

Certificate

*(Separate Certificate is to be filed for every existing General Insurance Product proposed to be offered as General Micro Insurance Product)*

Date: 09 August 2016

The following existing approved General Insurance product is proposed to be offered as a General Micro Insurance Product. It is certified that the product proposed is totally compliant with the product parameters specified in Schedule - I of Insurance Regulatory and Development Authority (Micro Insurance) Regulations 2015. Further, it is certified that the product has been modified to make it compliant with various other provisions of IRDAI (Micro Insurance) Regulations, 2015 and that these modifications are not related to benefits offered, premium bases, loading levied or discounts offered in the product.

TABLE - I

Sl. No (1)	Name of the Existing Product (2)	Risks covered (Health, Dwellings etc.) (3)	UIN, if any (4)	Date/Year of filing for earlier approval (including deemed approval) with the Authority (5)	Proposed Name of the General Micro Insurance Product (6)	Remarks* (7)
1	Pradhan Mantri Fasal Bima Yojana (PMFBY)	Coverage for standing crop (sowing To harvesting), prevented sowing / planting risk, post-harvest losses and localized calamities.		09 August 2016	Pradhan Mantri Fasal Bima Yojana (PMFBY)- Micro Insurance Product	Pradhan Mantri Fasal Bima Yojana (PMFBY) UIN yet to be received.

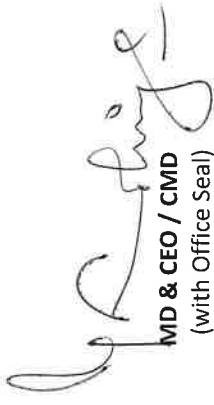
\* where any of the information sought in columns no. 4 & 5 above is not available/could not be provided, please furnish the reasons substantiating the same.

It is further certified that on being offered as Micro Insurance Product, the product will continue to be financially viable.

We also certify that on approval, the proposed General Micro Insurance "Pradhan Mantri Fasal Bima Yojana (PMFBY)-Micro Insurance" would be offered by complying with all the norms relating to distribution and other relevant parameters specified in IRDAI (Micro Insurance) Regulations, 2015.



Appointed Actuary



MD & CEO / CMD  
(with Office Seal)