

Cut-off date for receipt of Proposals of farmers (loanee & non-loanee) is to be changed as – for kharif – 15th July and for Rabi – 15th December

Actuarial Premium Rate (APR) is practiced in PMFBY. The Actuarial Premium Rate (APR) would be charged under PMFBY by implementing agency (IA). The rate of Insurance Charges payable by the farmer will be as per the following table:

S. No.	Season	Crops	Maximum Insurance charges payable by farmer (% of Sum Insured)
1	Kharif	All foodgrain and Oilseeds crops(all Cereals, Millets, Pulses and Oilseeds crops)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	All foodgrain and Oilseeds crops(all Cereals, Millets, Pulses and Oilseeds crops)	1.5% of SI or Actuarial rate, whichever is less
1	Kharif and Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

Success stories – our company has successfully implemented PMFBY during Rabi 2016-17, Kharif 2017, Rabi 2017-18 and Kharif 2018 seasons. We started our journey in Rabi 2016. In the very first season, we have enrolled 1899431 farmers. During the next season i.e. Kharif 2017, no. of farmers enrolled was 2480725. 1330158 farmers were enrolled during Rabi 2017-18.

Progress in scheme –

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Redressal of Grievance

Grievance Level 1 – In case of any grievance relating to servicing the Policy, the insured person may submit in writing to the Policy issuing office or regional office for redressal.

Grievance Level 2 – If the grievance remains unaddressed, insured person may contact Customer Relationship Management Dept., National Insurance Company Limited, Chhabildas Towers, 6A, Middleton Street, Kolkata - 700071.

Grievance Level 3 – If the insured person is not satisfied, the grievance may be referred to “Agriculture Insurance Dept.”, National Insurance Company Limited, 3 Middleton Street, Kolkata - 700071.