

ANNEXURE TO G.O.(Ms) NO.118, AGRICULTURE (AP-2) DEPARTMENT
DATED 01.06.2020
REVAMPED PRADHAN MANTRI FASAL BIMA YOJANA (RPMFBY)
NOTIFICATION FOR KHARIF 2020

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 (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:

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:

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, lightning, storm, hailstorm and cyclone.*

3. **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.
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. **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.

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 (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

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. LIST OF CROPS, DISTRICTS, BLOCKS, FIRKAS AND REVENUE VILLAGES 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. No.	Crop	No. of units in the Cluster								
		AICIL					OICL			Grand Total
		I	II	III	V	Total	IV	VI	Total	
Agriculture 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
Total Agri Crops		2419	1553	1140	3287	8399	4756	2519	7275	15674
Horticulture 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
Total Horti Crops		350	113	286	294	1043	502	690	1192	2235

b. **LIST OF CROPS, DISTRICTS, BLOCKS, FIRKAS AND REVENUE VILLAGES 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. No.	Crop	No. of units in the Cluster								
		Agriculture Insurance Company of India Limited					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	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
Total 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 Account Payment of Claims due to Mid Season Adversities		
1.	Flood, prolonged dry Spells, severe drought etc.,	All districts
Post-Harvest losses		
1.	Hailstorm, Cyclone, Cyclonic rain & unseasonal rains	All districts

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

The Remote Sensing Based Information & Insurance for Crops in Emerging Economies (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)
Bhendj	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