



GOVERNMENT OF JAMMU AND KASHMIR
Mission Directorate, Pradhan Mantri Fasal Bima Yojna J&K
Lalmandi, Srinagar, 190001, J&K.

Subject: Minutes of the 2nd PMFBY meeting held under the chairmanship of Shri. Pramod Jain (IAS), Financial Commissioner, Agriculture Production Department, J&K Government at J&K House, New Delhi on 24-03-2017 with the executives of empanelled Insurance Agencies (IAs).

No.: JDAE/Dev/PMFBY/2016-17/5559-5608

Date: 29.03.2017

Ref: JDAE/Dev/PMFBY/2016-17/5416-19,

Dated: 22/03/2017.

Mission Director PMFBY welcomed Shri. Pramod Jain (IAS), F. C, Agriculture Production Department, (J&K) and the Senior Officers/Executives of IMD/Scientists of SKUAST K/J for their participation in the meeting at a short notice. Mission Director, PMFBY, initiated the discussions with a brief background of the recent developments regarding the implementation of PMFBY J&K. He informed the house on **20-01-2017** bids were invited for implementation of PMFBY in the State for **three (03) Years from Kharif 2017 to Rabi 2019-20**, In response to the bids **04 Insurance Companies (viz., Universal Somp G I Company, Reliance General Insurance Company, Oriental Insurance Company and ICICI-Lombard) participated in the bidding process for Jammu Division. Only 01 insurance company (viz. Universal Somp) quoted their premium at exorbitant rates for Kashmir Division for only one Crop i. e Apple.** In order to approve the service providers for implementation of PMFBY in the State, SLCCCI was convened under the Chairmanship of Chief Secretary, on 15th March 2017. SLCCCI was pleased to approve 03 Insurance Agencies as Service providers:-



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- i.** **Reliance General Insurance Company Ltd** was approved as the Service Provider for Crop Insurance of Notified Crops in Notified Areas of Jammu and Kathua districts for Paddy, Maize, Wheat and Mango and District Udhampur for Paddy, Maize and Wheat Crops;
- ii.** **The Oriental Insurance Company** was approved as the Service Provider for Crop Insurance of Notified Crops in Notified Areas of District Samba, for Wheat Paddy, Maize and Mango and for Rajouri and Kishtwar district Wheat, Paddy and Maize.
- iii.** **ICICI-Lombard** was approved as the Service Provider for Crop Insurance of Notified Crops in Notified Areas for Poonch, Reasi, Ramban and Doda districts for Wheat, Paddy and Maize.

Chief Secretary, conveyed his concern regarding the non-participation of Empanelled Insurance Agencies in the bidding process particularly for Kashmir Division. He suggested that the issue of non-participation of empanelled Insurance Agencies for Kashmir Division should be taken up with the Ministry of Agriculture, Cooperative and Farmers Welfare, GOI, New Delhi so that the Empanelled Insurance Agencies are prevailed upon to participate in the re-bidding process for Kashmir Division. SLCCCI also desired that F.C, APD, should try to persuade the empanelled insurance companies to participate in the re-bidding process and an attempt should be made to allay their apprehensions, if any, about operating in Kashmir Division, Financial Commissioner, APD, J&K State informed SLCCCI held on 15th of March, 2017 that an interactive meeting was earlier held under his Chairmanship on 27th Jan 2017 with the executives of the Empanelled Insurance Agencies wherein the representatives had raised certain concerns with respect to:



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1. Time Period of operation,
2. Firming up of CCEs for Saffron and Apple (Methodology, reliability of data etc.)
3. Installation of Automatic Weather Stations (reach, data, etc.)

Necessary steps were taken so that the concerns of the IAs were addressed to their satisfaction, he added. Furthermore, F. C (APD) conveyed the willingness to interact with the representatives of the IAs once again.

In this backdrop an interactive meeting was held on 24th March 2017 at J&K House, New-Delhi atwo (2) hour brain storming interaction session was held with the executives of IAs/Representatives of IMD/Scientists of SKUAST K/J in which the concerns/ apprehensions of IAs were deliberated and addressed to their satisfaction.

Details of some of the important concerns discussed in the meeting are as under:

1. **Working/Mobility of field Staff:** The representatives of the Insurance Agencies were unanimous while raising the issue of un-favourable conditions in the Valley leading to reduced working, mobility and mass reach of the field staff. They admitted that the uncertainty of situation held them back in participating in the previous bidding processes.



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2. **Time period of Contract:**The IAs requested for a one year contract instead of a 03 years contract, the Chair informed the participants that the SLCCCI held on 15th of March, 2017 has already taken a decision for one year contract and the same would be incorporated in the fresh bid offer for Kashmir Division.

3. **Average fruit weight of Apple:**For calculation of yield in CCEs, the average fruit weight of apple is to be taken as 150 gm. The IAs asked for the basis of this, to which Dr. M. S. Wani, Head Fruit Science SKUAST-K clarified that average fruit weight of red delicious variety (which is pre-dominantly cultivated in Kashmir) ranges from 150-200gms. It is taken on the lower side for arriving at reasonable/authentic yield estimates and is supported by the research/statistical data. All details (data, recorded outcome, methodology etc.) in this regard, were desired by the Chair, be provided by Prof. M.S. Wani, to all Insurance Agencies on 27th of March 2017 by 12:00 noon positively.

4. **Installation of AWS at Block level:**Dr. K. J. Ramesh, D. G, Indian Meteorological Department informed the house that the Doppler Weather Radar installed at IMD, Rambagh, Srinagar has an range of 100 KMs radius. It is one of the best technological advancements in this field with precise forecasting of weather (precipitation, calculate its motion, and estimate its type (rain, snow, hail etc.) and has an ability to assess the amount of precipitation. It has been networked to provide data for numerical weather prediction models for now-casting and is suitable for providing weather data at each block of



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Kashmir Division. Furthermore, Sh. K. K. Singh Head, Agro-meteorology, IMD informed that IMD, Srinagar also has a capacity to archive weather data of previous years which could be taken as a proxy indicator as and when needed.

Financial Commissioner, APD, while upholding the views of D. G, IMD decided to do away with the clause “Installation of Automated Weather Stations” at the Block level from the Draft Bid Document for the implementation of PMFBY, in Kashmir for the ensuing crop season i. e. Kharif 2017 and Rabi 2017-18.

5. **Crop Cut Experiments (CCEs):**Regarding the issue of standardization of CCEs for Horticultural crops, Prof. M.S. Wani, Head, Division of Fruit Sciences, SKUAST-K informed that the module being adopted and in practice since long by SKUAST-J/K is to be taken into account while firming up the CCEs and should form a part of the policy matter of the PMFBY to be adopted for horticultural crops. Mission Director, PMFBY, informed that an on-farm demonstration programme for firming up CCEs of the horticulture crops has already been conducted on 03-02-2017 at SKUAST-K in which the representatives of IAs participated. Moreover, a Manual on CCEs would be made available by Prof. M.S. Wani, Professor and Head, Division of Fruit Science, SKUAST-K to the IAs. It will state clearly the method of selection of orchards, selection of trees within an orchard, etc. Prof.F.A.Nehvi also gave a detailed presentation on CCEs and standard practices being adopted for Saffron.



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6. Blossom Loss and Indemnity Levels:Loss that amounts to crop failure due to blossom loss is to be considered as per the OGs of PMFBY at par with prevented sowing (25%) and indemnity levels for all other risk factors will be upto 90%.

The executives of the participating IAs assured the Chair that they would make all efforts to participate in the bidding process for Kashmir Division as most of their apprehensions were addressed during the interface.

F. C, APD advised the IAs to be directly in touch with Mission Director, Deputy MD (PMFBY), Professor and Head Fruit Science SKUAST-K (for Apple) and Professor F.A Nehvi SKUAST-K (for Saffron) for clarifications if any, so that a healthy competition is generated.

At the end F. C, APD, concluded that all issues raised by the IAs have been taken care of, and the Government of J&K would give a sense of security to the Insurance agencies so that they can perform their job in the field.

Sd/-
(Altaf Aijaz Andrabi)
Mission Director, Pradhan Mantri
Fasal Bima Yojna, J&K

Copy of the above:

1. Director General, IMD for information please
2. Special Secretary to Chief Secretary for information of the Chief Secretary Please
3. Chief General Manager, NABARD for information;
- 4-5. Director Agriculture, Jammu/Kashmir, for information;
- 6-7. Director Horticulture, Jammu/Kashmir, for information;
8. Convenor, J&K Bank, Corporate Headquarter, Srinagar;



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9. Director General, Economics and Statistics, for information please
10. Pvt. Secy. to Financial Commissioner, APD, for information of the Financial Commissioner, Jammu.
11. Pr. Private Secretary to Joint Secretary (Credits), Ministry of Agriculture and Cooperation, Government of India, Krishi Bhawan, New Delhi.
- 12-21. District Development Commissioner
Sgr/Gbl/Bud/Ant/Sho/Kul/Pul/Bpr/Bla/Kup
22. Pvt. Secy. To Financial Commissioner Planning, for information of the F. C. Planning, Please
23. Pvt. Secy. To Commissioner/Secretary Finance, for information of the C/S. Finance, Please
24. Pvt. Secy. To Financial Commissioner Revenue, for information of the C/S Revenue, Please
25. Pvt. Secy. To Commissioner/Secretary Cooperative, for information of the C/S. Cooperative, Please
26. Prpl. Secy. To Joint Secretary, (Credits), Ministry of AC&FW, New Delhi.
27. Director Environment and Remote Sensing for information Please.
28. Director, IMD, J&K, Srinagar for information please
29. Accounts Officer, Directorate of Agriculture, Jammu/Kashmir for information.
30. In-Charge Website, Directorate of Agriculture, Kashmir, with the request that he would upload the bid document on the official website
31. Deputy Mission Director, PMFBY, J&K /CAO, Ramban, for information.
- 32-49. _____ All empanelled Insurance Companies for information.
50. Director Research, SKUAST-K, for information.

Sd/-

(Altaf Aijaz Andrabi)
Mission Director, Pradhan Mantri
Fasal Bima Yojna, J&K



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List of Participants:

S.No	Name of the participant	Designation	Department/ Organization
1.	Sh. A.A. Andrabi	Mission Director (JDAE-K)	Agriculture
2.	Sh. K.K. Sharma	Deputy MD(CAO Ramban)	Agriculture
3.	Sh. K.J. Romesh	Director General	IMD
4.	Sh. K.K. Singh	Head Agro- Meteorology	IMD
5.	Sh. Verinder Dhar	Sr. Executive	JKB Ltd.
6.	Sh. M.S. Wani	Professor & Head	SKUAST -K
7.	Sh. F.A. Nehvi	Professor	SKUAST - K
8.	Sh. Parshant Bakshi	Head ACHR	SKUAST - J
9.	Sh. Aseem Anand	Universal Somp	AIC
10.	Smt. Aruna Anand	Head Office OIC	AIC
11.	Smt. Anita Jatav	Head Office OIC	AIC
12.	Sh. Ishar Mohd.	A.O. (AIC)	AIC of India



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13.	Ms. Chinu Malhotra	Asst. Manager	SBI (GIC)
14.	Sh. Rudra Deva	Zonal Head	US (GIC)
15.	Sh. Ajay Kumar Singh	Zonal Manager	Tata (AIG)
16.	Sh. Abhishak Singh	Chief Manager (North)	CholaMS (GIC)
17.	Sh. Ravi Kumar	Manager	Reliance (GIC)
18.	Sh. Sumit Gupta	AVP	ICICI-L (GIC)
19.	Smt. Nivedita Mandal	Regional Manager	HDFC-Ergo (GIC)