



## **ABSTRACT**

Agriculture – Notification of Agricultural Crops and Horticultural Crops, Districts, Firkas, Revenue Villages, Insurance Units and approved premium rates for Kharif, 2019 season under Pradhan Mantri Fasal Bima Yojana - Publication in the State Government Gazette – Orders – Issued.

### **AGRICULTURE (AP2) DEPARTMENT**

**கிருவள்ளுவர் ஆண்டு 2050, விளம்பி, பங்குனி மாதம் 28- ஆம் நாள்**

G.O.(Ms) No.78.

Dated: 11.4.2019.

Read:

- (1) Minutes of the 43<sup>rd</sup> State Level Coordination Committee on Crop Insurance (SLCCCI) meeting conducted on 19.03.2019.
- (2) From the Chief Executive Officer, Pradhan Mantri Fasal Bima Yojana, Government of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare, Letter No.13015/03/2018-Credit-II, dated 26.3.2019
- (3) From the Director of Agriculture letter No.G1/ 24717 /2019, dated 3.4.2019.

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### **ORDER:**

The 43<sup>rd</sup> State Level Coordination Committee on Crop Insurance meeting for notifying Kharif Crops during 2019 under Pradhan Mantri Fasal Bima Yojana (PMFBY) was held on 19.03.2019 and the Committee accepted to notify the Crops, Districts, Firkas and Revenue Villages for Agricultural and Horticultural Crops and for notification of Insurance Units and publication in the State Gazette.

2. The Chief Executive Officer, Pradhan Mantri Fasal Bima Yojana, Government of India in his letter second read above has informed that at the request of some of the States, the Election Commission of India was requested to exempt Crop Insurance Schemes / Pradhan Mantri Fasal Bima Yojana from the purview of Model Code of Conduct. The Election Commission in their letter No.437/6/CG/ECI/LET/FUNCT/MCC/2019, dated 22.3.2019 has intimated its "No Objection" subject to the condition that no publicity is made to provide any political mileage and disturb the level playing field. He has, therefore, requested all the States to notify the crops / areas under Pradhan Mantri Fasal Bima Yojana / Restructured Weather Based Crop Insurance on priority basis as per provisions of the schemes and

also ensure the strict compliance of the conditions stipulated by the Election Commission.

3. In his letter third read above, the Director of Agriculture has stated that the Sowing Season for Kharif Crops in Tamil Nadu commences in the month of April and prolongs upto September. Hence the Crops / Insurance units need to be notified for implementation of Pradhan Mantri Fasal Bima Yojana during Kharif 2019. Accordingly, the 43rd State Level Coordination Committee meeting was conducted on 19.03.2019 to notify Kharif Agricultural and Horticultural Crops during Kharif, 2019 season under Pradhan Mantri Fasal Bima Yojana and the Committee has permitted to notify the insurance units and approved premium rates. In accordance to this, he has sent a proposal for notification of Kharif Crops during 2019 and requested the Government to issue orders and also publish the notification in the Government Gazette.

4. The Government, after careful examination of the proposal of the Director of Agriculture accept the same and accordingly hereby notify the Crops, Districts, Firkas, Revenue Villages, insurance units and approved premium rates for Agricultural Crops and Horticultural Crops for the effective implementation of the Pradhan Mantri Fasal Bima Yojana during Kharif, 2019 season as shown in the Annexures I, II, III, IV, V and VI to this order.

5. Further, the Government permit-

- (i) the following Insurance Companies to implement Pradhan Mantri Fasal Bima Yojana during Kharif 2019 as per the tender agreement (Work order issued to the Insurance Companies by Director of Agriculture vide Letter No.G1/126094/2018-1, dated 4.3.2019 and Contract Agreement signed between Department of Agriculture and the Insurance Companies) for implementing the scheme during Kharif 2019 in all the districts except Chennai:-

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.

- (ii) the following empanelled Insurance Companies to implement Pradhan Mantri Fasal Bima Yojana in the following six clusters and also the Indemnity Level indicated thereon for the purpose of calculation of Threshold yield. 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 stakeholders are directed to implement the scheme by adopting the conditions stipulated in the

Tender Agreement and Revised Operational Guidelines of Government of India from 2019-2020 onwards:-

CLUSTERS	RISK LEVEL	INDEMNITY (%)
CLUSTER 1 (Agriculture Insurance Company of India Limited)		
Tiruvarur	HIGH	70
Karur	MEDIUM	80
Salem	LOW	90
Krishnagiri	LOW	90
Kanyakumari	LOW	90
CLUSTER 2 (Agriculture Insurance Company of India Limited)		
Nagapattinam	HIGH	70
Tirupur	HIGH	70
Dindigul	HIGH	70
Ariyalur	MEDIUM	80
Kancheepuram	LOW	90
CLUSTER 3 (Agriculture Insurance Company of India Limited)		
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
CLUSTER 5 (Agriculture Insurance Company of India Limited)		
Pudukottai	HIGH	70
Villupuram	MEDIUM	80
Virudhunagar	MEDIUM	80
Namakkal	MEDIUM	80
Perambalur	MEDIUM	80
CLUSTER 6 (Oriental Insurance Company Limited)		
Sivagangai	HIGH	70
Tirunelveli	HIGH	70
Cuddalore	MEDIUM	80

Tiruvallur	LOW	90
Erode	LOW	90
Coimbatore	LOW	90

(iii) to continue with the Remote Sensing Based Information & Insurance for Crops in Emerging Economies (RIICE) Project of Tamil Nadu Agricultural University (TNAU) for Computation of Area and Yield Loss under Prevented Sowing for Paddy, Maize and Cotton during 2019-2020.

6. The claims under the 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 for the effective implementation of Pradhan Mantri Fasal Bima Yojana scheme for Kharif, 2019 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.

7. The Director of Agriculture is directed to ensure the strict compliance of the conditions stipulated by the Government of India / Election Commission of India in their letter second read above while implementing this scheme without fail.

(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, Parris Corner, Chennai -1.

The Regional Manager, Oriental Insurance Company Limited, UIL Building, 4<sup>th</sup> 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

PL  
18-11-19

**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)**  
**NOTIFICATION FOR KHARIF 2019**  
**ANNEXURE I**

The Pradhan Mantri Fasal Bima Yojana (PMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai) during Kharif 2019 as per the Revised Operational Guidelines of Government of India (Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Co-operation & Farmers Welfare Letter No.13015/03/2016 – Credit II, dated 28.09.2018).

**I. OBJECTIVES OF Pradhan Mantri Fasal Bima Yojana:**

Pradhan Mantri Fasal Bima Yojana 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. 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.

The District Level Monitoring Committee under the Chairmanship of District Collector is authorised to fix the seasonality discipline for 2019-2020 for prevented sowing / failed sowing by adopting the conditions formulated in the Revised Operational Guidelines.

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

#### IV. **SUM INSURED:**

The Scale of Finance approved by State Level Technical Committee for the year 2019-2020 shall be adopted as Sum Insured for the crops notified during 2019 - 2020 as per Para No.12.1 of the Revised Operational Guidelines of Pradhan Mantri Fasal Bima Yojana (Annexure IV). The Sum Insured will be the same for both loanee and non-loanee farmers.

#### V. **PREMIUM RATE AND PREMIUM SUBSIDY:** **FARMER'S PREMIUM:**

Actuarial Premium Rate (APR) would be charged under Pradhan Mantri Fasal Bima Yojana by the Implementing Agency (IA). The cluster-wise, district-wise approved premium rate and the premium rate for farmers for crops notified during Kharif 2019 shall be as approved in the tender agreement (Annexure III). The rate of Insurance Charges for Kharif crops (All Food Grains (Cereals, Millets, Pulses) & Oilseeds) payable by the farmer is 2.0% of Sum Insured or Actuarial rate, whichever

is less while it is 5% of sum insured for annual Commercial crops, annual / perennial horticulture crops or actuarial rate whichever is less.

#### VI. SEASONALITY DISCIPLINE / CUT-OFF DATE:

The cluster-wise, district-wise, crop-wise seasonality discipline is detailed in Annexures V & VI and Para 16.3 of Operational Guidelines shall be followed wherein it has been directed 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.,

#### VII. NOTIFICATION OF DISTRICTS, CROPS, BLOCKS, FIRKAS, REVENUE VILLAGES

As approved in the 43<sup>rd</sup> State Level Coordination Committee on Crop Insurance meeting held on 19.03.2019

- "Revenue Village" shall be the insurance unit for major crops and "Firka" for other crops during Kharif 2019 under Pradhan Mantri Fasal Bima Yojana.
- The following crops and units shall be at the "Revenue village" level for Kharif 2019 (District wise, Crop wise list of units furnished in Annexure-II):-

S. No.	Crop	No. of units in the Cluster								
		AICIL					OICL			Grand Total
		I	II	III	V	Total	IV	VI	Total	
<b>Agriculture Crops</b>										
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	258	128	884	221	224	445	1329
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
<b>Total Agri Crops</b>		<b>2419</b>	<b>1553</b>	<b>1356</b>	<b>3287</b>	<b>8615</b>	<b>4792</b>	<b>2519</b>	<b>7311</b>	<b>15926</b>
<b>Horticulture Crops</b>										
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
14	Mango	75	96	62	32	265	74	99	173	438
15	Guava	0	6	7	8	21	3	7	10	31
16	Grapes	0	2	9	0	11	0	1	1	12
Total Horti Crops		425	217	364	334	1340	579	797	1376	2716

- The following crops and units shall be at "Firka" level for Kharif 2019. (District wise, Crop wise list of units furnished in Annexure-II):-

S. No.	Crop	No. of units in the Cluster								
		AICIL					OICL			Grand Total
		I	II	III	V	Total	IV	VI	Total	
Agriculture Crops										
1.	Ragi	51	0	0	2	53	49	3	52	105
2.	Cholam	81	61	35	65	242	79	52	131	373
3.	Cumbu	18	14	19	31	82	63	20	83	165
4.	Cowpea	27	0	0	0	27	0	0	0	27
5.	Gingelly	17	22	17	25	81	25	41	66	147
6.	Sunflower	0	0	2	0	2	7	0	7	9
7.	Samai	3	0	0	0	3	7	0	7	10
8.	Horsegram	0	0	0	0	0	0	16	16	16
Total Agri Crops		197	97	73	123	490	230	132	362	852

- The Insurance Companies shall reconcile with the Department of Economics and 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.

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

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

Crop Name	Form of Final Produce to be taken for computation of claims
Paddy (I) – Paddy ( Kar/Kuruvai/Sornavari)	Rice (Kg/Hec)
Paddy (II) – Paddy (Samba/Thaladi/Pishanam)	Rice (Kg/Hec)
Paddy (III) – Paddy ( Navarai/Kodai)	Rice (Kg/Hec)
Cholam	Dry grains (Kg/Hec)
Cumbu	Dry grains (Kg/Hec)
Maize	Dry grains (Kg/Hec)



Ragi	Dry grains (Kg/Hec)
Pulses	Dry grains (Kg/Hec)
Sunflower	Dry Seeds (Kg/Hec)
Cotton	Lint (Kg/Hec)
Groundnut	Dry Pods (Kg/Hec)
Gingelly	Dry Seeds (Kg/Hec)
Sugarcane	Sugarcane (Tonnes/Hec)
Red Chillies	Dry Chillies (Kg/Hec)

#### IX. 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 Village Administrative Officer 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


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