



ABSTRACT

116375

108034/2020

Agriculture – Notification of Agricultural and Horticultural Crops, Districts, Insurance Units and Acturial Premium Rate for Implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Rabi Season, 2020-2021 – Publication in the Tamil Nadu Government Gazette – Orders – Issued.

AGRICULTURE (AP2) DEPARTMENT

திருவள்ளூர் ஆண்டு 2051, சார்வரி, கார்த்திகை 12 – ஆம் நாள்

G.O.(Ms).No.276

Dated: 27.11.2020

Read:

1. G.O.(Ms).No.178, Agriculture (AP2) Department, dated 07.08.2020.
2. G.O.(D).No.178, Agriculture (AP2) Department, dated 03.10.2020.
3. G.O.(D).No.194, Agriculture (AP2) Department, dated 28.10.2020.
4. G.O.(Ms).No.253, Agriculture (AP2) Department, dated 04.11.2020.
5. The Minutes of 48th State Level Coordination Committee on Crop Insurance (SLCCCI) meeting held on 12.11.2020 for notification of Crops and Insurance Units under Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Rabi Season 2020-2021.
6. From the Director of Agriculture, letter No.CIS1/ 1008034/2020, dated 16.11.2020.
7. Government D.O.Letter.No.21140/AP2/2020-1, Agriculture (AP2) Department, dated 17.11.2020.

ORDER:

The Government of India have communicated the policy changes and requested to implement Revamped Pradhan Mantri Fasal Bima Yojana from Kharif 2020 onwards. However, in response to the request made by the State Government, Government of India have also permitted Government of Tamil Nadu to implement Revamped Pradhan Mantri Fasal Bima Yojana adopting existing premium rates for Kharif 2020 alone and negotiate with the existing Insurance Companies or invite fresh bid from Rabi 2020-2021 onwards.

2. In Government Order first read above, the Government have accorded administrative approval for implementation of Revamped Pradhan Mantri Fasal Bima Yojana in all the districts of Tamil Nadu except Chennai from Kharif 2020 season as per the existing Government of India guidelines (revised).

3. In Government Order second read above, the Government have directed to implement the Revamped Pradhan Mantri Fasal Bima Yojana in all the districts of Tamil Nadu except Chennai during Special season (Samba) and Rabi season 2020-2021 by adopting new Co-Insurance Model on 80:20 proportionate sharing

basis and permitted the Director of Agriculture to call for a short tender for selection of Insurance Companies. According to this model, the Government will act as Co-Insurer with the Implementing agencies on 80:20 proportionate sharing basis. Further, in the Government letter dated 13.10.2020, the Government have directed that the State will share Administrative Cost, subject to condition that the State Government's share shall be only 80% of the Administrative Cost which includes Bank Service Charges, Intermediary / Business Procurement charges, Publicity Expenses and Claim Management Expenses subject to an overall ceiling of 1.6% of the Gross Premium receivable by the Insurance Company.

4. In Government Order third read above, the Government have approved the Cluster-wise Implementing Agencies selected by the Tender finalising Committee and also approved the district-wise, crop-wise Actuarial Premium Rates quoted by the selected Insurance Companies and permitted the Director of Agriculture to issue work orders to IFFCO TOKIO for Clusters I, II and III and Agriculture Insurance Company of India Limited for Clusters IV, V and VI.

5. In that Government Order, the Government have accorded administrative sanction for a sum of Rs.1470.7124 Crore (Agriculture : Rs.1436.328 Crore ; Horticulture : Rs.34.3844 Crore) towards the settlement of state share of premium subsidy. The Government have also directed the Director of Agriculture to carry out Crop Cutting Experiments very carefully and correctly avoiding any moral hazards besides closely monitoring the implementation to ensure accuracy and reliability and to verify the area coverage by farmers carefully, particularly in the tail end districts thereby minimising claims for early season crop losses.

6. In continuation, in Government Order fourth read above, the Government have ordered for notification of the Crops, Districts, Firkas, Revenue Villages, Insurance Units and Approved Premium Rates for Agricultural and Horticultural Crops for the effective implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Special Season 2020-2021.

7. It is submitted that the 48th State Level Coordination Committee on Crop Insurance meeting for notifying Special season 2020-2021 was held on 12.11.2020 under the Chairmanship of Agricultural Production Commissioner and Principal Secretary to Government, Agriculture Department. During the above meeting, State Level Co-ordination Committee on Crop Insurance (SLCCCI) has given approval for the agenda points as detailed in the minutes of the 48th State Level Co-ordination Committee on Crop Insurance (SLCCCI) meeting.

8. The Director of Agriculture in his letter sixth read above has sent a detailed proposal for notification of crops, districts, Insurance Units (firkas, revenue villages), Insurance Companies, Sum Insured and approved premium rates for Agriculture and Horticulture Crops during Rabi season, 2020-2021 under Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) and requested the Government to issue orders on the recommendation made by 48th State Level Co-ordination Committee on Crop Insurance (SLCCCI) and also to publish the notification in the Government Gazette. The Director of Agriculture has also requested to issue "Go ahead" order for implementation of Revamped Pradhan Mantri Fasal Bima Yojana during Rabi season 2020-2021, similar to that of Special season as the cut-off date for some of the district-crop combinations falls on 30.11.2020.

9. Accordingly, in the D.O letter seventh read above, the Government have issued 'Go ahead' order to the Director of Agriculture for notification of crops and Insurance Units, Sum Insured and approved premium rates for Agricultural and Horticultural crops for Implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Rabi Season 2020 – 2021, since notification of critical level cut off date for enrolment of certain crops for some of the districts is 30th November 2020 and the farmers do not suffer due to last minute rush.

10. The Government after careful examination of the proposal of the Director of Agriculture and issue the following orders:-

- (i). to implement Revamped Pradhan Mantri Fasal Bima Yojana by adopting the New Co-Insurance model on 80:20 proportionate sharing basis as per approved premium rate for Rabi season, 2020-2021 with the following tenderers and contract agreement signed between the Director of Agriculture and the Insurance companies as per the instructions of the Government of India vide letter No.13012/06/2020 Credit-II (FTS 8398), dated 19.5.2020 subject to the conditions mentioned in their letters dated 30.09.2020 and 13.10.2020 and as per the orders issued G.O.(D).No.194, Agriculture (AP2) Department, dated 28.10.2020. Details are given in Annexure-I.
- (ii). to notify the crops in the Districts and the Insurance units (Revenue villages for major crops & Firkas for other crops) during Rabi Season 2020-2021 as per Annexure II.
- (iii). to adopt the cluster-wise, district-wise sum insured, approved premium rate and the premium rate for farmers for crops to be notified during Rabi season 2020- 2021 as per Annexure-III .
- (iv). 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 (Operational Guidelines of Revamped PMFBY (Para 13.1))
- (v). to notify the cluster-wise, district-wise crop-wise seasonality discipline as per Annexure IV.
- (vi). to notify the district-wise, crop-wise seasonality discipline for furnishing Crop Cutting Experiments (CCE) Form I & II and actual yield data by the Department of Economics and Statistics as per Annexure V and permit to adopt Para 16.5 of Operational Guidelines of RPMFBY.
- (vii). 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 as per Annexure VI.
- (viii). to permit 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 the Para 16.5 of Operational Guidelines of RPMFBY.
- (ix). to 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.

11. The Government permit

- a. the Department of Economics & Statistics to provide the normal area sown details within 15 days of the notification for the season.
- b. 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 in Government portal while processing the compensation.
- c. the Director of Agriculture/Director of Horticulture and Plantation Crops to address the Government of India seeking concurrence for utilising MNCFC data wherever area discrepancy is more than 30% and to provide monthly forecast report on sowing.

12. The Government permit to adopt

- a. the existing procedure for conduct of CCEs till standardised protocol is devised by Government of India for Smart Sampling Technique (SST) and Two-Step Process of Loss Estimation.
- b. 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:
 - o Priority 1 : Adopting the yield of a neighbouring Insurance Unit with maximum correlation
 - o Priority 2 : Adopting yield estimate of next higher unit
- c. State Level Technical Advisory Committee (STAC) to decide finally in case of any disputes regarding adoption of yield of a neighbouring Insurance Unit.

13. The Government also direct the Insurance Companies to -

- a. adopt the Variable threshold Yield for claim calculation
- b. calculate and upload the threshold yield at Insurance unit level in the National Crop Insurance Portal.
- c. furnish the threshold yield to Government after receipt of CCE Yield data from Department of Economics and Statistics.
- d. 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.
- e. 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).

14. The Government instruct -

- a. the Insurance Companies to sign necessary Memorandum of Understanding (MoU) with TNAU for use of Remote Sensing Technology.
- b. the 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
- c. the TNAU to abide by G.O.(Ms) No.293, Agriculture (AP-6) Department dated 12.09.2016 with regard to prevented / failed sowing risks.
- d. the TNAU to add new crops subsequently and obtain approval from SLCCCI in due course.
- e. TNAU to 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 by SLCCCI.

15. The Government authorize the District Level Monitoring Committee (DLMC) 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.

16. The Government also direct the Director of Agriculture / Director of Horticulture and Plantation Crops to follow the other instructions issued in the Government Order fourth read above scrupulously for the implementation of Revamped Pradhan Mantri Fasal Bima Yojana during Rabi season 2020-21.

17. The Government further direct that the claims under the Revamped 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 as per Annexure V for the effective implementation of Revamped Pradhan Mantri Fasal Bima Yojana scheme for Rabi season 2020-21 and not on the basis of the Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors.

(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) (w.e.)

The Director of Agriculture, Chennai -5.(w.e)

The Director of Horticulture and Plantation Crops, Chennai -5.

The 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, Parrys Corner, Chennai -600 001.

The Regional Manager, IFFCO- TOKIO General Insurance Company Limited,
IFFCO Bhavan, IInd floor, No.128, Habibullah Road, T.Nagar, Chennai-17.

Copy to:

The Additional 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 the Hon'ble Minister for Higher Education and
Agriculture, Chennai-9.

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

Stock File / Spare Copies.

//Forwarded / By Order//


27/11/2020
Section Officer.

ANNEXURE I

(G.O.(Ms) No.276, Agriculture (AP2) Department, dated 27.11.2020.)

REVAMPED PRADHAN MANTRI FASAL BIMA YOJANA (RPMFBY) NOTIFICATION FOR RABI SEASON 2020-2021

Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai) during Rabi 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. 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 lightning 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

RPMFBY shall be implemented for Rabi season 2020-2021 with the following Insurance Companies as per the tender agreement in all the districts except Chennai.

Clusters	Approved Implementing Agency
I, II & III	IFFCO TOKIO General Insurance Company Limited
IV,V & VI	Agriculture Insurance Company of India Limited.

V. NOTIFICATION OF CLUSTER & 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 indicated thereon are notified for the purpose of calculation of Threshold yield.

CLUSTERS	RISK LEVEL	INDEMNITY
CLUSTER 1 (IFFCO TOKIO GIC)		
Tiruvarur	HIGH	70
Karur	MEDIUM	80
Salem	LOW	90
Krishnagiri	LOW	90
Kanyakumari	LOW	90
CLUSTER 2 (IFFCO TOKIO GIC)		
Nagapattinam	HIGH	70
Tirupur	HIGH	70
Dindugul	HIGH	70
Ariyalur	MEDIUM	80
Kancheepuram	LOW	90
Chengalpattu	LOW	90
CLUSTER 3 (IFFCO TOKIO GIC)		
Thoothukudi	HIGH	70
Madurai	HIGH	70
Thanjavur	MEDIUM	80
Nilgiris	MEDIUM	80
Theni	LOW	90

CLUSTER 4 (AICIL)		
Ramanathapuram	HIGH	70
Tiruchirapalli	MEDIUM	80
Tiruvannamalai	LOW	90
Vellore	LOW	90
Ranipet	LOW	90
Tirupathur	LOW	90
Dharmapuri	LOW	90
CLUSTER 5 (AICIL)		
Pudukottai	HIGH	70
Villupuram	MEDIUM	80
Kallakurichi	MEDIUM	80
Virudunagar	MEDIUM	80
Namakkal	MEDIUM	80
Perambalur	MEDIUM	80
CLUSTER 6 (AICIL)		
Sivagangai	HIGH	70
Tirunelveli	HIGH	70
Tenkasi	HIGH	70
Cuddalore	MEDIUM	80
Tiruvallur	LOW	90
Erode	LOW	90
Coimbatore	LOW	90

VI. NOTIFICATION OF DISTRICTS, CROPS, BLOCKS, FIRKAS, REVENUE VILLAGES FOR RABI SEASON 2020 - 2021 UNDER RPMFBY:

The following level of notification (Revenue Village level / Firka level) are notified as Insurance Units for the Agriculture / Horticulture crops indicated below during Rabi Season, 2020-2021 under RPMFBY:

S. No.	Crops	No. of Districts Notified at		Total
		Revenue Village Level	Firka Level	
I	Agriculture Crops			
1	Paddy III	18	11	29
2	Maize III	3	21	24
3	Red Gram	0	6	6
4	Black Gram	0	29	29
5	Rice Fallow Blackgram	0	5	5
6	Green Gram	0	13	13
7	Rice Fallow Greengram	0	2	2
8	Groundnut	1	33	34
9	Ragi	0	8	8
10	Cholam	2	11	13
11	Cumbu	0	9	9
12	Cowpea	0	1	1

13	Gingelly	0	21	21
14	Sunflower	0	3	3
15	Sugarcane	0	32	32
16	Cotton III	0	14	14
17	Rice Fallow Cotton	0	3	3
18	Bengalgram	0	3	3
19	Horsegram	0	1	1
II	Horticulture Crops			
1	Banana	0	31	31
2	Tapioca	0	19	19
3	Onion	0	18	18
4	Potato	0	2	2
5	Red Chillies	0	15	15
6	Carrot	0	1	1
7	Brinjal	0	10	10
8	Bhendi	0	7	7
9	Tomato	0	12	12
10	Garlic	0	1	1
11	Ginger	0	1	1
12	Coriander	0	7	7
13	Cabbage	0	5	5

The following number of Insurance Units for the Agriculture/ Horticulture crops indicated below are notified during Rabi Season, 2020 – 2021 (District wise, crop wise list of Units are given in Annexure- II)

S. No.	Crop	IFFCO TOKIO GIC				AICIL				Grand Total
		I	II	III	Total	IV	V	VI	Total	
Agriculture Crops										
1.	Paddy III	312	590	368	1270	1126	579	671	2376	3646
2.	Maize III	24	59	274	357	50	311	56	417	774
3.	Redgram	0	19	11	30	1	9	11	21	51
4.	Blackgram	24	109	80	213	73	109	54	236	449
5.	Rice Fallow Blackgram	34	30	0	64	12	0	7	19	83
6.	Greengram	2	30	45	77	6	34	49	89	166
7.	Rice Fallow Greengram	27	31	0	58	0	0	0	0	58
8.	Groundnut	57	108	50	215	503	127	101	731	946
9.	Ragi	22	0	0	22	58	1	0	59	81
10.	Cholam	160	70	47	277	24	229	23	276	553
11.	Cumbu	0	13	37	50	14	17	1	32	82
12.	Cowpea	8	0	0	8	0	0	0	0	8
13.	Gingelly	43	21	44	108	27	59	45	131	239
14.	Sunflower	0	0	24	24	3	7	0	10	34
15.	Sugarcane	60	84	41	185	164	127	112	403	588
16.	Cotton III	13	18	36	67	32	54	19	105	172
17.	Rice Fallow Cotton	22	13	7	42	0	0	0	0	42
18.	Bengalgram	0	8	0	8	0	0	1	1	9
19.	Horsegram	0	0	0	0	1	0	0	1	1
	Total Agri Crops	808	1203	1064	3075	2094	1663	1150	4907	7982

1	Banana	45	23	65	133	46	24	87	157	290
2	Tapioca	65	4	1	70	53	63	38	154	224
3	Onion	10	30	29	69	21	38	10	69	138
4	Potato	4	0	11	15	0	0	0	0	15
5	Red Chillies	5	9	38	52	41	10	16	67	119
6	Carrot	0	0	9	9	0	0	0	0	9
7	Brinjal	1	11	3	15	4	1	4	9	24
8	Bhendi	3	1	1	5	2	0	4	6	11
9	Tomato	21	7	14	42	20	2	10	32	74
10	Garlic	0	0	6	6	0	0	0	0	6
11	Ginger	0	0	4	4	0	0	0	0	4
12	Coriander	0	5	13	18	9	11	1	21	39
13	Cabbage	3	0	8	11	1	0	1	2	13
	Total Horti Crops	157	90	202	449	197	149	171	517	966

VII. 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 Rabi season 2020-2021 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 III	Rice (Kg/Hec)
Maize III, Cholam, Cumbu & Ragi	Dry grains (Kg/Hec)
Redgram, Blackgram, Rice Fallow Blackgram, Greengram, Rice Fallow Greengram, Horsegram, Bengalgram & Cowpea	Dry grains (Kg/Hec)
Sunflower, Gingelly	Dry seeds (Kg/Hec)
Groundnut	Dry pods (Kg/Hec)
Cotton III, Rice Fallow Cotton	Lint (Kg/Hec)
Sugarcane	Sugarcane (Tonnes/Hec)
Crop	Form of Final Produce
Horticulture Crops	
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)
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)
Coriander	Dry seeds(Kg/Hec)

VIII. 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 advance purchase of insurance before sowing
- A copy of Aadhar Card
- A copy of first page of Bank Pass Book