

ABSTRACT

Agriculture – Notification of Agricultural and Horticultural Crops, Districts, Firkas, Revenue Villages, Insurance Units and Approved Premium Rates for Kharif, 2020 season under Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) - Publication in the Tamil Nadu Government Gazette – Orders – Issued.

AGRICULTURE (AP2) DEPARTMENT திருவள்ளுவர் ஆண்டு 2051, சார்வரி, வைகாசி மாதம் 19–ஆம் நாள்

G.O.(Ms).No. 118.

Dated: 1.6.2020.

Read:

- 1. Government of India , Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Co-operation and Farmers Welfare , Letter No.13015/02/2015-Credit II, dated 28.2.2020 and 24.3.2020.
- 2. Government of India , Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Co-operation and Farmers Welfare , Letter No.13012/06/2020 Credit II,(FTS 8398) dated 19.5.2020.
- 3. Minutes of the 46th meeting of State Level Coordination Committee on Crop Insurance under Revamped Pradhan Mantri Fasal Bima Yojana held on 27.5.2020.
- 4. From the Director of Agriculture letter No. CIS1/43010/2020, dated 29.05.2020.

ORDER:

In the letters 1st read above, the Government of India have communicated the administrative approval for implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) along with brief modalities for its implementation and policy changes under Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY).

2. On request of State Government, the Government of India in their letter 2nd read above, have informed the State Government that the Insurance Companies viz, Agriculture Insurance Company of India Limited (AICIL) & Oriental Insurance Company Limited (OICL) have agreed to implement the Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) as per old tender rates for Kharif, 2020 only since there was hardly any time left for calling fresh bids. It was further informed that the State Government has

to renegotiate the premium rates with the Insurance Companies for remaining part of the tender period from Rabi 2020-2021 or call for fresh bids for implementation of the scheme.

- 3. The 46th meeting of State Level Coordination Committee on Crop Insurance (SLCCCI) for notifying Kharif Crops during 2020 season under RPMFBY was held on 27.05.2020 under the Chairmanship of the Agricultural Production Commissioner and Principal Secretary to Government and the Committee accepted to notify the Crops, Districts, Firkas and Revenue Villages, Insurance Units and Approved Premium Rates for Agricultural and Horticultural Crops.
- 4. In his letter 4th read above, the Director of Agriculture has sent proposal to Government for notification of Kharif Crops during 2020 season under RPMFBY and to publish the same in the Tamil Nadu Government Gazette.
- 5. The Government, after careful examination of the proposal of the Director of Agriculture, accept the same and accordingly notify the Crops, Districts, Firkas, Revenue Villages, Insurance Units and Approved Premium Rates for Agricultural and Horticultural Crops for the effective implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Kharif, 2020 season as shown in the Annexures I, II, III, IV, V and VI to this order.
- 6. The Government permit the Director of Agriculture / Director of Horticulture and Plantation Crops
 - (i). to implement RPMFBY as per old tender rates for Kharif, 2020 season with the existing tenderers (Award of Tender to the insurance companies vide DoA Letter No.G1/126094/2018-1, dated: 4.3.2019 and contract agreement signed between the Director of Agriculture and the Insurance Companies and instructions of the Government of India vide letter 2nd read above;
 - (ii). to renegotiate the premium rates with the Insurance Companies for remaining part of the tender period from Rabi 2020-2021 or call for fresh bids for implementation of the scheme in case of disagreement by the existing tenderers;
 - (iii). to implement the scheme for the Crops in the Districts and Insurance Units notified as per Annexure II. This excludes 297 Insurance Units (IUs) of Agricultural crops (Cumbu: 18 (Krishnagiri); Blackgram: 252 (Thanjavur-216 & Trichy 36); Gingelly: 20 (Krishnagiri 17 & Trichy-3) and Sunflower: 7(Trichy) for which the cut-off date for enrolment ends on May 31st, 2020 and 481 IUs of perennial crops viz., Mango, Guava and Grapes notified during Kharif, 2019 season.
- 7. The States have been given an option to choose Scale of Finance or district level Value of Notional Average Yield (NAY) i.e. NAY*MSP as Sum Insured for any

district crop combination in the Operational Guidelines of RPMFBY. The Government, therefore, permit to adopt moving average district level yield of best 5 years out of last 7 years for calculating the Sum Insured as per the Administrative Approval of Government of India and to adopt the Scale of finance or NAY*MSP whichever is less as Sum Insured for all district crop combination as per Annexure III.

- 8. The Government also permit to adopt the farmer's share of premium of 2% of sum insured for all Cereals, Millets, Pulses and Oilseeds crops or actuarial rate whichever is less and 5% of sum insured for annual Commercial crops, annual / perennial horticulture crops (Operational Guidelines of Revamped PMFBY) and to adopt the cluster-wise, district-wise approved premium rate and the premium rate for farmers approved in the Tender for crops to be notified during Kharif, 2020 season as per Annexure IV.
- 9. The Government permit to adopt the Cluster wise, Districtwise, Cropwise Seasonality Discipline for enrolment as per Annexure V.
- 10. The Government authorize the District Level Monitoring Committee (DLMC) under the Chairmanship of District Collector to fix the seasonality discipline for prevented sowing / failed sowing not later than 15 days from the cut-off date for enrolment by adopting the conditions formulated in the Operational Guidelines of RPMFBY.
 - 11. The Government permit the Insurance Companies -
 - (i). to make an appeal to invoke prevented sowing / germination risk only within prescribed period with proper evidence (i.e.) not later than 15 days from the cut off date for enrolment of farmer for prevented sowing as per Operational Guidelines of RPMFBY and not later than 3 weeks after peak sowing period in case of germination risk as per G.O.(Ms).No.293, Agriculture (AP6) Department, dated 12.09.2016. The Insurance Companies shall also not make an appeal at any date later than the timeline fixed or after the receipt of yield data from the Department of Economics & Statistics;
 - (ii). to reconcile with the Department of Economics & Statistics (DES) for any discrepancies noted in the hierarchy of the notified units at any stage of implementation of the scheme during enrolment, implementation / uploading in Government portal while processing the compensation.
- 12. The Government direct the Department of Economics & Statistics to provide the normal area sown details within 15 days of the notification for the season.
- 13. The Government direct the Director of Agriculture / Director of Horticulture & Plantation Crops to address the Government of India seeking concurrence for utilising MNCFC data wherever area discrepancy is more than 30% and to provide monthly forecast report on sowing.

- 14. The Government direct the Insurance Companies to -
- (i). adopt the Variable Threshold Yield for claim calculation;
- (ii). calculate and upload the threshold yield at Insurance Unit level in the National Crop Insurance Portal;
- (iii). furnish the threshold yield to Government after receipt of CCE Yield data from Department of Economics and Statistics.
- 15. The Government direct the District Collectors / Chairman, DLMC to mandatorily conduct the DLMC meeting every month with all stakeholders to monitor activities like enrolment by Financial Institutions & Common Service Centres, reconciliation of premium collected during enrolment, conduct of CCEs, issues / observations /objections raised by the Insurance Companies on the conduct of CCEs, furnishing of sown area & yield data, disbursement of compensation claims & related issues, disbursement of claim amount from the escrow account, sorting out farmers grievances etc.
- 16. The claims under the Revamped Pradhan Mantri Fasal Bima Yojana Scheme shall be settled on the basis of yield data furnished by the Commissioner, Department of Economics and Statistics as per prescribed cut-off dates for the notified crops / districts / firkas / revenue villages as per Annexure VI for the effective implementation of Revamped Pradhan Mantri Fasal Bima Yojana scheme for Kharif, 2020 season and not on the basis of the Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors.

(By Order of the Governor)

Gagandeep Singh Bedi,
Agricultural Production Commissioner and
Principal Secretary to Government.

To

The Works Manager, Government Central Press, Chennai -79 through Director of Agriculture, Chennai-5.

(with a request to publish in the Tamil Nadu Government Gazette and send twenty five copies to Government after publication)

The Director of Agriculture, Chennai -5.

The Director of Horticulture and Plantation Crops, Chennai -5.

The Principal Secretary/Commissioner of Economics and Statistics, Chennai -6.

The Regional Manager, Agriculture Insurance Company of India Limited, 1st Floor, Andhra Insurance Building, Old No.156 (New No.323), Thambu Chetty Street, Parrys Corner, Chennai -600 001.

The Regional Manager, Oriental Insurance Company Limited, UIL Building, 4th Floor,

No.4, Esplanade, Chennai -600 108.

Copy to:

The Joint Secretary to Government of India and Chief Executive Officer (PMFBY), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture and Farmers Welfare, New Delhi-110001.

Stock File / Spare Copies.

//Forwarded By Order//

SECTION OFFICER



Annexure to G.O.(Ms).N0.118, Agriculture (AP2) Department, dated.01.06.2018.

REVAMPED PRADHAN MANTRI FASAL BIMA YOJANA (RPMFBY)

NOTIFICATION FOR KHARIF, 2020 SEASON

ANNEXURE I

Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai) from Kharif 2020 season as per the Revamped Operational Guidelines of Government of India communicated vide Government of India Letter No. 13015/02/2015- Credit – II dated 24.03.2020 & Letter No.13012/06/2020- Credit – II- (FTS 8398) dated 19.5.2020.

I. OBJECTIVES OF RPMFBY:-

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RPMFBY aims at supporting sustainable production in agriculture by way of

- a) Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- b) Stabilizing the income of farmers to ensure their continuance in farming.
- c) Encouraging farmers to adopt innovative and modern Agriculture practices.
- d) Ensuring credit worthiness of the farmers and their continuance in the farming activities, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

II. COVERAGE OF FARMERS:-

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the insured crops and lands. The Scheme is optional for all loanee and non-loanee farmers.

III. COVERAGE OF RISKS AND EXCLUSIONS:-

The following stages of the crop and Risks leading to crop loss are covered under the scheme during Kharif, 2020:

- PREVENTED SOWING/ PLANTING / GERMINATION RISK If Insured area is prevented from sowing / planting / germination due to deficit rainfall or adverse seasonal weather conditions.
- STANDING CROP (SOWING TO HARVESTING) Comprehensive risk insurance is provided to cover yield losses due to non - preventable risks viz. Drought, dry spells, flood, inundation, wide spread pests and diseases, landslides, fire due to natural causes, lightening, storm, hailstorm and cyclone.

- 3. <u>LOCALIZED CALAMITIES</u> Loss/damage to notified insured crops resulting from occurrence of identified localized risks of hailstorm, landslide, inundation (except Paddy, Sugarcane), cloudburst and natural fire due to lightening affecting isolated farms in the notified area.
- 4. ON ACCOUNT PAYMENT OF CLAIMS DUE TO MID-SEASON ADVERSITY Insurance cover will be provided to the farmers to provide immediate relief in case of adverse seasonal conditions viz. floods, prolonged dry spells, severe drought etc., during the crop season wherein expected yield during the season is likely to be less than 50% of Normal Yield.
- 5. <u>POST-HARVEST LOSSES</u> Coverage is available only upto a maximum period of two weeks from harvesting, for those crops which are required to be dried in cut and spread / small bundled condition in the field after harvesting against specific perils of hailstorm, cyclone, cyclonic rains and unseasonal rains.

IV. NOTIFICATION OF IMPLEMENTING AGENCY:-

RPMFBY shall be implemented for Kharif, 2020 season with the following existing Insurance Companies as advised by Government of India and permitted the Director of Agriculture / Director of Horticulture and Plantation Crops to renegotiate the premium rates with the Insurance Companies for remaining part of the tender period from Rabi 2020-2021 or call for fresh bids for implementation of the scheme.

Clusters	Approved Implementing Agency
I,II,III & V	Agriculture Insurance Company of India Limited.
IV &VI	Oriental Insurance Company Limited

V. NOTIFICATION OF CLUSTERS & INDEMNITY LEVEL:-

The indemnity level for the purpose of calculation of Threshold yield is fixed at 90% for low risk districts, 80% for medium risk districts and 70% for high risk districts. The following six clusters and also the Indemnity Level are indicated below for the purpose of calculation of Threshold yield:-

CLUSTERS	RISK LEVEL	INDEMNITY (%)
CLUSTER 1 (Agricul Company of India Li		
Tiruvarur	HIGH	70
Karur	MEDIUM	80

Salem	LOW	90				
Krishnagiri	LOW	90				
Kanyakumari	LOW	90				
CLUSTER 2 (Agricult	ure Insurance					
	Company of India Limited)					
Nagapattinam	HIGH	70				
Tirupur	HIGH	70	CI .			
Dindigul	HIGH	70				
Ariyalur	MEDIUM	80				
Kancheepuram	LOW	90				
CLUSTER 3 (Agricult	ure Insurance					
Company of India Lin						
Thoothukudi	HIGH	70				
Madurai	HIGH	70				
Thanjavur	MEDIUM	80				
The Nilgiris	MEDIUM	80				
Theni	LOW	90				
CLUSTER 4 (Oriental	Insurance					
Company Limited)						
Ramanathapuram	HIGH	70				
Tiruchirapalli	MEDIUM	80				
Tiruvannamalai	LOW	90				
Vellore	LOW	90				
Dharmapuri	LOW	90				
2 namapan	LOW	- 00				
CLUSTER 5 (Agricult	ure Insurance					
Company of India Lin						
Pudukottai	HIGH	70				
Villupuram	MEDIUM	80				
Virudhunagar	MEDIUM	80				
Namakkal	MEDIUM	80				
Perambalur	MEDIUM	80				
1 Crambalai	IVILDIOIVI	00				
CLUSTER 6 (Oriental	Incurance					
Company Limited)	mourance					
Sivagangai	HIGH	70				
Tirunelveli	HIGH	70				
Cuddalore	MEDIUM	80				
Tiruvallur	LOW	90				
Erode						
	LOW	90				
Coimbatore	LOW	90				

VI. FINALISATION OF DISTRICTS AND INSURANCE UNITS FOR NOTIFICATION OF KHARIF CROPS DURING 2020 UNDER RPMFBY:-

Revenue Village is notified as insurance unit for major crops and Firka for minor crops, during Kharif 2020 season under RPMFBY (District wise, Crop wise list of units are given in Annexure II) .

a. <u>LIST OF CROPS, DISTRICTS, BLOCKS, FIRKAS AND REVENUE VILLAGES</u> TO BE NOTIFIED DURING KHARIF, 2020 SEASON:-

The following number of Insurance Units for the crops indicated below are notified at Revenue Village level for Kharif, 2020 season.

S. Crop		No. of units in the Cluster								
No.				OICL			Grand			
		1	II .	111	V	Total	IV	VI	Total	Total
Agri	culture Crops									
1.	Paddy I	561	762	667	1038	3028	1124	1383	2507	5535
2.	Maize I	160	294	121	556	1131	410	241	651	1782
3.	Red Gram	446	18	62	85	611	746	129	875	1486
4.	Black Gram	382	116	42	128	668	185	224	409	1077
5.	Green Gram	169	21	57	124	371	67	71	138	509
6.	Groundnut	590	329	83	1114	2116	1751	393	2144	4260
7.	Cotton I	111	13	108	242	474	473	78	551	1025
Tota	al Agri Crops	2419	1553	1140	3287	8399	4756	2519	7275	15674
Hort	iculture Crops									
1	Banana	141	34	185	29	389	122	363	485	874
2	Tapioca	46	11	11	74	142	11	102	113	255
3	Onion	24	29	24	79	156	56	67	123	279
4	Potato	8	5	11	0	24	0	11	11	35
5	Turmeric	94	11	0	100	205	279	121	400	605
6	Red Chillies	0	0	1	6	7	0	0	0	7
7	Tomato	30	14	14	3	61	21	16	37	98
8	Bhendi	3	1	1	1	6	5	5	10	16
9	Brinjal	1	8	3	2	14	7	4	11	25
10	Cabbage	3	0	4	0	7	1	1	2	9
11	Carrot	0	0	19	0	19	0	0	0	19
12	Garlic	0	0	6	0	6	0	0	0	6
13	Ginger	0	0	7	0	7	0	0	0	7
Tota	I Horti Crops	350	113	286	294	1043	502	690	1192	2235

b. <u>LIST OF CROPS, DISTRICTS,BLOCKS,FIRKAS AND REVENUE VILLAGES</u> NOTIFIED DURING KHARIF, 2020 SEASON:-

The following number of Insurance Units for the crops indicated below are notified at Firka level for Kharif, 2020 season.

S.	Crop	No. of units in the Cluster								
No.				nsuran dia Lin	OICL			Grand Total		
		1	11	111	V	Total	IV	VI	Total	
Agricu	Ilture Crops	V III								
1.	Ragi	51	0	0	2	53	49	3	52	105
2.	Cholam	81	61	35	65	242	79	52	131	373
3.	Cumbu	0	14	19	31	64	63	20	83	147
4.	Cowpea	27	0	0	0	27	0	0	0	27
5.	Gingelly	0	22	17	25	64	22	41	63	127
6.	Sunflower	0	0	2	0	2	0	0	0	2
7.	Samai	3	0	0	0	3	7	0	7	10
8.	Horsegram	0	0	0	0	0	0	16	16	16
Tota	al Agri Crops	162	97	73	123	455	220	132	352	807

Government permit the Director of Agriculture and Director of Horticulture & Plantation Crops to sort out any discrepancies pointed out by the Implementing Agencies before Gazette Notification.

VII. CROPWISE SEASONALITY DISCIPLINE DURING KHARIF, 2020 SEASON:-

The cluster-wise, district-wise crop-wise seasonality discipline are given in Annexure V .

Next working day shall be treated as the cut-off date, in case if the cut-off date falls on a public holiday or is declared as public holiday by the Government or there is disruption of services due to strikes/shut-down etc., as per the Operational Guidelines of RPMFBY.

VIII. SEASONALITY FOR FURNISHING CCE FORM I & II AND ACTUAL YIELD DATA DURING KHARIF, 2020 SEASON:-

The district-wise, crop-wise seasonality discipline for furnishing CCE Form I & II and actual yield data by the Department of Economics and Statistics are furnished in Annexure VI and permit to adopt Operational Guidelines of RPMFBY.

The existing procedure shall be adopted for conduct of Crop Cutting Experiments for Kharif, 2020 season.

IX. NOTIFICATION OF DISTRICTS FOR LOCALIZED PERILS, MID-SEASON ADVERSITIES AND POST HARVEST LOSSES:

The following districts are indicated for localized perils, mid-season adversities and post harvest losses as below:

S. No	Insurance Cover	Districts to be Notified				
Localised Perils						
1.	Hailstorm	All districts				
2.	Landslide	Villupuram, Vellore, Theni, Dindigul, Tiruvannamalai, Coimbatore, Nilgiris, Kanyakumari, Salem, Namakkal, Tirunelveli and Tiruchirapalli.				
3.	Inundation (All crops except Paddy, Sugarcane)	All districts				
4.	Cloud burst	All districts				
5.	Natural Fire due to Lightening	All districts				
On Ad	Flood, prolonged dry Spells, severe drought etc.,					
Post-l	Harvest losses Hailstorm, Cyclone, Cyclonic rain &	LAN CASA				

X. APPLICATION OF REMOTE SENSING BASED INFORMATION & INSURANCE FOR CROPS IN EMERGING ECONOMIES (RIICE):-

The Remote Sensing Based Information & Insurance for Crops in Emerging Economics (RIICE) Project of Tamil Nadu Agricultural University (TNAU) is notified for Computation of Area under Prevented Sowing for Paddy, Maize and Cotton during the 3 year contract period from 2019-2020 to 2021-2022. TNAU is also directed to abide by G.O.(Ms) No.293, Agriculture (AP- 6) Department, dated 12.09.2016 with regard to prevented / failed sowing risks and provide Remote sensing based information and Crop Signatures on payment within a month from the date of receipt of request by the selected Insurance Companies.

XI. FORM OF FINAL PRODUCE TO BE ADOPTED FOR COMPUTATION OF COMPENSATION CLAIMS:-

The following Yield unit provided by the Department of Economics & Statistics (already furnished in the Tender) for Kharif 2020 season should be taken for computation of Threshold Yield and in terms of Actual Yield for calculating the compensation claims:-

Crop	Form of Final Produce			
Agriculture Crops				
Paddy I	Rice (Kg/Hec)			
Maize I, Cholam, Cumbu , Ragi & Samai	Dry grains (Kg/Hec)			
Redgram, Blackgram, Greengram, Horse gram & Cowpea	Dry grains (Kg/Hec)			
Sunflower, Gingelly	Dry seeds (Kg/Hec)			
Groundnut	Dry pods (Kg/Hec)			
Cotton	Lint (Kg/Hec)			
Horticulture Crops				
Banana	Fresh Fruit (Kg/Hec)			
Onion	Bulb (Kg/Hec)			
Chillies	Dry pods (Kg/Hec)			
Turmeric	Dry Rhizome (Kg/Hec)			
Tapioca	Fresh tuber(Kg/Hec)			
Potato	Fresh tuber (Kg/Hec)			
Garlic	Bulb (Kg/Hec)			
Ginger	Wet rhizome (Kg/Hec)			
Carrot	Fresh tuber (Kg/Hec)			
Bhendi	Fresh fruit (Kg/Hec)			
Brinjal	Fresh fruit (Kg/Hec)			
Cabbage	Fresh Head (Kg/Hec)			
Tomato	Fresh fruit (Kg/Hec)			
Coriander	Dry seeds(Kg/Hec)			

XII. MANDATORY DOCUMENTS FOR ENROLMENT

The following documents are mandatory for enrolment

- Proposal form
- Registration form
- Adangal
 - Adangal issued by VAO alone for enrolment of Loanee & Non-Loanee farmers in normal cases.
 - Sowing certificate issued by VAO in case of prevented sowing and purchase of insurance before sowing
- A copy of Aadhar Card
- A copy of first page of Bank Pass Book