



GOVERNMENT OF JAMMU AND KASHMIR
AGRICULTURE PRODUCTION DEPARTMENT
CIVIL SECRETARIAT, JAMMU/SRINAGAR

Subject: Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State of Jammu & Kashmir.

Ref'nce: State Administrative Council Decision No. 50/7/2016, dated 31.03.2016.

Government Order No: 201-Agri. of 2019,
Dated: 25 .10.2019

01. As per Administrative Approval for Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY), Restructured WBCIS, UPIS, and CPIS conveyed by Ministry of Agriculture and Farmers Welfare Department of Agriculture vide No:13015/03/2016-credit-II Dated 23-2-2016 and in continuation of Govt. Order No. 134-Agri of 2016 dated 05-04-2016 issued by Agriculture Production Department, J&K under endorsement No. Agri/PC-297/2007-2008 (Part-III) dated 05-04-2016 read with Govt. Order No. 265-Agri of 2016 dated: 16-11-2016, Pradhan Mantri Fasal Bima Yojana (PMFBY) is hereby re-notified in the State of J&K and shall be exclusively applicable in respect of Food Crops (Cereals, Millets, Pulses) and Oilseeds viz. **Paddy, Maize, Wheat/Barley and Oil Seeds** as per the following conditions/stipulations:-

- 01.1 The Scheme shall be governed as per Revised Operational Guidelines (ROGs 2018) notified by GoI, which shall be the guiding principle for implementation of the Scheme in the State. Revision if any in the OGS shall be applicable as per the decision of GoI;
- 01.2 The Scheme shall be implemented at the Block Level as the Reference Unit Area (RUA)/Insurance Unit;
- 01.3 Bid Document is approved for wider publication and invitation of tenders;
- 01.4 Yield Data of notified crops for the last 10 years as per the records maintained by the Chief Agriculture Officers/Horticulture Officers at the block level is to be taken as base for calculation of Average Yield (AY), Threshold Yield (TY) and Yield Losses at the reference unit level (Block) for successful implementation of the scheme;

- 01.5 Area notified is as per the records maintained by the Chief Agriculture Officers/Horticulture Officers at the block level;
- 01.6 Indian Metrological Department (IMD) shall act as weather data provider/Expert Agency for providing all the technical support for successful implementation of the scheme;
- 01.7 The AWS/ARGs/Weather Radar of IMD /SKUAST shall be taken as the backup data providers;
- 01.8 The Committees constituted vide Government Order No. 604-GAD of 2016, dated 09.06.2016 and the State Level Technical Support Unit/District level Technical Support unit and Joint Assessment Committee shall remain operative as per the Terms of Reference as already notified;
- 01.9 State Department of Agriculture/Horticulture shall set up dedicated teams of technical support unit (TSU) and project monitoring unit for implementation of PMFBY at State/Division/District level. In addition, Grievance Redressal Committees shall also be framed at State/Division/District level for effective Implementation of the scheme;
- 01.10 State Department of Agriculture/ Horticulture shall ensure the use of latest technology (RST/Satellite imagery/Drones/GPS etc.) in different aspects of crop insurance viz. estimation of crop yield, removal of area discrepancy in coverage, smart phone based CCE AgriApp use for better quality/timely yield data estimation, crop damage / losses estimation and yield disputes.

02. Accordingly, Pradhan Mantri Fasal Bima Yojana (PMFBY) shall be operative in the State covering 22 Districts/318 blocks and Four (04) crops viz. **Wheat/Barley, Paddy, Maize and Oil Seeds (R&M)**. The area and acreage under the crops along with the targets (tentative) for the year 2019-20 is given as under:-

Region	District	Crop	Area under notified crops in the District (Ha)	Targeted Area (@ 25%) (Ha)
Jammu	Jammu	Paddy	66039	16509.75
	Samba		10872	2718
	Kathua		32843	8210.75
	Rajouri		5091	1272.75
	Poonch		3649	912.25

	Reasi		1457	364.25
	Ramban		774	193.5
	Udhampur		7202	1800.5
	Doda		1872	468
	Kishtwar		1234	308.5
Kashmir	Anantnag		24500	6125
	Budgam		25000	6250
	Bandipora		9990	2497.5
	Baramulla		20560	5140
	Ganderbal		8600	2150
	Kulgam		16000	4000
	Kupwara		17000	4250
	Pulwama		16500	4125
	Shopian		560	140
	Srinagar		2630	657.5
Total			272373	68093.25
Jammu	Jammu	Maize	11347	2836.75
	Samba		4882	1220.5
	Kathua		18631	4657.75
	Rajouri		46834	11708.5
	Poonch		23896	5974
	Reasi		23324	5831
	Ramban		14564	3641
	Udhampur		34381	8595.25
	Doda		26231	6557.75
	Kishtwar		11976	2994
Kashmir	Anantnag		14920	3730
	Budgam		13000	3250
	Bandipora		4790	1197.5
	Baramulla		15980	3995
	Ganderbal		4370	1092.5
	Kulgam		5430	1357.5
	Kupwara		16000	4000
	Pulwama		4200	1050
	Shopian		1480	370
	Srinagar		570	142.5
Total			296806	74201.5
Jammu	Jammu	Wheat	71020	22367
	Samba		29963	7476
	Kathua		43402.32	13093
	Rajouri		40000	11214.75

	Poonch		15000	4052.5
	Reasi		14600	3501.25
	Ramban		2623	619.75
	Udhampur		25478	8325
	Doda		5663	935.25
	Kishtwar		2778	749.75
Ladakh	Kargil	Wheat/ Barley	9775	2443.75
	Leh		9855	2463.75
Total			270157	77241.75
Kashmir	Anantnag	Oil Seeds	15900	3975
	Budgam		11050	2762.5
	Bandipora		5280	1320
	Baramulla		7680	1920
	Ganderbal		2360	590
	Kulgam		9140	2285
	Kupwara		7600	1900
	Pulwama		17100	4275
	Shopian		1520	380
	Srinagar		3480	870
Total			81110	20277.5

03. The Scheme shall be operational in the State of J&K with following directives and conditions:-

03.1 **Notification of Crops and Area**

The scheme will operate on the principle of "AREA APPROACH" in the defined areas called Reference Unit Area (RUA). The Scheme will operate at block level covering Village(s), Panchayat(s) of a particular Block for Notified Crops viz. Paddy, Maize, Wheat/Barley and Oilseeds (Rape Seed & Mustard).

03.2 **Coverage of Crops**

The period of coverage for all the four (4) notified crops shall be with effect from Rabi 2019-20 for a period of Three (03) Years as per the terms and conditions notified in the Operational Guidelines (Revised) governing the Scheme.

03.3 **Coverage of Farmers**

All farmers including sharecroppers and tenant farmers growing the above notified crops in the above notified areas are eligible for

coverage. However, farmers should have insurable interests for the notified/insured crops. A non-loanee farmer is required to submit necessary documentary evidence of land records prevailing in the State (Records of Right i.e. ROR), Land Possession Certificate (LPC) etc and/or applicable contract/agreement details/other documents notified/permitted by the State of Jammu and Kashmir.

03.4 Coverage of Risks

Following stages of the crop and risks leading to crop loss are covered under the scheme.

03.4.1 Prevented Sowing/Planting Risk

Risk Insurance is provided when insured area is prevented from sowing/planting due to deficit rainfall or adverse seasonal conditions.

03.4.2 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, pests and diseases, landslides, natural fire and lightening, storm hailstorm, cyclone, typhoon, tempest, hurricane, tornado.
- The Economic yield losses caused by High Speed winds (Crop Lodging) shall also be covered under the Scheme in addition to the existing risks covered under Operational Guidelines (Revised)

03.4.3 Post Harvest Losses

Coverage is available only up to a maximum period of two (02) weeks from the harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of Hailstorm, Cyclone, Cyclonic Rains and Unseasonal Rains. (Last date by which harvesting should have been done is mentioned in seasonality discipline)

03.5 Localized Calamities

Loss/ damage resulting from occurrence of identified localized risks of hailstorm, cloudburst, landslide, inundation and wind, storm (**additional**) affecting isolated farms in the notified areas.

03.5.1 Add-on coverage for crop loss due to attack by wild animals:

The States may consider providing add-on coverage for crop loss due to attack by wild animals wherever the risk is perceived to be substantial and is Quantifiable. Detailed protocol and procedure for evaluation of bids will be applicable as per the GOI norms in consultation with Ministry of Environment and Forest and GIC Re. The add-on coverage will be optional for the farmers and applicable

notional premium will be borne by the farmer, however the State Govt. may Consider providing additional subsidy on this coverage, Wherever notified. The Actuarial premium rates for add -on Coverage should be sought in the bid itself from the Insurance Companies, However, the add-on actuarial premium rate will be considered separately and shall not form part of evaluation of L1.

- 3.5.2 The add-on coverage will be optional for the farmers and applicable notional premium will be borne by the farmer. The State Govt. Shall consider providing additional subsidy on this coverage, on the recommendation of SLCCCI.

03.5.3 Compulsory Component

All farmers growing insurable notified crops in the notified areas and availing Seasonal Agricultural Operations (SAO) Loans from financial institutions (i.e. Loanee Farmers) within the stipulated time period.

03.5.4 On Voluntary Basis

The Scheme is optional for Non-Loanee Farmers. All farmers who have not availed any crop loan and are willing to get covered under PMFBY can purchase insurance through Banks/Insurance companies/their designated agents/CSCs.

03.6 General Exclusions

Losses arising out of war and nuclear risks, malicious damage and other preventable risks are not covered.

03.7 Implementing Agencies

Following Insurance Companies have been empanelled by the Government of India and are delegated for Successful Implementation of PMFBY. Any further inclusion/exclusions made by GoI shall be applicable accordingly.

S. No	Name of the company
01	Agriculture Insurance Company of India limited
02	IFFCO-Tokiko, General Insurance Company Limited
03	Bajaj Allianz, General Insurance Company Limited
04	ICICI-Lombard, General Insurance Company Limited
05	HDFC-ERGO General Insurance Company Limited
06	Future General Insurance Company Limited
07	SBI General Insurance Company Limited
08	TATA AIG General Insurance Company Limited
09	Reliance General Insurance Company Limited

10	Cholamandalam MS General Insurance Company Limited
11	Universal Sompo General Insurance Company Limited
12	Shriram General Insurance Company Limited
13	United India Insurance Company Limited
14	National India Insurance Company Limited
15	Oriental India Insurance Company Limited
16	New India India Insurance Company Limited
17.	Bharti Axa General Insurance Company Limited
18.	Royal Sundaram General Insurance Company Limited

03.7.1 The Implementing Agencies shall ensure wide publicity as prescribed under Operational Guidelines (Revised) regarding the scheme in their respective areas of jurisdiction to create awareness amongst farmers and shall lay down requisite infrastructure for successful implementation of PMFBY in the State of J&K.

03.7.2 The selection amongst Empanelled Insurance Companies shall be through bidding process as per the Operational Guidelines (Revised) issued by the Government of India.

03.8 **Notified Automatic Weather Stations (AWS)**

For the purpose of assessment on account of payment of claims and claims for prevented sowing/planting risk etc. the data provided by IMD shall be taken as final for calculation of losses as proxy/supportive data.

03.9 **Premium Rate and Subsidy**

All farmers (Loanee or non-loanee) enrolled under PMFBY will have to pay a maximum premium @ 2% of the sum insured for Kharif Crops and @ 1.5% for Rabi Crops or Actuarial Premium Rate, whichever is lower, for food crops (All Cereals and Pulses) and Oil Seeds. The difference between the actuarial premium rate and farmers share would be equally borne by the State Government and Central Government in the ratio of 50:50.

04. Payment of Govt. Subsidy:

04.1 Govt. premium subsidy to the Private Empanelled Insurance Companies may be routed through Agricultural Insurance Company (AIC) or any agency /mode designated by GoI strictly as per the guidelines/order of the Govt.

- 04.2 The premium subsidy will be routed through PFMS/PFMS linked systems strictly based on the MIS generated through National Crop Insurance Portal.
- 04.3 Government both Centre and State, will release their share of advance subsidy (First Instalment) equivalent to 50% of 80% of their respective share of subsidy in corresponding previous season subject to fulfilment of General Financial Rule(GFR)/guidelines in the matter without waiting for coverage details for the on-going season.

05. Calculation and Notification of Threshold Yield/Scale of Finance/Sum Insured

In case of multi-year contract, the Threshold Yield for the subsequent years shall be revised by adding/considering the yields of immediate previous corresponding season. The Threshold Yield (TY), Scale of Finance (SoF) and Sum Insured (SI) if revised would be notified accordingly at the beginning of each crop season in case of multi-year tender and shall be applicable.

06. Crop-Cluster combination for bidding:

- 06.1 Each district shall be notified as a Cluster for PMFBY in J&K State.
- 06.2 Insurance companies participating in the bidding process have to mandatorily bid for all crops in a particular cluster. Any deviation in this regard shall render the bid invalid.


07. Budget for Administrative Expenses

- 07.1 A provision of minimum 2% of the total budget for PMFBY shall be earmarked for Administrative Expenses such as Publicity, Yield/Loss Assessment Expenses, Purchase of Smart Phones/Gadgets for adoption of New Technology, Setting up of State Technical Support Unit (STSU), Monitoring and Evaluation (M&E), Travelling and Contingency fund etc.
- 07.2 Govt. of India has already made provisions for separate allocations under sub heads like Salaries, Domestic Travel Expenses, Technology interventions, Office Expenses, other Administrative Expenses and Professional Services etc. for Crop Insurance program under

PMFBY/RWBCIS. States shall make provisions and budgetary allocation on similar lines including subhead for incremental cost of CCEs etc.

08. Issued with the concurrence of Finance Department's UO No. FD-VII-12(53)/Agri/911 dated 19.07.2018 and Planning, Development and Monitoring Department's UO No. PD/DPA/Agri-94/2014-15 dated 19.06.2018
09. This Notification shall have immediate effect.

By order of the Government of Jammu and Kashmir.


(Manzoor Ahmad Lone), IAS
Secretary to Government
Agriculture Production Department.

Agri/PC-17/2019-20

Dated: 25.10.2019

Copy to the:

- 01- Financial Commissioner, Finance Department, J&K Government, Srinagar
- 02- Financial Commissioner, (Revenue), J&K Government, Srinagar
- 03- Principal Secretary, Planning & Dev. Department, J&K, Srinagar
- 04- Administrative Secretary, Cooperative Department, Srinagar
- 05- Director General, Economic and Statistics, Srinagar
- 06- Dr. Ashish Kumar Bhutani, Joint Secretary, (Credits), Ministry of Agri. and Farmers Welfare, GOI.
- 07- Chief General Manager, NABARD, J&K, Srinagar
- 08- Director, Agriculture Department, Jammu.
- 09- Director, Agriculture Department/ Mission Director, PMFBY, Kashmir.
- 10- Director, Horticulture Department, Kashmir
- 11- Director, Horticulture Department, Jammu
- 12- Director, Environment & Remote Sensing, Srinagar
- 13- Director Planning, APD, Civil Secretariat, Srinagar for information.
- 14- Director, Indian Meteorological Department (IMD), J&K, Srinagar
- 15- Convener State Level Bankers Committee, Srinagar
- 16- Assistant Gen Manager, General Insurance Corporation, New, Delhi-11001.
- 17- Principal Pvt. Secretary to Chief Secretary, J&K, Srinagar for favour of information of Chief Secretary please.