



**Office of the Mission Director,
Pradhan Mantri Fasal Bima Yojna, J&K State, Lalmandi,
Srinagar**

01-Vice President, Govt. Business Group,

ICICI Lombard House, 414, Veer Savarkar Marg,

Near Siddhivinayak Temple, Prabhadevi,

Mumbai, 400025.

02-Head, Government Business,

Reliance General Insurance, 5th Floor,

Chintamani Avenue, Next to Virwani Industrial Estate,

Goregaon East, Mumbai-400063.

03-Officiating Chairman-cum-Managing Director,

Oriental Insurance Company Ltd.,

Oriental House-A-25/27,

Asaf Ali Road, New-Delhi.

No: JDAE/Dev/PMFBY/2016-17/5609-5668

Date:29-03-2017

Subject: Notification/Work Order for implementation of Pradhan
Mantri Fasal Bima Yojna (PMFBY) in Jammu Division of
Jammu and Kashmir State, Kharif 2017 & Rabi 2017-18.

Ref: Decision of SLCCCI meeting held on 15-03-2017; APD letter
No. Agri./PC-89/2016-17 (Part File) Dated: 27-03-2017

Dear Sir,

As per administrative approval for implementation of
Pradhan Mantri Fasal Bima Yojna (PMFBY), restructured WBCIS,



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

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 Installation of Automatic Weather Station (AWS) shall be done by the implementing agencies at block level as per the Government of India's



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guidelines for providing backup weather data as proxy indicator but SLCCCI held on 15-03-2017 decided that re-assessment of requirement of installation of Weather Stations would be done by the Department with IMD after evaluating the existing infrastructure and decision of the F. C (Agri.) in this regard shall be binding upon the Approved Service Providers viz. ICICI-Lombard, Reliance General, Oriental Insurance.

- 01.6 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.: JDAE/Dev/PMFBY/2016-17/4664-4689 dated 20-01-2017 in leading national and local dailies for seeking rates for notified crops and notified clusters (Districts) and in this backdrop four insurance Companies viz. Universal Sampo, Reliance General, ICICI-Lombard and Oriental Insurance quoted their rates for the notified crops in the notified areas.
- 02.1 The bid evaluation and finalization committee identified three insurance Companies viz. Reliance General, ICICI-Lombard and Oriental Insurance as L1 and accordingly proposed to SLCCCI for its



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formal approval as Service Providers for Notified Crops in Notified Areas.

02.2 Accordingly, SLCCCI held on 15th of March 2017 has been pleased to convey approval for notification in favour of three insurance Companies viz. Reliance General, ICICI-Lombard and Oriental Insurance as the service providers for Crop Insurance for the notified crops in notified Districts of Jammu Division (Cluster of Blocks) in Jammu Division of J&K State and the Scheme shall be operative in the Jammu Division covering 10 Districts/148 blocks and Four crops in the Districts with area to be covered shown against each Service Provider (L1):-

S. No	Name of the Insurance Company	District	Area to be covered (Ha)	Crops to be covered
01	ICICI-Lombard	Poonch	912	Paddy
		Reasi	364	
		Ramban	194	
		Doda	468	
		Poonch	4053	Wheat
		Reasi	3501	
		Ramban	620	
		Doda	935	
		Poonch	5974	Maize
		Reasi	4831	
		Ramban	3641	
		Doda	6558	



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02	Oriental Insurance	Samba	7476	Wheat
		Rajouri	11215	
		Kishtwar	750	
		Samba	2718	Paddy
		Rajouri	1273	
		Kishtwar	309	
		Samba	1221	Maize
		Rajouri	11709	
		Kishtwar	2994	
Samba	100	Mango		
03	Reliance General	Jammu	22367	Wheat
		Kathua	13093	
		Udhampur	8325	
		Jammu	16510	Paddy
		Kathua	8211	
		Udhampur	1801	
		Jammu	2837	Maize
		Kathua	4658	
		Udhampur	8595	
		Jammu	200	Mango
Kathua	200			

03. The Scheme shall be operational in Jammu Division of Jammu and Kashmir State with following directives and conditions:



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03.1 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 State will operate on block level covering village/villages panchayat/panchayats of a particular block for notified crops.

03.2 Coverage of Crops:

The period of coverage for all the notified crops shall be with effect from Kharief-2017& Rabi 2017-18 for the period of one year initially as per the terms and conditions notified in the operational guidelines 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), Land Possession certificate (LPC) or girdawari extract etc. and/or applicable contract/agreement details/other documents notified/permitted by the State of Jammu and Kashmir.



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

03.4.3 Post-Harvest Losses:

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.



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03.5 Localized calamities:

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

03.5.1 Compulsory Component:

All farmers availing seasonal agriculture operations (SAO) loans from financial institutions (i.e., loanee farmers) for the notified crops would be compulsorily covered.

03.5.2. On voluntary basis through channel partners:

The Scheme is optional for non-loanee farmers and any non-loanee farmer desirous of availing insurance shall fill up a proposal form of the Scheme and submit the same to nearest Bank Branch or authorized channel partner or Insurance Intermediaries of Insurance Company strictly as per the provisions laid down in the operational guidelines governing the Scheme.

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:

ICICI-Lombard, Reliance General and Oriental Insurance have been approved as the service providers by SLCCCI held on 15th of March



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2017 for insurance of notified crops on the premium rates shown against each:-

Premium rates Quoted by IAs (L1) for crops/Districts (Clusters)						
S. No	District	Crops				L1 Company
		Paddy	Maize	Wheat	Mango	
1	Jammu	9.12	8.71	9.34	26.71	Reliance General
2	Samba	13.00	15.00	14.00	47.00	Oriental insurance
3	Kathua	4.19	4.74	5.92	26.00	Reliance General
4	Rajouri	13.00	6.00	9.00	NA	Oriental insurance
5	Poonch	11.42	5.43	5.50	NA	ICICI-Lombard
6	Reasi	5.86	5.14	5.07	NA	ICICI-Lombard
7	Ramban	4.86	5.07	5.57	NA	ICICI-Lombard
8	Udhampur	14.40	16.65	7.00	NA	Reliance General
9	Doda	5.50	5.14	5.07	NA	ICICI-Lombard
10	Kishtwar	13.00	21.00	13.00	NA	Oriental insurance

And the Approved Service Providers shall ensure:

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



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3.7.2 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.

3.7.3 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.

03.7.4 Terms and Conditions:

Service Providers i.e., ICICI-Lombard GIC Ltd., Reliance General Insurance Company and Oriental Insurance Company has to abide by all the terms and conditions as reflected in the Bid Document notified vide No: JDAE/Dev/PMFBY/2016-17/4664-4689 dated 20-01-2017. 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 J&K State.

03.8 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 State government officials, supported by local media.

03.9 On account of 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



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spells where expected yield during the season is likely to be less as notified by the Government of India.

03.10 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 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.

03.11 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 State Government and Central Government.



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03.12 In case of any dispute that may arise during the course of implementation of the Scheme in Jammu Division of the State of J&K, the matter would be referred to the Financial Commissioner, APD whose decision would be final and binding upon all parties.



(Altaf Aijaz Andrabi),
Mission Director,

Pradhan Mantri Fasal Bima Yojna,
J&K,

Copy of the above to the:

- 01- Financial Commissioner, Agriculture Prod. Department, Civil Secretariat, Jammu.
- 02- Financial Commissioner, Planning & Development Department J&K.
- 03- Financial Commissioner, Revenue J&K
- 04- Joint Secretary, (Credits), Ministry of Agriculture, Cooperation and GOI, Krishi Bhawan, New Delhi.
- 05- Principal Secretary to Honb'le Chief Minister, J&K State, for information of the Honb'le Chief Minister
- 06- Commissioner/Secretary, Finance Department, J&K
- 07- Commissioner/Secretary, Cooperative Department.
- 08- Secretary, Horticulture Department, J&K, Civil Sectt., Jammu
- 09- Director General Economics and Statistics
- 10- Director Agriculture Kashmir/Jammu
- 11- Director Horticulture Kashmir/Jammu
- 12- Director, Indian Metrological Department, Srinagar
- 13- Director Environment & Remote Sensing
- 14- Chief General Manager, NABARD, J&K



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- 15- Convener State Level Bankers Committee (SLBC) with the request that will advise all bankers to implement the Prime Ministers Fasal Bima Yojna as per the operational guidelines without any delay.
- 16- Chief General Manager, GIC.
- 17- Director Planning, APD, Civil Secretariat, Srinagar for favor of information
- 18-27- District Development Commissioners Jmu/Udhamp/Rajouri/Poonch/Reasi/Kishtwar/Doda/Samba/Kathua/Ramban for information and necessary action.
- 28-47- Chief Agriculture/Horticulture Officers Jmu/Udhamp/Rajouri/Poonch/Reasi/Kishtwar/Doda/Samba/Kathua/Ramban for information and necessary action.
- 48-49 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.
- 50- 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.
- 51- Special Assistant to Honb'le Minister for Agriculture, J&K State for information of the Honb'le Minister.
- 52- Private Secretary to Honb'le Minister of State, Agriculture Production, J&K State for information of Honb'le Minister of State.
- 53- Area Manager, ICICI-Lombard GIC Ltd., 3rd Floor, Chinar Complex, Residency Road, Srinagar, Kashmir, 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.**



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- 54- 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.**
- 55- 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.**
- 56- Chief Regional Manager, S. C. O No. 109-110-111, Surendra Building, Sector 17d, Chandigarh-160017, **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.**

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