

ABSTRACT

Agriculture – Notification of crops (Paddy II (Samba / Thaladi / Pishanam), Maize II, Cotton II & Onion II) and Insurance Units for Implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Special Season, 2020-2021 – Publication in the Tamil Nadu Government Gazette – Orders – Issued.

AGRICULTURE (AP2) DEPARTMENT

திருவள்ளுவர் ஆண்டு 2051, சார்வரி, ஜப்பசி மாதம் 19–ஆம் நாள்

G.O.(Ms).No.253

Dated: 04.11.2020

Read:

- 1. G.O.(Ms.) No.178, Agriculture (AP2) Department, dated 07.08.2020.
- 2. G.O.(D) No.141, Agriculture (AP2) Department dated 14.08.20.
- 3. G.O.(D).No.178, Agriculture (AP2) Department, dated 03.10.2020.
- Government Letter No.18080/AP2/2020, Agriculture (AP2) Department, dated 13.10.2020.
- 5. Minutes of 47th State Level Coordination Committee on Crop Insurance (SLCCCI) meeting held on 20.10.2020 for notification of Crops and Insurance Units under Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Special Season 2020-2021.
- 6. From the Director of Agriculture Letter No.CIS1/99164/ 2020, dated 22.10.2020.
- 7 Government D.O.letter No.19026/AP2/2020-1, Agriculture (AP2) Department, dated 27.10.2020.
- 8. G.O.(D).No.194, Agriculture (AP2) Department, dated 28.10.2020.

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 and among others, orders have been issued:-

- i. to implement Revamped Pradhan Mantri Fasal Bima Yojana as per old tender rates for Kharif, 2020 with the existing tenderers viz., Agriculture Insurance Company of India Limited (AICIL) and Oriental Insurance Company Limited (OICL) in all the districts of Tamil Nadu except Chennai and
- ii. 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 in case of disagreement by the existing tenderers by following the Tamil Nadu Transparency in Tenders Act, 1998 and the Tamil Nadu Transparency in Tenders Rules, 2000.
- 3. The Agriculture Insurance Company of India Limited, Chennai & Oriental Insurance Company Limited (OICL) have declined to concede the request of the Department of Agriculture for renegotiating the existing Actuarial Premium Rates (APR). Based on the request of Director of Agriculture, in Government Order second read above, the Government have permitted the Director of Agriculture to call for short tender for selection of Insurance Companies for implementation of Revamped Pradhan Mantri Fasal Bima Yojana for a period of 3 years commencing from Special Season (Samba) 2020-2021 to 2022-2023 in all the districts of Tamil Nadu except Chennai.
- 4. As there was no adequate participation of Insurance Companies for implementation of Revamped Pradhan Mantri Fasal Bima Yojana from Special Season 2020-2021 after calling for tenders (2 times), the Government of Tamil Nadu have requested the Government of India's permission to consider the New Co-Insurance model on 80:20 proportionate sharing basis for implementation of Revamped Pradhan Mantri Fasal Bima Yojana during Special & Rabi Seasons of 2020-2021. Based on this, the Government of India in their letter dated 30.09.2020 have permitted the State Government to initiate retender on the basis of the proposed model subject to certain conditions.
- 5. Accordingly, in Government Order third read above, the Government have directed to implement the Revamped Pradhan Mantri Fasal Bima Yojana in all the districts of Tarnil Nadu except Chennai during Special season (Samba) and Rabi season 2020-2021 by adopting new Co-Insurance Model on 80:20 proportionate sharing basis as permitted by Government of India subject to the conditions mentioned in their letter dated 30.09.2020 and permitted the Director of Agriculture to call for a short tender for selection of Insurance Companies for implementation of Revamped Pradhan Mantri Fasal Bima Yojana for Special Season and Rabi season 2020-2021 in all the districts of Tamil Nadu except Chennai.
- 6. Subsequently, in addition, it was ordered that the State will share Administrative cost, subject to condition that 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.
- 7. The 47th meeting of State Level Coordination Committee on Crop Insurance for notifying Special season 2020-2021 was held on 20.10.2020 under the

Chairmanship of Agricultural Production Commissioner and Principal Secretary to Government, Agriculture Department. During the above meeting State Level Coordination Committee on Crop Insurance has given approval for the agenda points as detailed in the minutes of the 47th State Level Coordination Committee on Crop Insurance (SLCCCI) meeting. The Committee has also requested to send a proposal for issuing Government order for the approval of Actuarial Premium Rates (APR) and insurance companies selected by the Tender Finalizing Committee.

- 8. The Director of Agriculture in his letter 6th read above, has sent a detailed proposal for notification of crops, districts, Insurance Units (firkas, revenue villages) and Insurance Companies and Actuarial Premium Rates (APR) for Special season, 2020-2021 under Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) and requested the Government to issue orders on the recommendations made by 47th State Level Coordination Committee on Crop Insurance (SLCCCI) and also to publish the notification in the Government Gazette.
- 9. Accordingly, in the Government D.O letter 7th read above, the Government have issued 'Go ahead' order to the Director of Agriculture for notification of crops (Paddy II (Samba / Thaladi / Pishanam), Maize II, Cotton II & Onion II), districts and Insurance Units, Sum Insured and approved premium rates for Agricultural and Horticultural crops for the Implementation of Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) during Special Season 2020 2021, since the cut-off date for enrolment of certain crops for some of the districts under Revamped Pradhan Mantri Fasal Bima Yojana for Special Season is 31st October.
- 10. Subsequently, based on the request of Director of Agriculture, in Government Order 8th read above, the Government have approved the Cluster-wise Implementing Agencies selected by the Tender finalising Committee 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. The Government have also approved the district-wise, crop-wise Actuarial Premium Rates quoted by the selected Insurance Companies.
- 11. Further, the Government have accorded administrative sanction for a sum of Rs.1470.7124 crore (Agriculture: Rs.1436.3280 crore; Horticulture: Rs.34.3844 crore) or such funds as may be required based on Insurance undertaken by farmers towards the settlement of State share of premium subsidy to implement the Revamped Pradhan Mantri Fasal Bima Yojana during Special and Rabi season 2020-2021 and financial sanction shall be given as and when premium demands are raised by the Insurance Companies concerned.
- 12. The Government, after careful examination of the proposal of the Director of Agriculture and the 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 the approved APR for Special season, 2020-2021 with the following tenderers and contract agreement signed between the Director of Agriculture and the Insurance companies and instructions of the Government of India vide letter No.13012/06/2020 Credit-II (FTS 8398), dated 19.5.2020 and as permitted by the Government of India subject to the conditions mentioned in their letters dated 30.09.2020 and 13.10.2020 and as per the Government Order 8th read above.

CLUSTERS	APPROVED IMPLEMEN	ITING AGEN	ICY	
Cluster I, II & III	IFFCO TOKIO GIC			
Cluster IV,V & VI	Agriculture Insurance Limited(AICIL)	Company	of	India

to settle 80% of the Administrative Cost (which includes Bank Service (ii). Charges, Intermediary / Business Procurement charges, Publicity Expenses and Claim Management Expenses) to the implementing agencies subject to an overall ceiling of 1.6% of the Gross Premium receivable by the Insurance Company

(iii). to implement the scheme for the Crops in the Districts and Insurance Units notified as per Annexure-II. This includes the revenue Village as insurance unit for Paddy II in 20 districts and firka in 14 districts; Maize II notified in 1 district at revenue village level and firka level in 7 districts and Cotton II at firka level in 8 districts and Onion II at firka level in 2 districts during Special season 2020-2021.

to adopt the cluster-wise, district-wise, approved sum insured, approved (iv). actuarial premium rate and the premium rate for farmers for crops during

Special season 2020- 2021 as per Annexure-III

to notify the cluster-wise, district-wise crop-wise seasonality discipline (V).

as per Annexure IV

(vi). to notify district-wise, crop-wise seasonality discipline for furnishing Crop Cutting Experiments Form ! & II and actual yield data by the Department of Economics and Statistics as per Annexure V and to adopt Para 16.5 of Operational Guidelines of Revamped Pradhan Mantri Fasal Bima Yojana.

(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.

to permit to sort out any discrepancies pointed out by the Implementing (viii).

Agencies before Gazette Notification.

(ix). 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 Revamped Pradhan Mantri Fasal Bima Yojana.

13. The Government also permit to adopt

a. 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 (Para 13.1 of Operational Guidelines of Revamped Pradhan Mantri Fasal Bima Yojana).

b. the existing procedure for conduct of Crop Cutting Experiments till standardised protocol is devised by Government of India for Smart Sampling Technique (SST) and Two-Step Process of Loss Estimation.

- c. the following Priority of applicability of yield estimate in instances where required number of Crop Cutting Experiments 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 Insurance Units with maximum correlation
 - Priority 2 : Adopting yield estimate of next higher unit
- d. State Level Technical Advisory Committee (STAC) to decide finally in case of any disputes regarding adoption of yield of a neighbouring Insurance Units.
- 14. 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 the cut-off date for enrolment by adopting the conditions formulated in the Operational Guidelines of Revamped Pradhan Mantri Fasal Bima Yojana.
 - 15. The Government permit the Insurance Companies -
 - (i). 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 the cut off date for enrolment of farmer for prevented sowing as per Operational Guidelines of Revamped Pradhan Mantri Fasal Bima Yojana and not later than 3 weeks after peak sowing period in case of germination risk as per 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;

(ii). 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).

(iii). 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.

(iv). the Insurance Companies to flag clarifications on any deficiency in actual yield data within 7 days from the date of uploading Crop Cutting Experiments data as per point No.28 of Para 16.4 of Operational Guidelines.

16. The Government direct

- (i). the Department of Economics & Statistics to provide the normal area sown details within 15 days of the notification for the season.
- (ii). 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.

(iii). the selected Insurance Companies to sign necessary Memorandum of Understanding (MoU) with Tamil Nadu Agricultural University for use of Remote Sensing Technology.

(iv). the Tamil Nadu Agricultural University 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

(v). the Tamil Nadu Agricultural University to abide by G.O.(Ms) No.293, Agriculture (AP-6) Department, dated 12.09.2016 with

regard to prevented / failed sowing risks.

(vi). the Tamil Nadu Agricultural University to add new crops subsequently and obtain approval from State Level Coordination Committee on Crop Insurance in due course.

- (vii). Tamil Nadu Agricultural University 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 State Level Coordination Committee on Crop Insurance.
- 17. The Government direct the Director of Agriculture / Director of Horticulture and Plantation Crops to address the Government of India wherever area discrepancy is more than 30% and to provide monthly forecast report on sowing.
- 18. The Government direct the District Collectors / Chairman, District Level Monitoring Committee to mandatorily conduct the District Level Monitoring Committee 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 Crop Cutting Experiments, issues / observations /objections raised by the Insurance Companies on the conduct of Crop Cutting Experiments, 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.
 - 19. The Government also direct the Insurance Companies to -
 - (i). adopt the Variable Threshold Yield for claim calculation;
 - (ii). calculate and upload the threshold yield at Insurance Unit level in the National Crop Insurance Portal;
 - (iii). furnish the threshold yield to Government after receipt of Crop Cutting Experiment Yield data from Department of Economics and Statistics.
 - (iv). to coordinate with the District Collector in conducting the DLJC, DLSC and DGRC meetings to execute the activities delineated for each committee.
- 20. 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 Special 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. 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 Joint Secretary to Government of India and Chief Executive Officer (Pradhan Mantri Fasal Bima Yojana), 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 Agriculture, Chennai-9.
The Senior Private Secretary to Agricultural Production Commissioner and Principal Secretary to Government, Agriculture Department, Chennai-9.
The Connected file No.19026/AP2/2020.
Stock File / Spare Copies.

//Forwarded / By Order//

Section Officer.

ANNEXURE I

G.O.(Ms) No.253, Agriculture (AP2) Department, dated 04.11.2020. REVAMPED PRADHAN MANTRI FASAL BIMA YOJANA (RPMFBY) NOTIFICATION FOR SPECIAL SEASON 2020-2021

Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) will be implemented in all the districts of Tamil Nadu (except Chennai) during Special 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 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 to implement Revamped Pradhan Mantri Fasal Bima Yojana during Special season 2020-2021 as per the tender agreement in all the districts except Chennai.

Clusters	Approved Implementing Agency
1, 11 & 111	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 recommended for notification for the purpose of calculation of Threshold yield.

CLUSTERS	RISK LEVEL	INDEMNITY
CLUSTER 1 (IFFCO TO	OKIO GIC)	
Tiruvarur	HÍGH	70
Karur	MEDIUM	80
Salem	LOW	90
Krishnagiri	LOW	90
Kanyakumari	LOW	90
CLUSTER 2 (IFFCO TO	OKIO GIC)	
Nagapattinam	HIGH	70
Tirupur	HIGH	70
Dindugul	HIGH	70
Ariyalur	MEDIUM	80
Kancheepuram	LOW	90
Chengalpattu	LOW	90
CLUSTER 3 (IFFCO TO		The same of the
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)		The same of the sa
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 SPECIAL SEASON 2020 - 2021 UNDER RPMFBY:

As approved in the 47th SLCCCI meeting held on 20.10.2020, revenue Village is notified as insurance unit for Paddy II in 20 districts and firka in 14 districts; Maize II notified in 1 district at revenue village level and firka level in 7 districts, Cotton II at firka level in 8 districts and Onion II at firka level in 2 districts during Special Season 2020-2021 under RPMFBY. (District wise, Crop wise list of units furnished in Annexure-II).

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No.		1	- 11	III	Total	IV	V	VI	Total	Total
Agric	ulture Crops			Limit 2					IV III	
1.	Paddy II	644	1457	1188	3289	2083	2093	2465	6641	9930
2,	Maize II	13	12	14	39	22	169	6	197	236
3.	Cotton II	18	8	15	41	23	22	6	51	92
Tot	al Agri Crops	675	1477	1217	3369	2128	2284	2477	6889	10258
Hortic	culture Crops							lug all		
4.	Onion	0	0	0	0	13	4	0	17	17
G	Frand Total	675	1477	1217	3369	2141	2288	2477	6906	10275

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 Special 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
Paddy II	Rice (Kg/Hec)
Maize II	Dry grains (Kg/Hec)
Cotton II	Lint (Kg/Hec)
Onion II	Bulb (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 purchase of insurance before sowing
- A copy of Aadhar Card
- A copy of first page of Bank Pass Book

ANNEXURE VI: NOTIFIED BASE COVERAGE AND ADD-ON COVERAGE - SPECIAL SEASON

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On Cover 1: Preventive/falled Sowing and Preventive Planting/Germination (PSPPG) //Falled Sowing (FS)

Add-On Cover 2: Post Harvest Losses (PHL) along with the appears list of perils attached separately Add-On Cover 3: Localized Risks (LR) . IN - Inundation

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

//True Copy//



