI within the prescribed Cut-off date (a copy may be retained by the bank for their record).
4. Complete address of Bank along with the Telephone/Fax number/E-mail must be given to facilitate further communication, whenever necessary.
5. Care should be taken to declare only such loans for Crop Insurance coverage which are strictly as per provisions/conditions and seasonality discipline of the Scheme and the notification by the SLCCCI.
6. Whenever any clarification in respect of declarations submitted by Bank, is sought by FUTURE GENERALI the same must be submitted within one month of FUTURE GENERALI S letter and no clarification will be entertained by FUTURE GENERALI thereafter for any purpose whatsoever including reopening of claims.
7. Premium D.D. should be in favour of "Future General India Insurance Company Ltd." Round off the amount of premium to the nearest rupee.
8. Details of individual farmers must be enclosed/sent in soft copy on Crop Insurance@futuregenerali.in and subject line for oral communication should be Season name and year, State name, Nodal bank Branch name.
9. Bank will be held liable for making good any losses/ claims arising out of any error of omission of Commission by the banks.
10. Specific guidelines for filling in the Schedule:
  - a. Care should be taken to specify the correct NOTIFIED AREA and CROP in such declaration Any Changes/ Corrections in notified area/crop should be intimated at least 30 days before cut-off date. No subsequent request will be entertained by FUTURE GENERALI.
  - b. Sum Insured for individual farmer will be equal to the Crop Loan sanctioned for the notified crop in the notified area.
  - c. Only the farmers' premium is to be calculated in the following manner Farmers' premium rate (in Rs) x Area in ha.

- d. Duplication in reporting numbers of farmers/area covered must be avoided in the subsequent Declaration.
- e. The declaration along with premium must be sent to FUTURE GENERALI within stipulated cut-off date mentioned in the notification.

**For any change in the information furnished in this declaration, revised declaration must be submitted, giving reference to original declaration within one week of cut-off date for submission of declarations.**

## PRADHAN MANTRI FASAL BIMA YOJNA (PMFBY)

### PROPOSAL FORM FOR NON – LOANEE FARMERS

Seasons & Year:- \_\_\_\_\_ 20\_\_\_\_\_

Documents to be enclosed:

1. Copy of land document towards insurable interest  
(Land Possession Certificate/Land revenue receipt/  
Patta/Contract/Other Documents as per Notification)
2. KYC documents (Proof of identity and Proof of address)  
Please fill details of all the crops you wish to insure in  
Village in this form

Bank Name: \_\_\_\_\_  
Branch Add.: \_\_\_\_\_  
IFSC Code: \_\_\_\_\_  
Phone No.: \_\_\_\_\_  
E-mail: \_\_\_\_\_

#### 1. Details of Form:

<b>Are You a registered Farmer with Future Generali:</b> <small>If Yes Provide Farmer ID no. in the box below and if Not fill Farmer Registration Form</small>	<b>YES / NO</b>																				
Name: Mr./Ms.: _____ Mobile/Phone No.: _____ Email ID: _____ Bank A/C No. <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> </tr> </table>																					Farmer ID No.: _____ Gender: Male / Female / Other Category: SC / ST / Other Small & Marginal / Other Farmer: _____

#### 2. Notified Area Details (L4 – L7 Labels to be filled in as per prevalent nomenclature in the State):

State	District				
L2	L3	L4	L5	L6	L7

#### 3. Details of Crop and Area Proposed for Insurance

Block / Tehsil / Hobli	Village	Survey No.	Mention you are owner / Share-Cropper / Tenant of the survey no.	Name of Crop	Proposed Date/ Actual Date of Sowing of the crop	Area Sown in Hectares	Other Crops Sown	Cover Note No.

I hereby declare the provisions of the scheme and contents of this form have been read and understood by/explained to me in detail in vernacular language before completing the proposal form including Farmer Registration form. I hereby further declare that the particulars furnished above are true and correct. I have swon / 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 any insurance intermediary or any other bank branch / PACS or any other scheme or with any other insurance company.

Place:

Date:

Witness (must for thumb impression):

Insurance is the matter of solicitation

### Acknowledgement (PMFBY)

Date: \_\_\_\_\_

Received Rs. \_\_\_\_\_ (Rupees \_\_\_\_\_ only) towards consideration as farmer's share premium from Mr. / Mrs. \_\_\_\_\_ Son/Daughter/Wife of Shri \_\_\_\_\_, Cultivator of \_\_\_\_\_ Block / Tehsil / Taluk/ 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 Yojna (PMFBY), vide Cash / Cheque / DD No. \_\_\_\_\_ dated \_\_\_\_\_ Drawn on \_\_\_\_\_ Bank, subject to realisation.

Bank Name

Address:

Please preserve this Acknowledgement for future use

(For Use By Bank)

Notified Area	Crop	Area Insured (ha)	Total Sum Insured (Rs.)	Farmers Premium Rate (%)	Total Farmer's Premium (Rs)	Details of remittance of premium
(1)	(2)	(3)	(4) = (3) x Scale of Finance	(5)	(6) = (4) x (5)	DD / Cheque no. / Cash
						Dated

						Drawn on (name of bank)
Total						Debited on

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

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 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, nor shall any person taking out or renewing or continuing a policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.
2. 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

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. If you think any fact is material, please disclose it.
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 of any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or anyone acting on his behalf.
  1. Kindly contact FUTURE GENERALI's Offices or its authorized Agents for any doubts or clarifications on the proposal form.

NOTE: The liability of FUTURE GENERALI does not commence with this proposal has been accepted by FUTURE GENERALI and the premium is paid as detailed terms and conditions are printed at the back at Acknowledgement

### 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 one 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 restricted 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 with insurable interest for 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 or has sown some other crop than notified/insured crop.

In above cases the premium would not be refunded without prejudice to the right to Investigate and make changes in the coverage accordingly at insured's risk, cost and consequences.

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 investigate ourselves or through others and 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 peris 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. Proposer need to submit KYC documents (Proof of identity and proof of address), and document (Land Possession Certificate/Land revenue receipt/ Patta/ Contract other documents as per notification), banks details along with proposal form
12. Proposer undertakes to submit discharge voucher before receipt of claim.

### 1. Payment details:

Mode of Payment	
Payment Details	
Amount in (₹)	
Date of Payment (DD/MM/YY)	
PAN (If premium is 1 Lac and Above.)	
GSTIN (If more than one GSTIN, kindly attach an annexure with details)	

**Note :** Please fill up the request for authorization form to receive Claim/Refund payments, if any, directly into your bank account through NEFT if the premium paid is more than Rs 10000/-

### 2. Declarations:

- i. I/We hereby declare and warrant that the above statements are true and complete in all respects and that there is no other information which is relevant to my application for insurance that has not been disclosed to you. I agree that this proposal and the declaration shall be the basis of the contract between me and FUTURE GENERALI INDIA INSURANCE CO LTD (FGIICL) and I/We agree to accept a policy, subject to the conditions prescribed by FGIICL.
- ii. I understand that, if any information/statement given in the proposal is found to be untrue by FGIICL, the corresponding insurance policy, that may be issued, shall be treated as void ab initio and the premium paid shall be forfeited to FGIICL.
- iii. "I/We, hereby, declare that the premium amount, corresponding to this proposal, is paid out of the legally declared and assessed sources of my/our income and not out of proceeds of crime related to any offence under the Prevention of Money Laundering Act, 2002 and rules framed thereunder. I/We understand that FGIICL reserves the right to call for documents and information to establish the source of funds, as also the right to reject the said proposal or to terminate the insurance contract unilaterally and/or forfeit the premium amount, if I/We am/are found to be named in any recognized sanction list/happen to have violated any provisions of law." OR

"I/We hereby confirm that the premium payment have been paid by \_\_\_\_\_, who is having an insurable interest in my/our policy under this application form. In case of any refund, please process the same in below mentioned proposer's bank account."

- iv. I/we am/are (please tick all that are applicable)
- High Net Worth Individual/s  Non Residential Indian/s  Politically Exposed Person/s  Jeweller/s  Non-Governmental Organization
- Film Actor/s  Producer/s
- v. I agree to receive service related information from FGIICL and its service providers from time to time, through electronic and telecom modes, including WhatsApp, and understand that no unsolicited information will be sent to me.
- vi. I am aware and agree that the information/data provided by me, through this application, to FGIICL and/ or FGIICL authorised person/ agency, shall be stored by FGIICL, throughout the currency of my relationship with FGIICL, and used for the purposes relating to my proposal for insurance cover and/or servicing policies issued in my favour, whether by FGIICL or its authorized partners. I also understand that the said storage is necessary for my consumption of the services and consent to not hold FGIICL and/or its authorized partners/ agency/ person liable for legitimate utilization of the submitted information/data.

**Proposer's Signature:** \_\_\_\_\_ **Place:** \_\_\_\_\_ **Date:** \_\_\_\_\_

### 3. For Intermediary Use Only

I, \_\_\_\_\_, in my capacity as an Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF, declare that I have explained the product features, including its suitability, and the contents of this proposal form, including the nature of the questions and the responses submitted thereto, to the proposer. It has been, further, informed to the proposer that the details provided herein shall form the basis of the contract of insurance between FGIICL and the proposer. It has, also, been explained that if any untrue response(s) is/are contained in this proposal form or there has been any non-disclosure of material facts, the policy issued thereon shall, at the option of FGIICL, be treated as null and void and the premium amount against the policy may be forfeited by FGIICL.

Name of Insurance Agent/POSP/Specified Person of the Corporate Agent/Authorized Person of the Broker/IMF: \_\_\_\_\_  
Intermediary's Code: \_\_\_\_\_  
Intermediary's Signature: \_\_\_\_\_

### SECTION 41. OF INSURANCE ACT, 1938-PROHIBITION OF REBATES:

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 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 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. 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.