

**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)**  
**NOTIFICATION FOR SPECIAL AND RABI SEASONS 2022-2023**

**ANNEXURE I**

Pradhan Mantri Fasal Bima Yojana (PMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai) during Special and Rabi seasons, 2022-2023 as per the Revamped Operational Guidelines of Government of India (Government of India Letter No. 13015/02/2015- Credit – II dated 24.03.2020).

**I. OBJECTIVES OF RPMFBY:**

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 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. Scheme is optional for all loanee and non-loanee farmers.

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

**1. BASIC COVER :**

The basic cover under the scheme covers the risk of loss of yield to standing crop (sowing to harvesting). This comprehensive risk insurance is provided to cover yield losses on an area based approach basis due to non-preventable risks like

drought, dry spells, flood, inundation, wide spread pest and disease attack, landslides, natural fire due to lightening, storm, hailstorm, and cyclone.

## 2. ADD-ON COVERAGE:

- a. **PREVENTED SOWING/ PLANTING / GERMINATION RISK** – If Insured area is prevented from sowing / planting / germination due to deficit rainfall or adverse seasonal / climatic conditions.
- b. **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.*
- c. **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.*
- d. **LOCALIZED CALAMITIES** – 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.*
- e. **GENERAL EXCLUSIONS** - Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

## IV. NOTIFICATION OF IMPLEMENTING AGENCY

The following Insurance Companies are recommended for notification as per G.O(D).No.206 Agriculture and Farmers Welfare (AP2) Department, Chennai -9, dated 02.08.2022 and the tender agreement to implement PMFBY during Special and Rabi seasons,2022-2023 in all the districts except Chennai.

S. No.	Approved Implementing Agency	Cluster	Districts in the clusters
1.	Agriculture Insurance Company of India Limited (AICIL)	9	Tiruvarur I & Vellore
		10	Mayiladuthurai & Erode
		11	Thanjavur II, Namakkal, Kanyakumari & Chengalpattu
		12	Tiruvannamalai, Ramanathapuram I & Dindigul
2.	IFFCO TOKIO General Insurance Company Limited (IFFCO TOKIO GIC)	1	Nagapattinam & Kallakurichi
		3	Thoothukudi, Tiruchirappalli & Theni
		8	Tiruvarur II & Salem
3.	HDFC ERGO General Insurance Company (HDFC ERGO GIC)	4	Pudukottai I, Ramanathapuram II, Tiruppur, Krishnagiri & The Nilgiris
		5	Villupuram, Madurai & Tirunelveli
		13	Cuddalore & Ranipet
4.	Bajaj Allianz GIC (BAGIC)	6	Tiruvallur, Ariyalur, Kancheepuram & Coimbatore
		7	Sivagangai, Tirupathur, Karur & Dharmapuri
		14	Virudhunagar, Pudukottai II & Tenkasi
5.	Reliance GIC (RGIC)	2	Thanjavur I & Perambalur

#### V. NOTIFICATION OF CLUSTER & INDEMNITY LEVEL

The following 14 clusters and also the Indemnity Level indicated thereon are recommended for notification 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.

S.No	DISTRICT	RISK LEVEL	INDEMNITY
	<b>Cluster 1</b>		
1	Nagapattinam	HIGH	70%
2	Kallakurichi	LOW	90%
	<b>Cluster 2</b>		
1	Thanjavur I	HIGH	70%
2	Perambalur	LOW	90%
	<b>Cluster 3</b>		
1	Thoothukudi	HIGH	70%
2	Tiruchirappalli	HIGH	70%
3	Theni	LOW	90%
	<b>Cluster 4</b>		
1	Pudukkottai I	HIGH	70%
2	Ramanathapuram II	HIGH	70%
3	Tiruppur	HIGH	70%
4	Krishnagiri	LOW	90%
5	The Nilgiris	LOW	90%

S.No.	DISTRICT	RISK LEVEL	INDEMNITY
	<b>Cluster 5</b>		
1	Villupuram	MEDIUM	80%
2	Madurai	HIGH	70%
3	Tirunelveli	HIGH	70%
	<b>Cluster 6</b>		
1	Tiruvallur	MEDIUM	80%
2	Ariyalur	MEDIUM	80%
3	Kancheepuram	MEDIUM	80%
4	Coimbatore	LOW	90%
	<b>Cluster 7</b>		
1	Sivaganga	HIGH	70%
2	Tirupathur	LOW	90%
3	Karur	MEDIUM	80%
4	Dharmapuri	LOW	90%
	<b>Cluster 8</b>		
1	Tiruvarur 2	MEDIUM	80%
2	Salem	LOW	90%
	<b>Cluster 9</b>		
1	Tiruvarur 1	MEDIUM	80%
2	Vellore	LOW	90%
	<b>Cluster 10</b>		
1	Mayiladuthurai	MEDIUM	80%
2	Erode	LOW	90%
	<b>Cluster 11</b>		
1	Thanjavur II	HIGH	70%
2	Namakkal	LOW	90%
3	Kanyakumari	MEDIUM	80%
4	Chengalpattu	MEDIUM	80%
	<b>Cluster 12</b>		
1	Tiruvannamalai	MEDIUM	80%
2	Ramanathapuram I	HIGH	70%
3	Dindigul	LOW	90%
	<b>Cluster 13</b>		
1	Cuddalore	MEDIUM	80%
2	Ranipet	MEDIUM	80%
	<b>Cluster 14</b>		
1	Virudhunagar	MEDIUM	80%
2	Pudukkottai II	HIGH	70%
3	Tenkasi	LOW	90%

**VI. NOTIFICATION OF DISTRICTS,CROPS, BLOCKS, FIRKAS, REVENUE VILLAGES FOR SPECIAL AND RABI SEASONS 2022 – 2023 UNDER PMFBY:**

The following level of notification has been approved by the SLCCCI for the crops notified during Special and Rabi seasons, 2022-2023 under PMFBY:

S.No.	Crops	No.of Units at Notified Level		Total
		Revenue Village	Firka	
<b>I</b>	<b>Special Season,2022-2023</b>			
1	Paddy II	9604	274	9878
2	Maize II	147	93	240
3	Cotton II	0	92	92
	<b>Total Special (Agri)</b>	<b>9751</b>	<b>459</b>	<b>10210</b>
4	Onion II	0	26	26
	<b>Total Special (Horti)</b>	<b>0</b>	<b>26</b>	<b>26</b>
<b>II</b>	<b>Rabi Season,2022-2023</b>			
1	Paddy III	3563	109	3672
2	Maize III	500	217	717
3	Red Gram	0	9	9
4	Black Gram	0	312	312
5	Rice Fallow Blackgram	0	82	82
6	Green Gram	0	142	142
7	Rice Fallow Greengram	0	70	70
8	Groundnut	420	478	898
9	Ragi	0	36	36
10	Cholam	202	214	416
11	Cumbu	0	53	53
12	Cowpea	0	6	6
13	Gingelly	0	119	119
14	Sunflower	0	34	34
15	Sugarcane	0	536	536
16	Cotton III	0	130	130
17	Rice Fallow Cotton	0	40	40
18	Bengalgram	0	7	7
	<b>Total Rabi (Agri)</b>	<b>4685</b>	<b>2594</b>	<b>7279</b>
1	Banana	0	332	332
2	Tapioca	0	239	239
3	Onion	0	152	152
4	Potato	0	16	16
5	Red Chillies	0	147	147
6	Carrot	0	9	9
7	Brinjal	0	74	74
8	Bhendi	0	29	29
9	Tomato	0	79	79
10	Garlic	0	6	6
11	Ginger	0	4	4
12	Coriander	0	36	36
13	Cabbage	0	12	12
	<b>Total Rabi (Horti)</b>	<b>0</b>	<b>1135</b>	<b>1135</b>

Government is requested to notify the following number of IUs for the notified Agriculture and Horticulture Crops during Special and Rabi Seasons 2022 – 2023.

Sl. No	Crop	IFFCO			RGIC	HDFC			BAJAJ			AICIL				Total
		1	3	8	2	4	5	13	6	7	14	9	10	11	12	
	<b>SPECIAL</b>															
1	Paddy II	714	502	311	461	592	1471	971	1054	590	575	337	305	915	1080	9878
2	Maize II	22	22	14	147	0	14	6	7	8	0	0	0	0	0	240
3	Cotton II	11	23	19	11	0	15	6	7	0	0	0	0	0	0	92
	<b>TOTAL AGRI</b>	<b>747</b>	<b>547</b>	<b>344</b>	<b>619</b>	<b>592</b>	<b>1500</b>	<b>983</b>	<b>1068</b>	<b>598</b>	<b>575</b>	<b>337</b>	<b>305</b>	<b>916</b>	<b>1080</b>	<b>10210</b>
4	Onion II (Horti crop)	0	14	0	6	0	0	0	0	0	0	0	0	6	0	26
	<b>RABI</b>															
1	Paddy III	248	98	168	193	16	366	363	766	33	33	161	34	470	723	3672
2	Maize III	22	276	10	12	24	2	0	25	10	274	0	0	23	39	717
3	Red Gram	0	0	0	0	0	0	0	0	0	9	0	0	0	0	9
4	Black Gram	22	49	0	22	0	39	11	9	0	65	0	0	26	69	312
5	Rice Fallow Blackgram	16	12	13	0	0	0	11	0	0	0	15	15	0	0	82
6	Green Gram	0	30	0	0	15	2	0	35	0	42	0	0	4	14	142
7	Rice Fallow Greengram	16	0	13	0	0	0	11	0	0	0	15	15	0	0	70
8	Groundnut	26	25	20	24	30	47	27	72	54	34	13	8	65	453	898
9	Ragi	0	0	0	0	0	0	0	0	36	0	0	0	0	0	36
10	Cholam	0	27	26	0	33	17	0	19	18	27	0	0	202	47	416
11	Cumbu	0	28	0	0	0	0	0	0	0	17	0	0	0	8	53
12	Cowpea	0	0	6	0	0	0	0	0	0	0	0	0	0	0	6
13	Gingelly	0	15	13	17	0	14	0	36	0	9	15	0	0	0	119
14	Sunflower	0	24	0	0	0	0	0	0	0	8	0	0	0	2	34
15	Sugarcane	22	50	29	8	9	57	23	48	75	40	28	43	40	64	536
16	Cotton III	0	29	0	0	5	0	0	0	6	46	0	0	13	31	130
17	Rice Fallow Cotton	5	0	13	0	0	0	1	0	0	0	12	9	0	0	40
18	Bengalgram	0	0	0	0	7	0	0	0	0	0	0	0	0	0	7
19	Horsegram	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>TOTAL AGRI</b>	<b>377</b>	<b>663</b>	<b>311</b>	<b>276</b>	<b>139</b>	<b>544</b>	<b>447</b>	<b>1010</b>	<b>232</b>	<b>604</b>	<b>259</b>	<b>124</b>	<b>843</b>	<b>1450</b>	<b>7279</b>
1	Banana	0	44	15	4	23	38	36	26	36	19	8	31	40	12	332
2	Tapioca	26	18	31	7	3	6	32	4	37	4	1	18	44	8	239
3	Onion	13	32	6	6	15	10	0	6	10	16	0	7	11	20	152
4	Potato	0	0	0	0	16	0	0	0	0	0	0	0	0	0	16
5	Red Chillies	0	28	0	0	12	8	9	29	16	13	0	0	0	32	147
6	Carrot	0	0	0	0	9	0	0	0	0	0	0	0	0	0	9
7	Brinjal	0	3	0	0	1	0	50	5	3	0	1	0	1	10	74
8	Bhendi	0	1	3	0	0	1	18	2	2	0	0	1	0	1	29
9	Tomato	0	12	8	1	22	2	0	14	18	0	1	0	1	0	79
10	Garlic	0	0	0	0	6	0	0	0	0	0	0	0	0	0	6
11	Ginger	0	0	0	0	4	0	0	0	0	0	0	0	0	0	4
12	Coriander	0	13	0	0	5	0	0	1	0	11	0	0	0	6	36
13	Cabbage	0	2	0	0	9	0	0	0	0	0	0	1	0	0	12
	<b>TOTAL HORTI</b>	<b>39</b>	<b>153</b>	<b>63</b>	<b>18</b>	<b>125</b>	<b>65</b>	<b>145</b>	<b>87</b>	<b>122</b>	<b>63</b>	<b>11</b>	<b>58</b>	<b>97</b>	<b>89</b>	<b>1135</b>

**Government is requested to**

1. approve the list of notification proposed for Special (Annexure II) and Rabi (Annexure III) Seasons, 2022 – 2023 and permit the Director of Agriculture / Director of Horticulture & Plantation Crops to sort out any discrepancies pointed out by the Implementing Agencies before Gazette Notification.
2. permit the Insurance Companies 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 on Government of India portal while processing the compensation.

**VII. CLUSTER-WISE, DISTRICT-WISE SUM INSURED, APPROVED PREMIUM RATE AND THE FARMERS' PREMIUM RATE FOR SPECIAL AND RABI SEASONS, 2022-2023:**

As approved in the 51<sup>st</sup> SLCCCI meeting, Government is requested to permit

- To adopt the farmer's share of premium of 1.5% 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
- to adopt the cluster-wise, district-wise sum insured, actuarial premium rate and the farmers' premium rate for crops to be notified during Special (Annexure IV) and Rabi Seasons, 2022-2023 (Annexure V) .

**VIII. NOTIFICATION OF THRESHOLD YIELD FOR NOTIFIED UNITS IN THE HIERARCHY AS PER NOTIFICATION FOR SPECIAL AND RABI SEASONS, 2022-2023**

As approved in the 51<sup>st</sup> SLCCCI meeting, Government is requested to issue orders to the Insurance Companies

- adopt the Variable Threshold Yield for claim calculation
- calculate and upload the threshold yield at Insurance unit level on the National Crop Insurance Portal after the provision is made.
- furnish the threshold yield to Government after receipt of CCE Yield data from the Department of Economics and Statistics

## **IX. FURNISHING OF AREA SOWN DETAILS**

**Government is requested to issue orders to**

- The Department of Economics & Statistics to
  - provide the normal area sown details within 15 days of the notification for Special and Rabi season crops, 2022-2023.
  - ensure that area sown / planted during the last week of the month for a crop particularly is added without any omission in the district level reconciliation meeting conducted during every month.
  - ensure that the final reconciled area sown is only furnished to the Insurance Companies
- The Department of Agriculture to
  - address the Government of India seeking concurrence for utilising MNCFC data wherever area discrepancy is more than 30% and to adopt the data furnished by the State Department of Economics and Statistics, if MNCFC is unable to provide the data.
  - provide monthly forecast report on sowing.

## **X. CROPWISE SEASONALITY DISCIPLINE**

**Government is requested to**

- notify the district-wise, crop-wise seasonality discipline and instruct all the stakeholders to adhere to the revised cut-off dates fixed for all the district-crop combinations (**Annexure VI & VII**).
- permit to adopt Para 16.5 of Operational Guidelines of RPMFBY 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.

## **XI. SEASONALITY FOR FURNISHING CCE FORM I & II AND ACTUAL YIELD DATA DURING SPECIAL AND RABI SEASONS, 2022 – 2023:**

**Government is requested to**

- notify the district-wise, crop-wise seasonality discipline for furnishing CCE Form I & II and actual yield data by the Department of Economics and Statistics and instruct all the stakeholders to adhere to the cut-off dates wherever revised for all the district-crop combinations (**Annexure VIII & IX**)



- permit to adopt Para 16.5 of Operational Guidelines of PMFBY.
- instruct the Department of Economics & Statistics and Agriculture to direct the field functionaries to conduct CCEs in sorghum cultivated for Grain purpose.
- scrupulously adopt the Standard Operating Procedures (SOP) formulated by Government of Tamil Nadu for strengthening the audit processes of conduct of CCEs.

## **XII. RECONCILIATION / CLARIFICATION OF ACTUAL YIELD DATA**

**Government is requested to instruct**

- the Insurance Companies to flag clarifications on any deficiency in actual yield data within 7 days from the date of uploading CCE data as per point No.28 of Para 16.4 of Operational Guidelines.
- the Department of Economics & Statistics to furnish clarification for the observations flagged by Insurance Companies within 7 days from the date of clarification sought as per point No.29 of Para 16.4 of Operational Guidelines.

## **XIII. PERIODICAL MONITORING OF ACTIVITIES OF PMFBY BY DISTRICT LEVEL MONITORING COMMITTEE (DLMC) :**

**As instructed during the 51<sup>st</sup> SLCCCI meeting, Government is requested to 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.**
- **the Insurance Companies to coordinate with the District Collector in conducting the DLJC, DLSC and DGRC meetings to execute the activities delineated for each committee.**

#### **XIV. PRIORITISING THE ADOPTION OF YIELD OF NEIGHBOURING INSURANCE UNIT WHEN ADEQUATE CCEs COULD NOT BE CONDUCTED**

As approved in the 51<sup>st</sup> SLCCCI meeting, the Government is requested to

- permit to adopt the following Priority of applicability of yield estimate in instances where required number of CCEs could not be conducted due to non-availability of adequate cropped area, adverse weather conditions/inadequate infrastructure etc. as stated below:
  - **Priority 1** : Adopting the yield of a neighbouring IU with maximum correlation
  - **Priority 2** : Adopting yield estimate of next higher unit
- permit the Insurance Companies and Department of Agriculture / Horticulture to approach the Tamil Nadu Agricultural University (TNAU) for obtaining the maps of all neighbouring units of a particular IU, if needed.
- vest the responsibility of choosing the priority of applicability of yield estimate with the respective Chairman, DLMC.
- permit the State Level Technical Advisory Committee (STAC) to decide finally in case of any disputes regarding adoption of yield of a neighbouring IU.

#### **XV. APPLICATION OF TNAU REMOTE SENSING TECHNOLOGY FOR CROP INSURANCES**

The TNAU Remote Sensing Technology for Crop Insurances Project of Tamil Nadu Agricultural University (TNAU) is notified for Computation of Area & Yield Loss under Prevented Sowing for Paddy, Maize and Cotton. Government is requested to direct

- the selected Insurance Companies to sign necessary Memorandum of Understanding (MoU) with TNAU for use of this technology.
- TNAU to provide Remote sensing based information and Crop Signatures on payment within one month from the date of receipt of request by the selected Insurance Companies.
- TNAU to abide by G.O.(Ms) No.293, Agriculture (AP-6) Department dated 12.09.2016 with regard to prevented / failed sowing risks.

- TNAU to add new crops subsequently and obtain approval from SLCCCI in due course.
- TNAU to design the methodology and guidelines for adoption of the technologies which are acceptable by farmers
- TNAU to conduct Remote Sensing Technology based yield estimation in Samba Paddy for verification of the estimated values with the results of Conventional CCEs. NRSC (ISRO) may be involved, if necessary.

#### **XVI. APPROVAL OF THE SEASONALITY DISCIPLINE FOR PREVENTED SOWING / FAILED SOWING AND PREVENTED PLANTING / GERMINATION FAILURE**

**Government is requested to**

- authorize the District Level Monitoring Committee under the Chairmanship of District Collector to
  - fix the seasonality discipline for prevented sowing / failed sowing not later than 15 days from cut-off date for enrolment by adopting the conditions formulated in the Revamped Operational Guidelines.
  - ensure that a joint survey is taken by the DLJC to confirm the event of prevented sowing/failed sowing and prevented planting / germination failure before invoking / declaration
- **direct the Insurance Companies 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 cut off date for enrolment of farmer for prevented sowing (Para 21.3.5.11 of OGs) 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). 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.**
- direct the Insurance Company to escalate the same in writing to State Government within the stipulated timeline in case the provision is not invoked by the **District Level Monitoring Committee / District Level Joint Committee.** (Para 21.3.5.11. of OGs).

## **XVII. NOTIFICATION OF DISTRICTS FOR PERILS**

Government is requested to notify the district-wise crop-wise list for notification of perils such as prevented / failed sowing, mid-season adversities, post harvest losses and localized calamities (Annexure X & XI)

## **XVIII. CLAIM MANAGEMENT MEASURES**

Government is requested to instruct

- The Insurance Companies to take a lead role in identifying the over insured area, fictitious enrolment, Verification of farmers' records for duplication and fake enrolments, deploy sufficient manpower to co-observe CCEs and allied activities besides using CCE Co-observation app.
- The Department of Agriculture, Horticulture & Plantation Crops and Economics & Statistics to co-ordinate with the Insurance Companies in the implementation of SOP for Claim Management Measures.

## **XIX. 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 Oender) for Kharif and Special season 2021-2022 should be taken for computation of Threshold Yield and in terms of Actual Yield for calculating the compensation claims.

<b>Crop</b>	<b>Form of Final Produce</b>
<b>Agriculture Crops</b>	
Paddy II & Paddy III	Rice (Kg/Hec)
Maize II, Maize III, Cholam, Cumbu & Ragi	Dry grains(Kg/Hec)
Redgram, Blackgram, Rice Fallow Blackgram, Greengram, Rice Fallow Greengram, Bengalgram & Cowpea	Dry grains(Kg/Hec)
Gingelly & Sunflower	Dry seeds (Kg/Hec)
Groundnut	Dry pods (Kg/Hec)
Cotton II, Cotton III & Rice Fallow cotton	Lint (Kg/Hec)
Sugarcane	Cane (Tonnes / Hec)

Crop	Form of Final Produce
<b>Horticulture Crops</b>	
Banana	Fresh Fruit (Kg/Hec)
Onion	Bulb (Kg/Hec)
Red Chillies	Dry pods (Kg/Hec)
Tapioca	Fresh tuber(Kg/Hec)
Potato	Fresh tuber (Kg/Hec)
Garlic	Bulb (Kg/Hec)
Turmeric	Dry rhizome (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)
Corriander	Dry Seeds (Kg/Hec)

## XX. MANDATORY DOCUMENTS FOR ENROLMENT

The following documents are mandatory for enrolment

1. Proposal form
2. Registration form
3. Adangal
  - o Adangal issued by VAO alone (in prescribed format) for enrolment of Loanee & Non-Loanee farmers in normal cases.
  - o Sowing certificate issued by VAO alone in case of prevented sowing and advance purchase of insurance before sowing

(or)

**e- Adangal if introduced instead of adangal**

4. A copy of Aadhaar Card
5. A copy of first page of Bank Pass Book

Sd/- A. Annadurai  
Director of Agriculture

//By Order//

Assistant Director of Agriculture  
(Crop Insurance)

*CA*  
*29/8/22*

