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Gazette  
सरकारी राजपत्र  
संघ प्रदेश दादरा एवं नगर हवेली, प्रशासन



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Pradhan Mantri Fasal Bima Yojana-PMFBY  
Continuation thereof and Declaration of  
Notified Insurance Unit, Cut-off dates etc. for  
Rabi- 2018 season.

Administration of  
Daman and Diu and Dadra and Nagar Haveli,  
(Department of Agriculture),

**Read :-** (1) Ministry of Agriculture & Farmers welfare, Dept. of Agriculture, Co-operation & Farmers welfare, Govt. of India, New Delhi's letter No.13015/03/2016-Credit-II, dated. 23/02/2016

(2) Operational Guideline Pradhan Mantri Fasal Bima Yojana (PMFBY).

**NOTIFICATION**

**Preamble:**

In order to make Crop Insurance Simpler and Cheaper for Farmers and to provide them Better Insurance Services, Govt. of India has Introduced **“Pradhan Mantri Fasal Bima Yojna- PMFBY”** from Kharif-2016 season onwards.

In pursuance of the administrative approval, along with the operational guidelines of Pradhan Mantri Fasal Bima Yojna- PMFBY circulated by Government of India, vide

letter dated 23/02/2016 (read ref. no.-2) U.T. of Daman and Diu and Dadra and Nagar Haveli has accepted for Implementation of Pradhan Mantri Fasal Bima Yojna- PMFBY for the year 2018-19.

The issue of implementation of the Pradhan Mantri Fasal Bima Yojna- PMFBY and declaration of defined areas along with major and minor crops for Rabi-2018 season and other related issues were discussed at length in the SLCCCI meeting held on 20/09/2018 at Secretariat, Silvassa.

Accordingly, it was decided to implement PMFBY for the Rabi-2018 season and as per the guidelines, the UT Administration of Daman and Diu and Dadra and Nagar Haveli has to notify by way of certain things i.e. coverage of farmers, defined crops, defined areas, sum insured, indemnity level, seasonality disciplines, threshold yield etc., which were under consideration of the Government.

### **RESOLUTION: -**

As per Operational guidelines of PMFBY and decisions taken in the meeting of SLCCCI, the UT Administration of Daman and Diu and Dadra and Nagar Haveli is pleased to implement the Pradhan Mantri Fasal Bima Yojna- PMFBY during Rabi-2018 season. UT Administration of Daman and Diu and Dadra and Nagar Haveli decides the following under this scheme for the purpose.

#### **(1) Farmers covered**

All farmers including sharecroppers, tenant farmers growing the notified crops in the notified area are eligible during Rabi-2018 season on the following basis:

##### **(A) On Compulsory Basis:**

All farmers availing Seasonal Agriculture Operations (SAO) loans from Banks/ Financial Institutions (i.e. loanee farmers) within the stipulated period for the notified crops would be covered compulsorily.

##### **(B) On Voluntary Basis**

All other farmers growing insurable notified crop/crops in the notified defined area and not availed Seasonal Agricultural Operations(SAO) loans (i.e. Non-Loanee farmers) but opt for the scheme. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the UT Administration of Daman and Diu and Dadra and Nagar Haveli (Records of Right (RoR), Land Possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details.

#### **(2) Crops covered in PMFBY for Rabi-2018 season are:**

As decided by SLCCCI, following Crops shall be covered under PMFBY for Rabi-2018 season in the UT of Daman and Diu and Dadra and Nagar Haveli.

1.	Wheat
2.	Hot Weather Paddy
3.	Tur
4.	Gram
5.	Wal
6.	Juwar
7.	Onion
8.	Banana (With Tissue Culture)
9.	Banana (Without Tissue Culture)
10.	Mango
11.	Sapota
12.	Sugarcane (New Plantation)
13.	Sugarcane (Ratoon crop)
14.	Coconut

**(3) Defined Areas for the Rabi-2018**

As decided by SLCCCI, the defined area for Major/Minor crop would be entire UT of Daman and Diu and Dadra and Nagar Haveli for Rabi-2018 season comprising of 35 Gram Panchayats and 03 Municipal Area. Entire UT of Daman and Diu and Dadra and Nagar Haveli will be considered as one cluster.

**(4) Crop wise sum insured, indemnity level and premium rates for the farmers for Rabi-2018 season.**

Crop wise sum insured, indemnity level and premium rates for the farmers for both loanee and Non-loanee farmers for Rabi-2018 season would be as under;

**(A) Sum Insured:**

The Sum Insured (SI) per hectare for both loanee and non-loanee farmers would be the same and equal to the Scale of Finance for the crops as fixed by District Level Technical Committee (DLTC). Looking to the notified crops, the Sum Insured of notified areas per hectare is given as below;

1.	Hot Weather Paddy	₹ 41,000/- per Hectare
2	Wheat	₹ 30,000/- per Hectare
3	Tur, Gram, Wal	₹ 25,000/- per Hectare
4	Banana (with tissue culture)	₹ 1,26,250/- per Hectare
5	Banana (without tissue culture)	₹ 62,500/- per Hectare
6	Mango	₹ 87,500/- per Hectare
7	Sapota	₹ 62,500/- per Hectare
8	Sugarcane (for New Plantation)	₹ 1,12,500/- per Hectare
9	Sugarcane (Ratoon crop)	₹ 55,000/- per Hectare
10	Coconut	₹ 60,000/- per Hectare
11	Juwar	₹ 25,000/- per Hectare
12	Onion	₹ 60,000/- per Hectare

**(B) Indemnity Level:**

The UT of Daman and Diu and Dadra and Nagar Haveli is a Single District cum Block Administration. The indemnity level would be at moderate level of 80% during Rabi-2018 for the entire U.T of Daman and Diu and Dadra and Nagar Haveli.

**(C) Premium rates for the farmers(Both loanee and non-loanee):**

Premium rates for farmers in Rabi-2018 season for the notified crops are as under;

Sr. No.	Season	Crops	Maximum Insurance Charges payable by farmer (% of Sum Insured)
1.	Rabi	Cereal crops like Hot Weather Paddy, Wheat, Juwar Pulses like Tur, Gram and Wal and Onion	1.5% of SI or Actuarial rate, whichever is less.
2.	Kharif & Rabi	Annual Commercial/Annual Horticulture Crop like Banana, Mango, Sapota, Sugarcane	5.0% of SI or Actuarial rate, whichever is less

All the Banks/financial institutions are hereby directed to collect farmer's total share of premium as per the rate mentioned above with respect to sum insured. The amounts so collected will have to be transferred to the respective Implementing Agency as may be finalized later on.

**(5) Seasonality discipline**

The following seasonality discipline will be observed in the UT of Daman and Diu and Dadra and Nagar Haveli for Rabi-2018 Season.

**(A) Submission of insurance proposal by the farmers to the Bank/financial institutions and consolidated declaration by Banks to implementing agency as per given below:**

Name of crop	Loaning periods	Submission of Proposal form by the Farmers to concerned bank branch/channel partners/concerned Insurance company	Last Date for Deduction of Premium by concerned bank branch/channel partners/concerned Insurance company	Last date of Submission of Consolidated Statement farmers' crop, Area sown, sum Insured, Premium Amount etc. Along with payment of Insurance premium Amount to IA for Insurance coverage
For- Loanee farmers/Non loanee farmers				
1. Wheat 2. Juwar 3. Gram 4. Tur 5. Wal 6. Onion 7. Banana 8. Mango 9. Sapota 10. Sugarcane 11. Coconut	Loan sanctioned/renewal from 1st October, 2018 to 31st December, 2018	02 working days after cut off date	02 working days after submission of proposal to bank	Within 15 days i.e. 15/01/2019 after cut off dates for Loanee farmers and within 7 days i.e 07/01/2019 for Non-loanee farmers for insurance purpose
1. Hot Weather Paddy	Loan sanctioned/renewal from 1st October, 2018 to 31st December, 2018	02 working days after cut off date	02 working days after submission of proposal to bank	Within 15 days i.e. 31/03/2019 after cut off dates for Loanee farmers and within 7 days i.e 22/03/2019 for Non-loanee farmers for insurance purpose

**NOTE :** The respective Banks should deduct the premium of loanee farmers within a cut off date of Column No. 2 and it is mandatory to make online entry on portal as per the document submitted by the farmers at the time of approval of loan and get sign of respective farmers on printed copy of application. The portal will be opened for financial Intuition as mentioned cut off dates as above.

**NOTE :** If the cut-off dates falls on Public holiday/Bank holiday declared under negotiable instrument act then next working day shall be the cut-off date.

Any change in crop plan should be brought to the notice of the bank within one week of sowing by the loanee farmers. Farmers covered on voluntary basis, can buy insurance before actual sowing/ planting, based on advance crop planning.

However, for any reason, if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 30 days before cut-off-date for buying insurance through financial institution/channel partner/insurance intermediary/directly; as the case may be, along with difference in premium payable, if any, accompanied by sowing certificate issued by concerned village authority. In case the premium paid was higher, insurance company will refund the excess Premium

**(B) Cut-off dates for submission of yield data to concerned Insurance Company.**

Fixation of cut-off dates for submission of yield data to concerned insurance company shall be as the following schedule;

Name of Crops	Last date for submission of yield data to concerned Insurance Company
Wheat, Juwar, Tur, Gram, Wal, Onion, Banana, Mango, Sapota, Coconut, Sugarcane	30th June, 2019
Hot Weather Paddy	31st July, 2019

**(C) The Cut-off dates of different risks as mentioned in PMFBY operational guidelines.**

**i) Prevented sowing :**

As per the Operational Guidelines of PMFBY para no. XIII, to provide insurance cover to farmers in case of widespread incidence of eligible risks (para IV.1.a) affecting major crops notified, if more than 75% of area sown in a notified Insurance Unit at early stage leading to total loss of crop or the farmers are not in a position to either sow or transplant the crop. The precondition for this cover is issuance of notification of the scheme before commencement of normal sowing process and details of insurance coverage from banks should have been advised to Insurance Company. District Level Monitoring Committee(DLMC) will notify the crop wise normal area sown at the beginning of the season within 15 days and provide to selected Insurance Company with intimation to SLCCCI.

**ii) Cut-off date for on Account Payment of Claims due to Mid-Season Adversity:**

To provide immediate relief to insured farmers in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Threshold yield. If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

**iii) Cut-off date for Post harvest Losses :**

To provide for assessment of yield losses on individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rains throughout the country resulting in damage to harvested crop lying in the field in 'cut and spread' condition up to maximum period of two weeks (14 days) from the normal harvesting for sole purpose of drying.

**(6) Cluster for implementation of PMFBY :**

For implementing PMFBY in the U.T of Daman and Diu and Dadra and Nagar Haveli, all 35 Gram Panchayats and 03 Municipal area will be the Cluster.

**(7) Implementing Agency for Rabi-2018 season:**

(A) The selection of insurance company from the empanelled insurance companies to act as IA will be done by tender process.

(B) The selection of IA from the empanelled Insurance Companies shall be done based on the lowest weighted premium quoted by a empanelled Insurance Company for all notified crops within the cluster of districts.

**(8) Nodal Agency for PMFBY:**

The Office of Deputy Director Agriculture, Dadra and Nagar Haveli, Silvassa and Zonal Agriculture Office of Daman will be work as a Nodal Agency for PMFBY.

**(9) Threshold yield:**

Threshold yield will be decided and declared separately.

**(10) Crop Cutting Experiments :**

The Crop Cutting Experiments will be conducted as per the guideline of General Crop Estimation Surveys(GCES).

(a) Where the CCEs not conducted in the notified Insurance Unit due to unavoidable circumstances, adopting yield estimate of next higher unit will be considered for the Calculation of Claims.

(b) The Director of Agriculture, State Level Bankers Committee (SLBC), Lead Banks, District Central Cooperative Banks, District Officers and Concerned Insurance Company should take necessary action to ensure the effective implementation of the scheme as per guidelines of PMFBY.

(c) Banks as well as the Concerned Insurance Company should verify crop and area sown details given by the loanee and non-loanee farmers by using their own resources.

By order and in the name of the Hon'ble Administrator,  
Daman & Diu and Dadra and Nagar Haveli,

No. AGR/PMFBY/2018/2505

Date: 26/10/2018

**(H. M. Chavda)**

Director (Agriculture),  
Dadra and Nagar Haveli.  
Silvassa.