

**DEPARTMENT OF AGRICULTURE, HIMACHAL PRADESH**

**Directorate of Agriculture, Krishi Bhawan,
Boileauganj, Shimla-171005**

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No.Agr.H(PMFBY)F(4)1/2026-Vol-I-319-325

Dated: 12.4 JUN 2026

To

1. The Zonal Manager,
UCO Bank, Zonal Office,
(Convener, State Level Bankers Committee, H.P.),
Himland Hotel Annexe, Circular Road, Shimla-171001.
2. The Registrar Co-operative Societies,
Himachal Pradesh, Block No. 25, Shimla-171009.
3. The Managing Director,
H.P. State Co-operative Bank Limited, The Mall, Shimla-171001.
4. The General Manager,
National Bank for Agriculture and Rural Development (NABARD),
Block No.31, SDA Complex, Shimla-171009.
5. The CEO & MD,
Kshema General Insurance Limited,
413, 4th Floor, My Home Tycoon,
Kundan Bagh, Begumpet, Hyderabad-500016.
6. The Regional Manager,
Agriculture Insurance Company of India Limited,
Regional Office, Cabin No 7, 3rd Floor Agro Mall,
Sector 20, Panchkula, Haryana-134117.
7. The State Head,
Common Service Centres (CSC) e-Governance Services India Limited,
IT Bhawan, Mehli, Shimla, Himachal Pradesh-171013.

Subject:-

Regarding extension of the previous Notifications of Revamped Pradhan Mantri Fasal Bima Yojna (R-PMFBY) & Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) (2023 to 2025-26) in respect of Agriculture Department, Himachal Pradesh for a period of one year (2026-27), i.e. Kharif 2026 & Rabi 2026-27.

Sir/Madam,

This is in reference to the advisory issued by the worthy CEO-PMFBY & Joint Secretary, Ministry of Agriculture, Government of India vide letter F.No.18011/02/2023-Cr.II-Part(3) (FTS-189883) dated 26th May, 2026 (copy enclosed).

In this regard, it is submitted that as per the information received from the Ministry of Agriculture, Government of India vide advisory referred above, the process for the appraisal and approval of the Crop Insurance schemes during the next Finance Commission Cycle, i.e. 2026-2030 is underway at Government of India level & is expected to be completed in next 2-3 months' period.

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Therefore, in view of the above, consents received from the implementing Insurance Companies and as per the approvals received from the Ministry of Agriculture, Government of India & the worthy Secretary (Agriculture) to the Government of H.P.-cum-Chairman of State Level Co-ordination Committee on Crop Insurance (SLCCCI), **the previous Contract/Notifications of the Revamped Pradhan Mantri Fasal Bima Yojna (R-PMFBY) & Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) (2023 to 2025-26) are hereby extended for a period of one year (2026-27), i.e. Kharif, 2026 & Rabi, 2026-27 on the existing premium rates & all the terms & conditions.**

Furthermore, it is also hereby informed that all the terms & conditions mentioned in the PMFBY Guidelines 2023 as well as communications issued on various matters by Government of India from time to time shall be applicable and mandatorily adopt all digital infrastructure under NCIP, including the CLAP APP, CCE Agri App and Agri Stack/DCS validation for farmer, Sown Area and Sown Crop validation and ensure YES-TECH & WINDS implementation as per existing guidelines, manuals and circulars issued by the Ministry of Agriculture, Government of India & the Agriculture Department, H.P. from time to time, please.

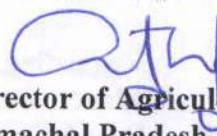
The UCO Bank, Shimla being the Convener of State Level Bankers Committee (SLBC), H.P. is requested that all the Banks/Financial Institutions of the State may be directed to saturate/cover 100% Kisaan Credit Card (KCC) holders as a Loanee farmers under Crop Insurance schemes within the prescribed timelines, please.

The Kshema General Insurance Company Limited & the Agriculture Insurance Company (AIC) of India Limited (Implementing Agencies) are hereby requested to organize maximum number of awareness camps, exhibitions, farmers fairs & nukkad nataks etc. in co-ordination with the District offices and enroll maximum number of farmers under Crop Insurance schemes in the State within the prescribed timelines, please.

The State Head, Common Service Centres (CSC) is also requested that the directions may be given to all the CSCs in the Districts for the enrollment of maximum number of farmers under Crop Insurance schemes within the prescribed timelines, please.

This is submitted for information & necessary action, please.

Yours faithfully,



**Director of Agriculture,
Himachal Pradesh.**

Encls.: As above.

Endst.No.Agr.H(PMFBY)F(4)1/2026-Vol.-I-326-406 Dated: Shimla-5, the 24 JUN 2026

Copy forwarded to the following for favour of kind information and similar necessary action, please:-

1. The Worthy CEO-PMFBY & Joint Secretary (Crop Insurance Division), Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation & Farmers Welfare, Krishi Bhawan, New Delhi- 110001 w.r.t. advisory referred above for favour of kind information, please.
2. The Worthy Secretary (Agriculture)-cum-Chairman, SLCCCI to the Government of Himachal Pradesh, Shimla-171002 for favour of kind information, please.
3. The Worthy Additional Chief Secretary (Revenue) to the Government of H.P., Shimla-171002.
4. The Worthy Principal Secretary (Finance) to the Government of H.P., Shimla-171002.
5. The Worthy Principal Secretary (Planning) to the Government of H.P., Shimla-171002.

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6. The Worthy Secretary (Co-operation) to the Government of Himachal Pradesh, Shimla-171002.
7. The Worthy Additional Commissioner (Crop Insurance), Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation & Farmers Welfare, Krishi Bhawan, New Delhi- 110001 for favour of kind information, please.
8. The Worthy Director (Crop Insurance) Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation & Farmers Welfare, Krishi Bhawan, New Delhi-110001 for favour of kind information, please.
9. The Director of Land Records, Himachal Pradesh, Shimla-171009.
10. The Director, Rural Development & Panchayati Raj, Block No.-27, H.P., Shimla-171009.
11. The Director of Horticulture, Himachal Pradesh, Navbahar, Shimla-171002.
12. The Director, Indian Meteorological Department, Meteorological Centre, Second Floor, The Cleremont Building, Near Vidhan Sabha, Chaura Maidan, Shimla, Himachal Pradesh – 171004.
13. The Officer Incharge, Planning Branch, Directorate of Agriculture, H.P., Shimla-171005.
14. The Agricultural Statistical Officer-cum-Member Secretary, State Level Co-ordination Committee on Crop Insurance (SLCCCI), Himachal Pradesh, Shimla-171005.
15. The Joint Member Secretary, Science & Technology, H.P., Shimla-171009.
16. All the Deputy Commissioners-cum-Chairman of DLMC under Revamped PMFBY & Revamped R-WBCIS in Himachal Pradesh.
17. The Additional Director of Agriculture, North Zone, Dharamshala, District Kangra, H.P.
18. All the Deputy Directors of Agriculture in Himachal Pradesh.
19. The District Agriculture Officer, Kinnaur at Reckongpeo, Himachal Pradesh.
20. The District Agriculture Officer, Lahaul Spiti at Keylong, Himachal Pradesh.
21. The Assistant Project Officer, Spiti at Kaza, Himachal Pradesh.
22. The Additional Registrar, Co-operative Societies, Kangra at Dharamshala, H.P.
23. The Managing Director, Kangra Central Co-operative Bank Ltd., Dharamshala, District Kangra, H.P.
24. The Managing Director, The Jogindra Central Co-operative Bank Ltd., Head Office, Solan, Rajgarh Road, Near Thodo Ground, Solan, District Solan, H.P.
25. The Manager, Himachal Pradesh Gramin Bank, Head Office Mandi, District Mandi, H.P.
26. The Administrative Officer, Parvatiya Gramin Bank, H.O. Chamba, District Chamba, H.P.
27. Sh. Deepak Rajput, Technical Support & Training Associate, UNDP-CPMU, PMFBY, Government of India, Ministry of Agriculture, Department of Agriculture & Co-operation & Farmers Welfare, Krishi Bhawan, New Delhi- 110001 w.r.t. advisory referred above for favour of kind information & necessary action, please.
28. The Manager, Himachal Pradesh Gramin Bank, Shimla (Urban), Khalini, Shimla-171002, H.P.
29. The Worthy Secretary, The Miar Co-operative Agricultural Service Co-operative Society Ltd., P.O. Miar, Tehsil and District Hamirpur, H.P.
30. The General Manager, H.P. State Co-operative Agriculture & Rural Development Bank Ltd., Himachal Pradesh, Shimla-171009.
31. The Director, Information & Public Relation Department, H.P., Shimla-171002.
32. The Station Director, All India Radio, Shimla-171004, Dharamshala and Hamirpur, H.P.
33. The Station Director, Doordarshan Kendra, Shimla-171004.
34. The Officer Incharge, IT Cell, Directorate of Agriculture, H.P., Shimla-171005 for uploading of the same on the Department of Agriculture, H.P. website.
35. The Agricultural Information Officer, H.P., Shimla-171005 for publicity in Print and Electronic media.
36. All the District Agriculture Officers-cum-Chairman of Joint Committee at District level, o/o the Deputy Directors of Agriculture, H.P.
37. All the Sadar Kanungos-cum-Member of the Joint Committee at District level, o/o the District Revenue Officer in the Districts, H.P.

Encls.: As above.


Director of Agriculture,
Himachal Pradesh.

F.No. 18011/02/2023-Cr.II - Part(3) [FTS - 189883]

Government of India
Ministry of Agriculture & Farmers' Welfare
Department of Agriculture & Farmers' Welfare
(Crop Insurance Division)

Krishi Bhawan, New Delhi

Dated: May 2026

26th

To

1. The APC/ACS/Principal Secretary/Secretary/Commissioner/Director (Agriculture/Horticulture/Cooperation) of all implementing States/UTs under PMFBY & RWBCIS.
2. The CMDs/MD & CEOs of all empanelled Insurance Companies under PMFBY/RWBCIS by DA&FW, GoI

Subject: Advisory to the States/UTs & Insurance Companies on Implementation of PMFBY & RWBCIS from Kharif 2026 season onwards-reg

Madam/Sir,

Reference is invited to the requests received from State/UTs for advisory from Government of India for continuation of implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) wef Kharif 2026. In this regard, it is informed that the process for appraisal and approval of the schemes during the next Finance Commission Cycle i.e. 2026-2030 is underway and is expected to be completed in next 2-3 months' period.

2. Since the existing contract for implementing PMFBY & RWBCIS shall be completing with closure of Rabi 2025-26 season (barring Assam and Sikkim where tender cycle is effective till FY 26-27), and that the States/UTs need to prepare for continuation of scheme implementation for Kharif 2026 for which enrolment of farmers starts from May-June 2026 onwards and since the scheme appraisal and final approval shall take time, based on the inputs received from stakeholders and the communication of Department of Expenditure, M/o Finance dated 18.05.2026 (copy enclosed), an interim advisory is being shared with the States/UTs and Insurance Companies for continuation of PMFBY/RWBCIS in their respective states w.e.f Kharif 2026, as indicated below:

- a. State/UTs are given flexibility to choose between (i) continuing implementation on the same premium rates and contractual arrangements as discovered during the 2023-2026 tender cycle or more recent, ensuring immediate continuity with minimal administrative disruption; or (ii) issuing a fresh one-year tender for Kharif 2026 and Rabi 2026-27 as per existing terms and conditions in PMFBY Operational Guidelines, 2023, enabling fresh premium discovery and addressing insurer performance concerns, allowing thereby enhancement in farmer risk coverage through market-driven price discovery.

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The State/UTs may adopt the appropriate course of action based on their preparedness, experience with existing insurers and fiscal considerations, ensuring that farmer enrolment and risk coverage are not compromised during the transition period.

- b. All terms and conditions mentioned in PMFBY Guidelines 2023 as well as communications issued on various matters by GoI from time to time shall be applicable.
 - c. States/UTs shall mandatorily adopt all digital infrastructure under NCIP, including the CLAP App, CCE Agri App, and Agri-Stack/ DCS validation for Farmer, Sown Area and Sown Crop validation and ensure YES-TECH & WINDS implementation as per existing guidelines, manuals, and circulars issued from time to time.
3. This issues with approval of Hon'ble Union Minister of Agriculture and Farmers Welfare and concurrence of Department of Expenditure, M/o Finance.

Yours faithfully,

(Muktanand Agrawal)
CEO-PMFBY & Joint Secretary

Copy for information to:

1. Chairman, Insurance Regulatory and Development Authority, 3rd Floor, Parisrama Bhavan, Basheer Bagh, Hyderabad - 500004, Telangana,.
2. Joint Secretary (Insurance), Department of Financial Services, Ministry of Finance, 3rd Floor, Jeevan Deep Building, Sansad Marg New Delhi-110001.
3. CMD, GIC "Suraksha", 170, Jamshedji Tata Road, Churchgate, Mumbai - 400 020
4. The CEO - Munich Re India Branch, Unit 1501, B wing, The Capital, Plot No. C-70, G Block, Bandra Kurla Complex (BKC), Bandra Kurla Complex Rd, Bandra East, Mumbai, Maharashtra 400051
5. The CEO Swiss Re, One BKC Building, A Wing – 701, 7th Floor, Plot no.-66, Block G, Bandra Kurla Complex, Mumbai, Maharashtra 400051
6. Director General Indian Council of Agricultural Research (ICAR) Krishi Bhavan, New Delhi 110 001.
7. Economics and Statistics Adviser, Directorate of Economics & Statistics, Deptt. Of Agriculture, Cooperation & Farmers Welfare.
8. Director General of Meteorology, India Meteorology Department, H6PC+CGC, IMD Complex ,Main Entrance, Lodi Colony, New Delhi, Delhi 110003, New Delhi.
9. Director, MNCFC, J5M3+883, Sahyadri Ave, Near Krishi Vistar Sadan, Pusa, New Delhi, Delhi 110012PUSA, New Delhi.
10. Director, Indian Agricultural Statistics Research Institute, Library Avenue, PUSA, New Delhi

11. Deputy Director General, (Field Operations Division), National Sample Survey Organization (NSSO), Pushpa Bhawan, New Delhi.
12. Director, National Remote Sensing Center, Deptt. of Space, Hyderabad 500 037, Telangana.
13. Director, Indian Space Research Organisation (ISRO), Antariksh Bhavan, New BEL Road, Bangalore 560 231
14. Space Applications Centre (SAC) Campus, Jodhpur Tekra, Ambawadi Vistar P.O., Ahmedabad - 380015, Gujarat, INDIA.
15. MD & CEO CSC-E-Governance Services India Limited 3rd floor, Electronic Niketan, 6, Lodhi Rd CGO Complex, New Delhi, 110003.

F.No.5(15)/PFC-I/2021
Ministry of Finance
Department of Expenditure
PFC Division

Kartavya Bhawan-I, New Delhi
Dated the 18th May, 2026

OFFICE MEMORANDUM

Subject: Seeking concurrence for interim implementation of PMFBY & RWBCIS during Kharif 2026 and Rabi 2026-27, including flexibility to States/UTs in tendering arrangements, pending approval of EFC proposal for continuation beyond 31.03.2026 - reg.

The undersigned is directed to refer to physical file No. 18011/02/2023-Cr. II-Part(3) dated 30.04.2026 received from Department of Agriculture & Farmers Welfare, Ministry of Agriculture & Farmers Welfare on the above-mentioned subject.

2. The matter has been examined in this Department and the undersigned is directed to convey the following:

- i. The objective of the interim extension given to the Public Funded Schemes upto 30.9.2026 is to clear any committed liabilities of the 15th FC period and also to sanction/approve fresh works in the 16th FC period on the same terms and conditions of the Scheme as existed during the 15th FC period, to ensure uninterrupted continuation of the existing scheme till a new version of the scheme is appraised and approved by the competent authorities. However, such fresh sanctions will be subsumed within the outlay to be approved for the new version of the Scheme for the 16th FC cycle.
- ii. Therefore, the interim extension of PMFBY up to 30.09.2026 does not prohibit DAFW to continue implementation on the same premium rates as existed during the 15th FC period or issue fresh tenders for both Kharif and Rabi 2026-27 on the same terms and conditions as that of 15th FC period to enable fresh premium discovery.

3. This issues with the approval of the Competent Authority.

Lavee
18/05/2026
(Lavee Goyal)

Assistant Director (PFC)

To

Secretary,
Department of Agriculture & Farmers Welfare (DAFW),
Ministry of Agriculture & Farmers Welfare,
Krishi Bhawan, New Delhi.