



ABSTRACT

Agriculture – Notification of crops (Paddy II (Samba / Thaladi / Pishanam), Maize II, Cotton II & Onion II), Districts and Revenue Villages for the Special Season 2019-2020 and publication in the Tamil Nadu Government Gazette – Orders – Issued.

AGRICULTURE (AP2) DEPARTMENT

திருவள்ளூர் ஆண்டு 2050, விகாரி, புரட்டாசி மாதம் 7--ஆம் நாள்

G.O.(Ms).No.222.

Dated: 24.09.2019.

Read:

1. G.O.(Ms).No.78, Agriculture (AP2) Department, dated 11.4.2019.
2. G.O.(Ms).No.147, Agriculture (AP2) Department, dated 23.07.2019.
3. Minutes of the 44th State Level Coordination Committee on Crop Insurance (SLCCCI) meeting held on 26.08.2019 for notification of crops under Pradhan Mantri Fasal Bima Yojana during special season, 2019 – 2020.
4. From the Director of Agriculture, Letter No.G1/98798/2019, dated 12.09.2019 and 17.9.2019.

ORDER:

In the Government Order first read above, orders were issued notifying the crops, districts, firkas, revenue villages, insurance units and approved premium rates for Agricultural and Horticultural Crops for the effective implementation of the Pradhan Mantri Fasal Bima Yojana during Kharif, 2019 season.

2. In the Government Order second read above, orders were issued according administrative approval for implementation of Pradhan Mantri Fasal Bima Yojana in all the districts of Tamil Nadu except Chennai during 2019-2020 and 2020-2021 as per the existing Government of India guidelines and instructions issued thereon and also accorded financial sanction for an amount of Rs.634.7438 crore (Agriculture: Rs.621.1542 crore; Horticulture: Rs.13.5896 crore) during the year 2019 – 2020 towards settlement of State share of premium subsidy, Payments for Professional and Special Services, advertisement and contingencies as provided in the Budget Estimate 2019-2020.

3. In his letter fourth read above, the Director of Agriculture has stated that the Sowing Season for Paddy II (Samba / Thaladi / Pishanam) commences in the month of August and prolongs upto November and the sowing of Paddy-II, Maize II, Cotton II

and Onion II crops are taken up both in Kharif & Rabi seasons, these have to be notified in advance under "Pradhan Mantri Fasal Bima Yojana" before the commencement of the season. This was accepted in the 42nd State Level Co-ordination Committee on Crop Insurance meeting held on 31.01.2019 for finalization of draft tender document (2019 -2020 to 2021-2022). Accordingly, the 44th State Level Co-ordination Committee on Crop Insurance meeting to notify Paddy – II (Samba / Thaladi / Pishanam), Maize II, Cotton II and Onion II during the year 2019 – 2020 was held on 26.08.2019 under the Chairmanship of Agricultural Production Commissioner and Principal Secretary to Government, Agriculture Department. During the meeting, the Committee has finalized the insurance units and approved premium rates and recommended for notification.

4. The Director of Agriculture has, therefore, sent proposals for notification of crops (Paddy II (Samba / Thaladi / Pishanam), Maize II, Cotton II & Onion II), Districts and Revenue Villages for the Special Season 2019-2020 and publication in the State Government Gazette.

5. The Government, after careful examination of the proposal of the Director of Agriculture, accept the same and hereby notify the crops (Paddy II (Samba / Thaladi / Pishanam), Maize II, Cotton II & Onion II), Insurance Units (IUs), Cluster-wise, district-wise Revenue villages and firkas, approved premium rate and the premium rate of farmers and seasonality discipline for the Special Season during the year 2019-2020 under Pradhan Mantri Fasal Bima Yojana as shown in the Annexures I, II, III, IV and V to this order.

6. The Government further issue orders on the following:-

- (i). the Insurance Companies should reconcile with the Department of Economics & Statistics 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.
- (ii). the Scale of Finance approved by State Level Technical Committee for the year 2019-2020 should be the Sum Insured for the crops notified during 2019-2020 vide-G.O.(Ms).No.78, Agriculture (AP2) department, dated 11.04.2019 during 2019-2020.
- (iii). the Insurance Companies should adopt the same premium rate quoted in the tender for the 7 Villages of Madurai District and one village of Ramanathapuram district included additionally now.
- (iv). the Insurance Companies should calculate and upload the threshold yield at Insurance unit level on the National Crop Insurance Portal and they should also furnish the Threshold Yield to Government after receipt of Crop Cutting Experiments Yield data from the Department of Economics & Statistics.
- (v). the following should be the priority of applicability for adoption of yield of neighbouring Insurance unit when adequate Crop Cutting Experiments could not be conducted.

- Priority 1 : Adopting the yield of a neighbouring Insurance Units (IU) with maximum correlation
- Priority 2 : Adopting yield estimate of next higher unit

(vi). the District Level Monitoring Committee under the Chairmanship of District Collector should fix the seasonality discipline for the year 2019-2020 for prevented sowing/failed sowing by adopting the conditions formulated in the Revised Operational Guidelines.

(vii). regarding invoking of prevented sowing / failed sowing, the Insurance Companies should -

- a. make an appeal to invoke prevented sowing / germination risk only within the prescribed period with proper evidence (i.e.) **not later than 15 days from cut off date for enrolment of farmer for prevented sowing (Para 21.3.2.4 of Pradhan Mantri Fasal Bima Yojana Operational Guidelines) and not later than 3 weeks after peak sowing period in case of germination risk (G.O.(Ms).No.293, Agriculture (AP6) Department, dated 12.09.2016).**
- b. **not to make an appeal at any date later than the timeline fixed or after the receipt of yield data from the Department of Economics & Statistics.**
- c. in case, this provision is not invoked by the **District Level Monitoring Committee / District Level Joint Committee**, Insurance Company may escalate the same in writing to State Government within the stipulated timeline. (Para 21.3.2.5. of Pradhan Mantri Fasal Bima Yojana Operational Guidelines).
- d. use products viz. Satellite Based Vegetation Index, Weather Parameters, etc. or other technologies (including statistical test, crop models, etc.) to decide about invoking of prevented sowing / germination risk within the stipulated timeline (as per Para 21.3.6.1.3 of Pradhan Mantri Fasal Bima Yojana Operational Guidelines) or to confirm the yield estimates when the yield estimates reported at Insurance Unit level are abnormally low or high vis-à-vis the general crop condition (as per Para 19.2 of Pradhan Mantri Fasal Bima Yojana Operational Guidelines).
- e. disburse the claim for prevented sowing / planting / germination risk within 30 days of the State's order / notification invoking the event of the insured risk, subject to the data on estimated area sown having been received from State Government (Para 21.3.5.4. of Pradhan Mantri Fasal Bima Yojana Operational Guidelines).
- f. disburse the pay-out for prevented sowing / planting / germination risks under the cover without waiting for the receipt of final Government share of premium subsidy. (Para 21.3.5.5. of Pradhan Mantri Fasal Bima Yojana Operational Guidelines).

(viii). regarding invoking of prevented sowing / failed sowing, the Financial Institutions should -

- a. ensure that they debit farmers' premium within 15 days from sanction/renewal of KCC/crop loan, failing which banks will be liable to meet the claim liabilities

- of uncovered eligible farmers. (Para 21.3.2.3. of Pradhan Mantri Fasal Bima Yojana Operational Guidelines).
- b. remit farmers' premium to Insurance Company, with loanee farmers list, within 7 days of intimation of loss under this section, if not uploaded earlier on Portal. However, this option must be exercised as last recourse with proper justification. (Para 21.3.5.9. of Pradhan Mantri Fasal Bima Yojana Operational Guidelines).
- (ix). the Remote Sensing Based Information & Insurance for Crops in Emerging Economies (RIICE) shall continue during Special Season 2019 – 2020 also for Computation of Area under Prevented Sowing / Planting / Germination risks for Paddy, Maize and Cotton during the 3 years contract period from 2019-2020 to 2021-2022.
- a. necessary Memorandum of Understanding (MoU) with Tamil Nadu Agricultural University should be signed by the selected Insurance Companies for use of this technology.
- b. the Tamil Nadu Agricultural University should provide **Remote sensing based information and Crop Signatures** on payment **within 10 days period from the date of receipt of request** by the selected Insurance Companies.
- c. the Tamil Nadu Agricultural University should assess yield for Paddy & Maize on pilot basis in any of the districts and submit the yield estimates along with the ground truthing report for approval of State Level Co-ordination Committee on Crop Insurance.
- (x). the Department of Economics & Statistics, Government of Tamil Nadu should –
- a. provide the reconciled (District Revenue Officer Report) monthly area sown details temporarily to the Insurance Companies by the District Deputy Director of Statistics concerned through the District Level Monitoring Committee.
- b. provide the final area sown details before November 10th for Kharif season, before January 15th for special season and before March 15th for Rabi season.
- (xi). the Insurance Companies should accept the e-adangal / Sowing certificate generated through e-adangal web service system as one of the documents to be enclosed with the proposal for enrolment once the process of issuance is finalized.
- (xii). the Insurance Companies should –
- a. **avoid application of Area Correction Factor (ACF) if the difference between area insured and area sown is less than or equal to 30% at Block/Tehsil/ Taluk.**
- b. **upload** the data on application of Area Correction Factor on National Crop Insurance Portal.
- (xiii). the Financial Institutions should ensure that the farmers' share of premium for both loanee and non-loanee farmers is remitted to Insurance Companies concerned and

- the related data uploaded on National Crop Insurance Portal within the prescribed time and in case of failure, the Bank concerned and its branches / Common Service Centres to pay admissible claims to farmers.
- (xiv). the Insurance Companies should verify the applications, check the premium amount received, if necessary, get the proposals corrected by Financial Institutions / Common Service Centres, accept the corrected proposals and process the proposals within the timeline stipulated.
- (xv). the Financial Institutions & Insurance Companies **are instructed not to** return back the premium to the farmers at any date later to the timeframe mentioned in the Guidelines.
- (xvi). the stakeholders should display the names of the fraudulent farmers on the notice boards of enrolment centers besides debarring them from the Pradhan Mantri Fasal Bima Yojana scheme for atleast 6 seasons (2 years) to manage the risk of frauds committed.

(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 (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 Registrar, Tamil Nadu Agricultural University, Coimbatore-3.

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

The Principal Secretary to Government, Cooperation, Food & Consumer Protection Department, Chennai-9.

The Registrar of Cooperative Societies, Chennai-10.

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 -1.

The Regional Manager, Oriental Insurance Company Limited, UIL Building, 4th Floor, No.4, Esplanade, Chennai-600 108.

The Commissioner of Agricultural Marketing and Agri Business, Chennai-32.

The Director, Institute of Remote Sensing Application Centre, Anna University, Guindy, Chennai-25.

The State Head-Operations, Common Service Centre, e-Governance Services India Ltd, Chennai

The General Manger / Convener, State Level Banker Committee, Indian Overseas Bank, Agricultural & Rural Initiatives Department, 763 – Anna Salai, Chennai-02.

The Chief Executive Officer, NABARD, No.48, Uthamar Gandhi Road, Subba Road Avenue, Nungambakkam, Chennai-34.

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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.

The Special Personal Assistant to Hon'ble Minister for Agriculture, Chennai-9.

The Private Secretary to Agricultural Production Commissioner and Principal Secretary
to Government, Agriculture Department, Chennai-9.

The Agriculture (OP.3) Department, Chennai-9 (for indexing purpose).

The Assistant Programmer, Agriculture Department, Chennai-9.

Stock File / Spare Copies.

//Forwarded / By Order//

Handwritten signature
Section Officer.
10/24/2019

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)**NOTIFICATION FOR SPECIAL SEASON 2019-2020****ANNEXURE I**

Pradhan Mantri Fasal Bima Yojana (PMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai, Coimbatore & Nilgiris) during the Special season, 2019 - 2020 as per the Revised Operational Guidelines of Government of India.

I. OBJECTIVES OF PMFBY:

PMFBY 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 flow of credit to the agriculture sector, which will, contribute to food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

II. COVERAGE OF FARMERS:

All farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage.

- Compulsory for Loanee farmers.
- Optional for Non - Loanee farmers.

III. The following agencies (Insurance Companies) shall implement the scheme :-

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

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- IV. The scheme shall be implemented in the following six clusters and the Indemnity Level for the purpose of calculation of Threshold yield at 90% for low risk districts, 80% for medium risk districts and 70% for high risk districts:-

CLUSTERS	RISK LEVEL	INDEMNITY (%)
CLUSTER 1 (AICIL)		
Tiruvarur	HIGH	70
Karur	MEDIUM	80
Salem	LOW	90
Krishnagiri	LOW	90
Kanyakumari	LOW	90
CLUSTER 2 (AICIL)		
Nagapattinam	HIGH	70
Tirupur	HIGH	70
Dindugul	HIGH	70
Ariyalur	MEDIUM	80
Kancheepuram	LOW	90
CLUSTER 3 (AICIL)		
Thoothukudi	HIGH	70
Madurai	HIGH	70
Thanjavur	MEDIUM	80
Nilgiris	MEDIUM	80
Theni	LOW	90
CLUSTER 4 (OICL)		
Ramnathapuram	HIGH	70
Tiruchirapalli	MEDIUM	80
Tiruvannamalai	LOW	90
Vellore	LOW	90
Dharmapuri	LOW	90
CLUSTER 5 (AICIL)		
Pudukottai	HIGH	70
Villupuram	MEDIUM	80
Virudunagar	MEDIUM	80
Namakkal	MEDIUM	80
Perambalur	MEDIUM	80
CLUSTER 6 (OICL)		
Sivagangai	HIGH	70
Tirunelveli	HIGH	70
Cuddalore	MEDIUM	80
Tiruvallur	LOW	90
Erode	LOW	90

V. **COVERAGE OF RISKS AND EXCLUSIONS:**

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

1. **PREVENTED SOWING/ PLANTING / GERMINATION RISK** – If Insured area is prevented from sowing / planting / germination due to deficit rainfall or adverse seasonal weather conditions.
2. **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. **POST-HARVEST LOSSES** - 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.
4. **LOCALIZED CALAMITIES** - Loss/damage to notified insured crops resulting from occurrence of identified localized risks of hailstorm, landslide, inundation, cloudburst and natural fire due to lightening affecting isolated farms in the notified area.

VI. NOTIFICATION OF DISTRICTS, CROPS, BLOCKS, FIRKAS, REVENUE VILLAGES FOR SPECIAL SEASON 2019 - 2020 UNDER PMFBY

As approved in the 44th SLCCCI meeting held on 26.08.2019

- Revenue Village is notified as insurance unit for Paddy – II (Samba / Thaladi / Pishanam), Maize II, Cotton II and Onion II during Special Season, 2019 – 2020 under PMFBY (District wise, Crop wise list of units furnished in Annexure-II).

S. No.	Crop	No. of units in the Cluster								Grand Total
		AICIL					OICL			
		I	II	III	V	Total	IV	VI	Total	
Agriculture Crops										
1.	Paddy II	1162	1722	1368	2517	6769	2475	2721	5196	11965
2.	Maize II	183	68	0	147	398	123	142	265	663
3.	Cotton II	160	58	0	138	356	145	113	258	614
Total Agri Crops		1505	1848	1368	2802	7523	2792	2976	5768	13242
Horticulture Crops										
4.	Onion	0	0	0	0	0	49	0	49	49
Grand Total		1505	1848	1368	2802	7523	2792	2976	5768	13291

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VII. SUM INSURED:

The Scale of Finance approved by SLTC for the year 2019-2020 and notified vide Government Order (Ms) No.78, Agriculture (AP2) Department, dated 11.04.2019 should be adopted as Sum Insured for the crops notified during Special season 2019-2020 as per Para.No.12.1 of the Revised Operational Guidelines of Pradhan Mantri Fasal Bima Yojana. The Sum Insured will be same for both loanee and non-loanee farmers.

VIII. PREMIUM RATE AND PREMIUM SUBSIDY:

FARMER'S PREMIUM:

As approved in the tender agreement, the Cropwise, cluster-wise, district-wise approved premium rate and the premium rate for farmers are notified as per Annexure III for Special Season 2019-2020 (The rate of Insurance Charges payable by the farmer is 1.5% of Sum Insured or Actuarial rate, whichever is less for Paddy II & Maize and 5% of sum insured or actuarial rate whichever is less for Cotton II & Onion II).

IX. SEASONALITY DISCIPLINE/ CUT-OFF DATE:

The cluster-wise, district-wise, crop-wise seasonality discipline (Annexure IV) are notified and permitted to treat the next working day 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 Para 16.3 of Operational Guidelines.

X. SEASONALITY FOR FURNISHING CCE FORM I & II AND ACTUAL YIELD DATA DURING SPECIAL SEASON, 2019 - 2020

The cluster-wise, district-wise, crop-wise seasonality discipline for furnishing CCE Form I & II and actual yield data by the Department of Economics and Statistics (Annexure V) are notified and permitted to adopt Para 16.3 of Operational Guidelines.

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XI. NOTIFICATION OF DISTRICTS FOR LOCALIZED PERILS AND POST HARVEST LOSSES

The following districts are notified for declaration of Localized Perils and Post Harvest Losses:

S.No	Insurance Cover	Districts Notified
a. Localised Perils		
1.	Hailstorm	All districts (except Chennai, Coimbatore & Nilgiris)
2.	Landslide	Villupuram, Vellore, Theni, Dindigul, Tiruvannamalai, Kanyakumari, Salem, Namakkal, Tirunelveli and Tiruchirapalli.
3.	Inundation	All districts (except Chennai, Coimbatore & Nilgiris)
4.	Cloud burst	All districts (except Chennai, Coimbatore & Nilgiris)
5.	Natural Fire	All districts (except Chennai, Coimbatore & Nilgiris)
b. Post-Harvest losses		
1.	Cyclone/Cyclonic rain & unseasonal rains	All districts (except Chennai, Coimbatore & Nilgiris)

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

The yield unit of final produce provided by the Department of Economics & Statistics for various crops (already furnished in the Tender) to be taken for computation of compensation claims is as follows:-

Crop	Form of Final Produce
Paddy II (Samba/Thaladi/Pishanam)	Rice (Kg/Hec)
Maize II	Dry grains (Kg/Hec)
Cotton II	Lint (Kg/Hec)
Onion II	Bulbs (Kg/Hec)

XIII. MANDATORY DOCUMENTS FOR ENROLMENT

The following documents are mandatory for enrolment

- Proposal form
- Registration form
- **Adangal**
 - Adangal 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

1	Proposal Form
2	Registration Form
3	Adangal
4	Sowing Certificate
5	Aadhar Card
6	Bank Pass Book

XII. FORM OF FINAL PROPOSAL TO BE ADOPTED FOR COMPUTATION OF COMPENSATION CLAIMS

The form out of the forms provided by the Department of Economics & Statistics in various crops (annexure) is to be filled in the form for computation of compensation claim is as follows.

1	Form of Final Proposal
2	Form of Final Proposal
3	Form of Final Proposal
4	Form of Final Proposal