



## HDFC ERGO IMPLEMENTS PRADHAN MANTRI FASAL BIMA YOJANA IN MADHYA PRADESH FOR RABI SEASON

**Madhya Pradesh, December 10<sup>th</sup>, 2018:** HDFC ERGO General Insurance Company, India's third largest non-life insurance provider in the private sector, has been authorized by the Government of Madhya Pradesh to implement the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** for loanee and non-loanee farmers in the districts of **Ashoknagar, Chhatarpur, Damoh, Guna, Panna, Sagar**, for the Rabi season 2018.

The scheme will be implemented in these districts for the following crops notified under the scheme by the Government of Madhya Pradesh:

District	Allotted Crops
Ashoknagar	Wheat - IR, Wheat -Unir, Lentil (Masur), Bengal Gram (Chana) - IR
Chhatarpur	Wheat - IR, Bengal Gram (Chana) - IR, Wheat -Unir, Lentil (Masur), Linseed (Alsi)
Damoh	Wheat - IR, Bengal Gram (Chana) - IR, Wheat -Unir, Lentil (Masur)
Guna	Wheat - IR, Bengal Gram (Chana) - IR, Indian Rapeseed And Mustard (Yellow Sarson),
Panna	Wheat - IR, Bengal Gram (Chana) - IR, Wheat -Unir, Indian Rapeseed And Mustard (yellow Sarson), Lentil (Masur)
Sagar	Wheat - IR, Wheat -Unir, Bengal Gram (Chana) - IR, Lentil (Masur)

PMFBY scheme insures farmers against any losses in crop yields arising out of a wide range of external risks such as draughts, flood, dry spells, landslides, cyclones, hurricanes, pest and diseases and many more. For the purpose of determining the loss in the yield, the State government will plan and conduct Crop Cutting Experiments (CCEs) on the notified crops in areas notified for the scheme. In case the yield data, based on CCEs conducted, concludes to be low then the farmers will be considered to have suffered a shortfall in their yield for which the claims will be paid out to the farmers.

The scheme provides insurance cover for all stages of the crop cycle including pre- sowing to harvesting and post-harvest risks. All the products under the PMFBY scheme are approved by the Department of Agriculture, Government of Rajasthan. Farmers from the districts of Ashoknagar, Chhatarpur, Damoh, Guna, Panna, Sagar can reach out to their respective banks, Common Service Centres (CSCs) in their district or contact the authorized HDFC ERGO agents to obtain the Insurance cover under the PMFBY scheme for the crops listed above. The details of the validity period to obtain the insurance cover will be available for the farmers on the website of the Department of Agriculture. The **last date of obtaining the cover is 15<sup>th</sup> January 2019**, under this scheme

### **About HDFC ERGO:**

HDFC ERGO General Insurance Company is a 51:49 joint venture between Housing Development Finance Corporation Ltd (HDFC); India's premier Housing Finance Institution, and ERGO International AG; the primary insurance entity of the Munich Re Group of Germany. In August 2017, with IRDAI approval for the merger of HDFC ERGO General Insurance Co. Ltd. with HDFC General Insurance Ltd. (formerly Known as L&T General Insurance Co. Ltd.), the Company marked the first merger in the General Insurance sector. The merged entity,



known as HDFC ERGO General Insurance Co. Ltd., is the third largest General Insurance provider in the private sector.

HDFC ERGO offers products like Motor, Health, Travel, Home, Personal Accident and Cyber Security Insurance in the retail space and customized products like Property, Marine and Liability Insurance in the corporate space through its vast network of 122 branches which is spread across 106 cities and a wide distribution network.

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**For more Information please contact:**

<b>Siddharth Patkar</b>	<b>Daylon D’cruz</b>
HDFC ERGO General Insurance Company	Weber Shandwick
Contact: +91 7506338912	Contact: +91 9820795501
Email: <a href="mailto:corpcomm@hdfcergo.com">corpcomm@hdfcergo.com</a>	Email: <a href="mailto:ddcruz@webershandwick.com">ddcruz@webershandwick.com</a>