

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

- 01- Head, Government Business,
Reliance General Insurance, 5th Floor,
Chintamani Avenue, Next to Virwani Industrial Estate,
Goregaon East, Mumbai-400063.
02. Chief Manager,
Iffco-Tokio General Insurance Company Ltd,
3rd Floor Chinar Complex, Residency Road,
Srinagar, 190001

No: Agri/Dev-185/2020-21/3728-3772 Date: 20.11.2020

Sub: Extension of Notification/Work Order for implementation of Pradhan Mantri Fasal Bima Yojna (PMFBY) in Jammu, Samba, Udhampur, Rajouri in Jammu Division and Anantnag District in Kashmir Division in the UT of Jammu and Kashmir for a period of Three Years i. e. Kharif 2021 to Rabi 2023-24.

Ref: Agriculture Production and Farmer's Welfare Department's Communication No. Agri/PC-17/2019-20 (P. F) PMFBY Dated: 20.11.2020.

Dear Sir,

As per administrative approval for implementation of Pradhan Mantri Fasal Bima Yojna (PMFBY), restructured WBCIS, UPIS and CPIS [conveyed by Department of Agriculture, Cooperation and Farmers Welfare, Ministry of

Agriculture and Farmers Welfare, GOI, vide No: 13015/03/2016-Credit-II dated 23rd February 2016] & in continuation of the J&K State Government Order No: 134-Agri of 2016 dated 05-04-2016 [issued under endorsement No: Agri/PC-297/2007-08(Part-III) dated 05-04-2016], Pradhan Mantri

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

Fasal Bima Yojna was introduced in the State of Jammu and Kashmir vide Government Order No: 265-Agri of 2016 dated 16-11-2016, vide Government Order No: 200-Agri of 2019 dated 25.10.2019 and vide Government Order No: 201-Agri of 2019 dated 25.10.2019

The decisions taken in State Level Coordination Committee on Crop Insurance (SLCCCI) held on 29-07-2016 are as under:

- 01.1 The Scheme shall be governed as per guidelines notified by Government of India which shall be the guiding principles for implementation of the Scheme in the State.
 - 01.2 Yield data of notified crops for the last 07 years as per the records maintained by the Chief Agriculture/Horticulture Officers at the block level is to be taken as base for implementation of the scheme.
 - 01.3 Indian Metrological Department (IMD) shall act as weather data provider/expert agency for providing all the technical support.
 - 01.4 Implementation of the Scheme will be at the Block level as the reference unit area (RUA).
 - 01.5 Constitution of State Level Technical Support Unit/District Level Technical Support Unit and Joint Assessment Committee shall oversee the mode of implementation of the Scheme at RUA as per the operational guidelines governing the Scheme.
02. Bid Document notified vide Communication No: Agri/Dev-185/2020-21/2178-2198, dated 17.08.2020 and Agri/Dev-185/2020-21/2245-2272 dated 17.08.2020 was published in leading national and local dailies for seeking rates for notified crops and notified clusters (Districts) and in this backdrop Three (03) insurance Companies viz. Reliance General, Iffco-Tokio and Bajaj Allianz quoted their rates for the notified crops in the notified areas.

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

03. **Reliance General Insurance Company Limited** quoted the premium rates in crop/Cluster combination for all the districts of Jammu Division under PMFBY Scheme. Moreover, Iffco-Tokio Insurance Company Limited quoted their premium for Six (06) districts for PMFBY and Bajaj Allianz has quoted rate for only Four (04) districts of Jammu Division.
04. **Reliance General Insurance Company Limited** also quoted their premium rates for Three (03) District of Kashmir Division under PMFBY Scheme.

The details are given as under.

S. No	Name of the Insurance Company	Districts for which Premium Quoted in Jammu Division	Districts for which Premium Quoted in Kashmir Division
01	Reliance General	Jammu, Samba, Kathua, Rajouri, Poonch, Reasi, Ramban, Udhampur, Doda, Kishtwar	Anantnag, Budgam and Baramulla
02	Iffco-Tokio	Jammu, Samba, Kathua, Reasi, Ramban, Udhampur	Did Not Quote
03	Bajaj Allianz	Jammu, Samba, Kathua, Udhampur	Did not Quote

05. On the basis of the rates quoted by the Three companies for the notified crops in a cluster i.e. District, L-1 has been identified for each district on the calculations based on the *weighted-average (Percentage of Total Premium quoted by the Insurance company for a cluster/Total Sum Insured)*, the details of which are shown in Table 1 for Jammu Division and Table 2 for Kashmir Division.

Table 1. (JAMMU DIVISION)

Name of L1 Company	Districts	Weighted-average	Scenario
Reliance General	Samba	10.98	Three Bids
	Rajouri	9.00	Single Bid
	Poonch	14.81	Single Bid

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

	Reasi	9.00	Two Bids
	Ramban	9.29	Two Bids
	Udhampur	11.46	Three Bids
	Doda	8.03	Single Bid
	Kishtwar	37.25	Single Bid
Iffco-Tokio	Jammu	10.62	Three Bids
	Kathua	9.27	Three Bids

Table 2. (KASHMIR DIVISION)

Name of L1 Company	Districts	Weighted average	Remarks
Reliance General	Anantnag	10.30	Single Bid
	Budgam	15.25	Single Bid
	Baramulla	17.59	Single Bid

Accordingly, Agriculture Production and Farmer's Welfare Department's, UT of J&K vide Communication No. Agri/PC-17/2019-20 (P. F) PMFBY Dated: 20.11.2020 has been pleased to convey approval for notification of work order in favour of Reliance General and Iffco-Tokio as the service providers for Crop Insurance for Pradhan Mantri Fasal Bima Yojna (PMFBY) in District Jammu, Samba, Udhampur (All Notified Crops) and Rajouri (Paddy, Wheat Only) in Jammu Division and Ananatnag District (All Notified Crops) in Kashmir Division in the UT of Jammu and Kashmir for a period of Three Years i. e. Kharif 2021 to Rabi 2023-24 with area to be covered shown against each Service Provider (L1):-

S. No	Name of the Insurance Company	District	Area to be covered @ 25% of Total Area under the Crop (ha)	Crops to be covered
01	Reliance General	Samba	2718	Paddy
		Udhampur	1800.5	
		Rajouri	1272.75	

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

		Samba	7476	Wheat
		Udhampur	8325	
		Rajouri	11214.75	
		Samba	1220.5	Maize
		Udhampur	8595.25	
		Anantnag	6125	Paddy
			3730	Maize
			3975	Oilseeds
		02	Iffco-Tokio	Jammu
22367	Wheat			
2836.75	Maize			

06. The Scheme shall be operational in UT of Jammu and Kashmir with following directives and conditions:

06.1 Notification of Crops and Area:

The Scheme will operate on the principle of “AREA APPROACH” in the defined areas called Insurance Unit (IU). The Scheme in the UT will operate on block level covering village/villages panchayat/panchayats of a particular block for notified crops.

06.2 Coverage of Crops:

The period of coverage for all the notified crops shall be with effect from Kharif-2021 & Rabi 2023-24 for the period of Three (03) year as per the terms and conditions notified in the revamped operational guidelines governing the Scheme and Government Order No. 200, 201-Agri of 2019, dated 25.10.2019.

06.3 Area to be covered:

The Scheme would be implemented in an Area of 25% of the Total Area under the notified crops would be covered under PMFBY.

06.4 Coverage of farmers:

- a) 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 notified/insured crops.
- b) All the Loanee farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the Notified Crops/Seasons will be deemed covered automatically

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

unless a declaration for opting-out is given by the farmer in writing to the concerned bank/branch any time during the year but atleast seven days prior to the cut-off date for enrolment of farmers for the respective seasons.

- c) All the Non-Loanee farmers are required to submit online or physical copy (as applicable), necessary documentary evidence of land records prevailing in the UT (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned UT Govt. in case of sharecroppers/ tenant farmers and the same should be defined by the respective UTs in the notification itself.
- d) Non-Loanee farmers can enroll themselves under the scheme through nearest bank branch, Common Service Centers, authorized and licensed Insurance Intermediaries appointed by concerned Insurance Company or directly through field employees of concerned insurance company or National Crop Insurance Portal (NCIP).
- e) All farmers can change the name of insured crop up to 2 working days before cut-off date for enrolment subject to terms & conditions and provisions mentioned in Operational Guidelines of PMFBY/RWBCIS.

06.5 Coverage of Risks:

As per revamped PMFBY Yield based basic cover is mandatory with flexibility to select additional risk covers. Accordingly, based on the risk assessment, Bid inviting authority has decided to opt for the following additional risk covers under the scheme and District-crops wise list of risks covered along with applicable TY and Normal Sowing and Harvesting dates

06.5.1 Prevented sowing/planting risk:

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

06.5.2 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, incidence of pests and diseases, landslides, natural fire and lightening, storm, hailstorm, cyclone, typhoon, tempest, hurricane and tornado.

06.5.3 Post-Harvest Losses:

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

Coverage is available only up to a maximum period of two 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 cyclone, cyclonic rains and unseasonal rains.

06.6 Localized calamities:

Loss/damage resulting from occurrence of identified localized risks of hailstorm, cloudburst, landslide and inundation affecting isolated farms in the notified area.

06.7 General Exclusions:

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

06.8 Implementing agencies:

Reliance General and Iffco-Tokio have been approved as the service providers for insurance of notified crops on the negotiated premium rates shown against each:-

Premium rates Quoted by IAs (L1) for crops/Districts (Clusters)					
S. No	District	Crops			L1 Company
		Paddy	Maize	Wheat/Oilseed	
1	Jammu	10.30	10.00	10.65(W)	Iffco-Tokio
2	Samba	9.5	15.00	11.00 (W)	Reliance General
4	Rajouri	9.00	NA	8.7 (W)	Reliance General
8	Udhampur	11.40	15.30	7.40 (W)	Reliance General
9	Anantnag	10.00	9.30	11.30(OS)	Reliance General

And the Approved Service Providers shall ensure:

- 06.8.1** Wide publicity regarding the Scheme in areas of jurisdiction to create awareness amongst farmers, and

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
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06.8.2 Lay down requisite infrastructure and shall have to provide the services on the terms and conditions in strict accordance with the operational guidelines governing the Scheme.

06.8.3 In case of any deviation, the Implementing Agency would be held responsible and appropriate action would be initiated as per applicable Laws governing the subject, which could include termination of the contract with the Service Provider.

06.8.4 Terms and Conditions:

Service Providers i.e., Reliance General Insurance Company and Iffco-Tokio Insurance Company has to abide by all the terms and conditions as reflected in the Bid Document notified vide No: Agri/Dev-185/2020-21/2178-2198, dated 17.08.2020 and Agri/Dev-185/2020-21/2245-2272 dated 17.08.2020. For smooth and effective implementation of PMFBY, the Government of Jammu & Kashmir may notify terms and conditions in future which will have relevance to the interest of the farmers of UT of J&K.

06.9 Proxy indicator:

Indicators to be used for loss intimation could be rainfall data, other weather data, satellite imagery and crop condition reports by District level UT government officials, supported by local media.

06.10 On Account Payment of Claims due to Mid-Season Adversity:

Service provider shall have to provide immediate relief in case of any seasonal adversity during the crop season viz. floods prolonged dry spells where expected yield during the season is likely to be less as notified by the Government of India.

06.11 Notified Automatic Weather Stations (AWS):

For the purpose of on account payment of claims and claims for prevented sowing/planting risk, the Indian Meteorological Department has been approved as weather Data provider/expert agency whose

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

report/methodology would be used in assessing the extent of losses and computation of payments. The notified Automatic Weather Stations (AWS) and Automatic Rain Gauge (ARG) to be installed at the reference unit area (RUA) by the implementing agency should fulfil/meet the standards/norms/criteria as envisaged in report of the committee which has been circulated by DAC&FW in its report of 2015.

06.12 Premium Rate and Subsidy:

All farmers (Loanee or non-loanee) enrolled under PMFBY will have to pay 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 and maximum 5% of sum insured or actuarial premium rate whichever is lower, for annual commercial/annual horticulture crops. The difference between the actuarial premium rate and farmers share would be equally borne by the UT Government and Central Government.

06.13 Sum Insured:

Sum Insured per hectare for both loanee and non-loanee farmers will be same and equal to the Scale of Finance as decided by the District Level Technical Committee for the Year 2019-20.

06.14 In case of any dispute that may arise during the course of implementation of the Scheme in UT of J&K, the matter would be referred to the Principal Secretary to Government, APD&FW, UT of J&K whose decision would be final and binding upon all parties.

Sd/-
(Altaf Aijaz Andrabi)
Director Agriculture, Kashmir
Mission Director, PMFBY, J&K.

Copy of the above to the:

01. Principal Secretary to H. E the Lt. Governor, UT of J&K, for information of H. E the Lt. Governor.

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

02. Financial Commissioner, Finance Department, J&K Government, Srinagar
03. Financial Commissioner, (Revenue), J&K Government, Srinagar
04. Principal secretary to Government, APD&FW, J&K Government, Srinagar
05. Principal Secretary, Planning & Dev. Department, J&K, Srinagar
06. Administrative Secretary, Cooperative Department, Srinagar
07. Director General, Economic and Statistics, Srinagar
08. Dr. Ashish Kumar Bhutani, Joint Secretary, (Credits), Ministry of Agri. and Farmers Welfare, GOI.
09. Chief General Manager, NABARD, J&K, Srinagar
10. Director, Agriculture Department, Jammu.
11. Director, Agriculture Department/ Mission Director, PMFBY, Kashmir.
12. Director, Horticulture Department, Kashmir
13. Director, Horticulture Department, Jammu
14. Director, Environment & Remote Sensing, Srinagar
15. Director Planning, APD, Civil Secretariat, Jammu for information.
16. Director , Indian Meteorological Department (IMD), J&K, Srinagar
17. Convener UT Level Bankers Committee, Srinagar
18. Assistant Gen Manager, General Insurance Corporation, New, Delhi-11001.
19. Principal Pvt. Secretary to Chief Secretary, J&K, Srinagar for favour of information of Chief Secretary please.
- 20-24. District Development Commissioners Jmu/ Udhamp/Rajouri/Samba/Anantnag for information and necessary action.
- 25-34 Chief Agriculture/Horticulture Officers Jmu/ Udhamp/Rajouri/Samba/Anantnag for information and necessary action.
- 35-36 Information Officer, Directorate of Agriculture Kashmir/Jammu for information with the request to publicise the subject matter in all National and local popular dailies and with the request that wide publicity be given to the scheme through print and electronic media.
- 37 Deputy Mission Director, Pradhan Mantri Fasal Bima Yojna, J&K, Jammu for information and necessary follow. He shall maintain liaison with Bankers and approved IAs for implementation of the scheme.
- 38-39 In-charge Information Technology Cell, Directorate of Agriculture, Jammu/Kashmir with the request to upload the work order on the Departmental Websites.
- 40 Segment Head-Govt. Business, Reliance General Insurance Co. Ltd, 2nd Floor, SCO-147-148, Sector-9C, Madhya Marg, Chandigarh-160009 **with the request to take up Insurance work in the Approved Notified Clusters/Crops where you have been identified as L1 for on the premium rates as reflected above.**

UNION TERRITORY OF JK
GOVERNMENT OF JAMMU AND KASHMIR
Directorate of Agriculture Production and Farmers Welfare Department, Kashmir
Lalmandi, Srinagar, 190001, J&K.

- 41 Reliance General Insurance Company Ltd., 1st Floor, Airtel Building, Bahu Plaza, Jammu, **with the request to take up Insurance work in the Approved Notified Clusters/Crops where you have been identified as L1 for on the premium rates as reflected above.**
42. Chief Manager, Iffco-Tokio General Insurance Company Ltd, 3rd Floor Chinara Complex, Residency Road, Srinagar, 190001 **with the request to take up Insurance work in the Approved Notified Clusters/Crops where you have been identified as L1 for on the premium rates as reflected above.**
- 43 IFFCO Sadan, C-1, District Center, Saket, New Delhi, 110017 **with the request to take up Insurance work in the Approved Notified Clusters/Crops where you have been identified as L1 for on the premium rates as reflected above.**

Sd/-
(Altaf Aijaz Andrabi)
Director Agriculture, Kashmir
Mission Director, PMFBY,
J&K.