

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)
NOTIFICATION FOR RABI CROPS DURING 2018 -2019

ANNEXURE I

[G.O.(Rt).No.319, Agriculture (AP2) Department, dated 1.11.2018.]

Pradhan Mantri Fasal Bima Yojana (PMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai) with the State Government subsidy during 2018-2019 for Rabi Crops.

I. OBJECTIVES OF PRADHAN MANTRI FASAL BIMA YOJANA:

Pradhan Mantri Fasal Bima Yojana aims at supporting sustainable production in agriculture by way of

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events.
- Stabilizing the income of farmers to ensure their continuance in farming.
- Encouraging farmers to adopt innovative and modern agriculture practices.
- 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. Area of implementation – District Clusters Formed in Tamil Nadu, Risk Profile and Approved Implementing Agencies:

S. No	Cluster I (Agriculture Insurance Company of India Limited)	Cluster II (Cholamandalam MS General Insurance Company Limited)	Cluster III (New India Assurance Company Limited)	Risk Profile	Indemnity level
1	Ramanathapuram	Sivagangai	Pudukottai	High	70%
2	Tiruvarur	Cuddalore	Nagapattinam		
3	Namakkal	Tiruvannamalai	Thoothukudi		
4	Trichy	Tirunelveli	Thanjavur	Medium	80%
5	Madurai	Salem	Virudhunagar		

6	Kanyakumari	Nilgiris	Theni	Low	90%
7	Dindigul	Coimbatore	Krishnagiri		
8	Karur	Kancheepuram	Dharmapuri		
9	Erode	Tiruvallur	Villupuram		
10	Ariyalur	Tirupur	Vellore		
11	Perambalur				

Cluster	Approved Implementing Agency
Cluster I	Agriculture Insurance Company of India Limited
Cluster II	Cholamandalam MS General Insurance Company Limited
Cluster III	New India Assurance Company Limited

IV. 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 RISK** – If Insured area is prevented from sowing / planting due to deficit rainfall or adverse seasonal conditions and non release of irrigation water on scheduled date of opening of dam for irrigation in its command areas. Prevented sowing will be applicable only for major crops notified at Revenue Village level.
- 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, pests and diseases, landslides, natural fire and lightening, storm, hailstorm, cyclone, typhoon, tempest, hurricane and tornado.
- 3. POST-HARVEST LOSSES** - Coverage against specific perils of cyclone, cyclonic rains and unseasonal rains is available only upto a maximum period of two weeks from harvesting, for those crops which are allowed to dry in cut and spread condition in the field after harvesting.
- 4. LOCALIZED CALAMITIES** - Loss/damage resulting due to occurrence of identified localized risks viz., hailstorm, landslide and inundation affecting isolated farms in the notified area.

The District Level Monitoring Committee under the Chairmanship of District Collector is authorized to fix the seasonality discipline for prevented sowing / failed sowing and Post harvest losses at farm level and mid-season adversity for on-account payment (vide G.O.Ms.No.293, Agriculture (AP6) Department, dated 12.9.2016) as done during 2016-2017.

Sl. No	Localized Perils	Districts Notified
1.	Hailstorm	All districts
2.	Landslide	Villupuram, Vellore, Theni, Dindugul, Tiruvannamalai, Coimbatore, The Nilgiris, Kanyakumari, Salem, Tirunelveli and Tiruchirapalli.
3.	Inundation	All districts
	Post-Harvest losses	
4	Cyclone/Cyclonic rain and unseasonal rains	All districts

V. NOTIFICATION OF DISTRICTS, CROPS, BLOCKS, FIRKAS, REVENUE VILLAGES FOR RABI 2018-2019 UNDER PRADHAN MANTRI FASAL BIMA YOJANA

As approved in the 41st State Level Coordination Committee on Crop Insurance meeting held on 11.10.2018.

- Revenue Village shall be notified as insurance unit for major crops and Firka for other crops during Rabi 2018-2019 under Pradhan Mantri Fasal Bima Yojana.
- The following crops and units shall be notified at Revenue village level for Rabi 2018-2019 (District wise, Crop wise list of units furnished in Annexure-II).

S. No.	Crop	Number of units Notified			TOTAL
		Agriculture Insurance Company of India Limited	Cholamandalam MS General Insurance Company Limited	New India Assurance Company Limited	
Agriculture Crops					
1.	Paddy-III (Navarai/Kodai)	488	2186	1791	4465
2.	Maize	562	622	981	2165
3.	Redgram	47	96	29	172
4.	Blackgram	915	1623	2159	4697
5.	Greengram	564	655	829	2048
6.	Groundnut	650	1915	1183	3748
7.	Cotton	322	244	300	866
8.	Rice Fallow Cotton	182	0	85	267
9.	Sugarcane	898	1581	2164	4643
	Total Agriculture crops	4628	8922	9521	23071
Horticulture Crops					
1.	Banana	345	138	154	637
2.	Tapioca	370	342	344	1056
3.	Onion	205	69	42	316
4.	Red Chillies	72	58	53	183
5.	Potato	0	16	7	23
	Total Horticulture crops	992	623	600	2215

- The following crops and units shall be notified at Firka level for Rabi 2018-2019. (District wise, Crop wise list of units furnished in Annexure-II).

S. No.	Crop	No. of units to be Notified			TOTAL
		Agriculture Insurance Company of India Limited	Cholamandalam MS General Insurance Company Limited	New India Assurance Company Limited	
1.	Ragi	6	18	54	78
2.	Cholam	120	98	54	272
3.	Cumbu	28	22	48	98
4.	Cowpea	16	21	5	42
5.	Gingelly	89	83	104	276
6.	Sunflower	4	0	30	34
	Total Agriculture crops	263	242	295	800

- The Insurance Companies shall 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 on Government portal while processing the compensation.

VI. 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 rate of Insurance Charges for Rabi crops (All Food Grains (Cereals, Millets, Pulses) & Oilseeds) payable by the farmer is 1.5% of Sum Insured or Actuarial rate, whichever is less while it is 5% of Sum Insured or Actuarial rate, whichever is less for Annual Commercial / Annual Horticultural Crops.

The notified cluster-wise, district-wise Actuarial premium rate and the premium rate for farmers as approved in the tender agreement for crops notified during Rabi 2018 -2019 is annexed (Annexure III). As directed by the Committee, the premium rates quoted for Greengram & Groundnut for Coimbatore; Maize & Cotton for Cuddalore; Chillies of Ramanathapuram; Banana, Tapioca and Potato of Nilgiris; Banana, Onion & Chillies of Thoothukudi and Banana of Theni have also been included in the annexure and New India Assurance Company Limited shall adopt the stipulated farmers' share of premium (i.e.) 1.5% for Redgram in Dharmapuri, Pudukottai and Virudhunagar districts instead of 5% quoted in the tender and 3.97% instead of 3.77% for Banana in Dharmapuri district.

VII. SUM INSURED:

The Scale of Finance approved by the State Level Technical Committee for 2018-2019 shall be adopted as Sum Insured for the crops notified during 2018-2019 as per Para No.VII(1) of the Operational Guidelines of Pradhan Mantri Fasal Bima Yojana. The approved Sum Insured in terms of Rupees per hectare has been annexed (Annexure IV). The Sum Insured will be the same for both loanee and non-loanee farmers.

VIII. SEASONALITY DISCIPLINE/ CUT-OFF DATE:

The following shall be the crop-wise seasonality discipline for Rabi 2018 -2019 season:-

S. No	Crop	Loanee farmers		Non-Loanee Farmers		Cut – off date for receipt of Actual Yield data from State Government by Insurance Agencies
		Enrolment / Loaning Period	Final Cut – off date for receipt of declaration from Nodal Banks by Insurance Agencies	Enrolment Period	Final Cut – off date for receipt of declaration from Nodal Banks by Insurance Agencies	
Agriculture Crops						
1.	Paddy-III (Navarai/Kodai)	1.11.18 to 15.02.19	02.03.19	1.11.18 to 15.02.19	22.02.19	31.07.19
2.	Maize	1.11.18 to 15.01.19	30.01.19	1.11.18 to 15.01.19	22.01.19	02.09.19
3.	Cholam					
4.	Cumbu					
5.	Ragi					
6.	Blackgram					
7.	Greengram					
8.	Redgram					
9.	Cowpea					
10.	Groundnut					
11.	Gingelly					
12.	Sunflower	1.10.18 to 15.01.19	30.01.19	1.10.18 to 15.01.19	22.01.19	31.07.19
13.	Cotton	01.10.18 to 28.02.19	15.03.19	01.10.18 to 28.02.19	07.03.19	31.10.19
14.	Rice Fallow Cotton	01.10.18 to 15.03.19	01.04.19	01.10.18 to 15.03.19	22.03.19	31.10.19
15.	Sugarcane	01.11.18 to 31.10.19	15.11.19	01.11.18 to 31.10.19	07.11.19	31.12.2020

S. No	Crop	Loanee farmers		Non-Loanee Farmers		Cut – off date for receipt of Actual Yield data from State Government by Insurance Agencies
		Enrolment / Loaning Period	Final Cut – off date for receipt of declaration from Nodal Banks by Insurance Agencies	Enrolment Period	Final Cut – off date for receipt of declaration from Nodal Banks by Insurance Agencies	
Horticulture Crops						
1.	Onion	01.10.18 to 28.02.19	15.03.19	01.10.18 to 28.02.19	07.03.19	31.08.19
2.	Tapioca					31.03.2020
3.	Banana					31.03.2020
4.	Potato					31.10.19
5.	Red Chillies					31.08.19

IX. FURNISHING HISTORICAL YIELD DATA FOR THE NOTIFIED UNITS

The Department of Economics & Statistics will furnish the historical yield data for the past 11 years and normal area sown for all the crops and notified units in the hierarchy specified in the notification during Rabi 2018-2019 to the Insurance Companies. The Insurance Companies shall exclude the calamity years 2012-2013 & 2016-2017 for the purpose of calculation of Threshold yield.

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

/True Copy/

Section Officer
1/10/2019
Section Officer.