



HDFC ERGO IMPLEMENTS PRADHAN MANTRI FASAL BIMA YOJANA & RESTRUCTURED WEATHER BASED SCHEME IN MADHYA PRADESH FOR THE RABI SEASON

Madhya Pradesh, December 10th, 2018: HDFC ERGO General Insurance Company, India's third largest non-life insurance provider in the private sector, has been authorized by Government of Madhya Pradesh to implement the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) for loanee and non-loanee farmers in Datia, Gwalior, Shivpuri, Tikamgarh districts. All the products under Restructured Weather Based Crop Insurance Scheme (RWBCIS) are approved by the Department of Horticulture and Farm Forestry, Government of Madhya Pradesh.

The crops covered under both the schemes for the Notified Districts are:

Districts	PMFBY	RWBCIS
Datia	Wheat - IR, Bengal Gram (Chana) - IR, Indian Rapeseed And Mustard (Yellow Sarson), Lentil (Masur)	Cauliflower, Onion, Garlic, Coriander, Potato-2, Peas (field Peas/ Garden Peas/Matar), Pomegranate, Mango, Tomato, Brinjal, Cabbage
Gwalior	Lentil (Masur), Wheat - IR, Bengal Gram (Chana) - IR, Indian Rapeseed And Mustard (Yellow Sarson)	Cauliflower, Onion, Garlic, Coriander, Potato-2, Peas (field Peas/ Garden Peas/Matar), Pomegranate, Mango, Tomato, Brinjal, Cabbage
Shivpuri	Lentil (Masur), Wheat - IR, Bengal Gram (Chana) - IR, Indian Rapeseed And Mustard (Yellow Sarson)	Cauliflower, Onion, Garlic, Coriander, Potato-2, Peas (field Peas/ Garden Peas/Matar), Pomegranate, Mango, Tomato, Brinjal, Cabbage
Tikamgarh	Wheat - IR, Bengal Gram (Chana) - IR, Indian Rapeseed And Mustard (Yellow Sarson), Lentil (Masur)	Cauliflower, Onion, Garlic, Coriander, Potato-2, Peas (field Peas/ Garden Peas/Matar), Mango, Tomato, Brinjal, Cabbage

RWBCIS offers to covers seasonal perils i.e. Low/High temperature, Unseasonal rainfall, Wind speed, etc. and localized calamity (Hail Storm) decided & notified by Department of Horticulture during the crop period.

PMFBY scheme insures famers 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.



Farmers should contact their respective banks, authorized Common Service Centre (CSC) or authorized agents of HDFC ERGO to get the cover. The **last date of obtaining the cover is 15th January 2019** under this scheme, as notified by the Department of Horticulture. The claim amounts will be settled on the basis of weather Index & parameters notified in term sheet (annexure 2).

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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