

**GOVERNMENT OF MANIPUR  
DIRECTORATE OF AGRICULTURE: MANIPUR**

**NOTIFICATION**

Imphal, the 3rd June,2023

No. AGM-III/152-Plg/PMFBY/2021: It is hereby notified that Kharif-2023 Pradhan Mantri Fasal Bima Yojana (PMFBY) will be implemented under Revamped Operational Guidelines of PMFBY on the notified crops HYV Paddy and Cabbage (Summer), in the state of Manipur as per terms & conditions enclosed as Annexure-I.

This Notification is issued in pursuance of Government of Manipur approval letter No.CSSP-102/1/2020-Agri-AGRI dated 22<sup>nd</sup> June,2023 read with. Government of India Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Co-operation & Farmers Welfare, Krishi Bhavan, New Delhi letter No.13015/02/2015-Credit-II dated 28<sup>th</sup> February,2020 regarding implementation of Revamped Pradhan Mantri Fasal Bima Yojana (PMFBY) from kharif 2020 onwards.



(N. Gojendro)  
Director of Agriculture: Manipur

Copy to:

1. The P.S to the Hon'ble Minister (Agri), Manipur
2. The S.O to the Chief Secretary, Govt. of Manipur.
3. The Additional Chief Secretary (Horti & SC), Manipur
4. The Joint Secretary(Credit), Ministry of Agriculture & Cooperation, GoI, New Delhi
5. The Principal Secretary (Finance), Govt. of Manipur
6. The Commissioner (Agri), Govt. of Manipur
7. The Administrative Secretary (Coop). Govt. of Manipur. Imphal
8. The Administrative Secretary (Revenue), Govt. of Manipur. Imphal
9. All Deputy Commissioners. Manipur
10. The Managing Director, Manipur Rural Bank. Keishampat. Manipur
11. The Director. Economics & Statistics, Manipur. Lamphelpat
12. The Director of Rural Development & Panchayati Raj, Porompat. Manipur
13. The Director of Horticulture & Soil Conservation, Manipur
14. The Director Information & Public Relation. Manipur. Imphal with a request for wide circulation in the local dailies as a news item.
15. The Director, MSRSAC, Imphal
16. The Convener, State Level Bankers' Committee. Manipur, SBI. Imphal
17. The General Manager, MSCB, Imphal
18. The Regional Manager, NABARD, Lamphelpat. Manipur
19. The Regional Manager, Agriculture Insurance Company of India Ltd. Guwahati
20. The Regional Manager, Bajaj Allianz, Guwahati
21. The Station Director, All India Radio. Imphal with a request to broadcast as a news item
22. The Station Director, Doordarshan Kendra. Porompat Imphal with a request to broadcast as a news item
23. All District Agriculture Officer.....
24. The Chief Manager/Manager/Branch Manager of all Banks.....
25. The Manager, Moirang Primary Cooperative Bank, Moirang.
26. All concerned
27. Notice Board

**TERM & CONDITIONS**

**I. CROPS COVERED**

**HYV Paddy and Cabbage (summer)** crop shall be covered Kharif season 2023

**II. AREAS COVERED&IMPLEMENTING AGENCY (INSURANCE COMPANY)**

During Kharif season 2023 the scheme shall be implemented in one (1) cluster representing all undivided 9 (nine) districts. The Bajaj Allianz Company will be the implementing agency for the Kharif 2023

**III. UNIT OF INSURANCE**

The scheme will be implemented at Sub Division level as the unit of Insurance i.e. each Sub Division level will be considered as one unit for conducting Crop Cutting Experiments (CCE). District-wise list of Notified areas during Kharif 2023 season are given in **Annexure – II**.

**IV. FARMERS COVERED**

The Scheme is available to all farmers growing the notified crops in the notified areas including sharecropper and tenant farmers. However, farmers need to have insurable interest for the notified/insured crop.

All the loanee farmers who have been sanctioned a Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the notified crops/season will be deemed covered automatically unless a declaration for opting-out is given by the farmer in writing to the concerned bank/branch any time during the year but at least seven days before days prior to the cut-off date for enrolment of farmers for respective season.

All the Non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the state Record of Right (RoR), Land possession Certificate (LPC) etc and/or applicable contract/agreement details/other documents notified/permitted by state Govt.

The self Declaration Certificate shall be treated as the substitute of "Sowing Certificate" for non-loanee farmers.

**V. RISKS COVERED AND EXCLUSION:**

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

- a. **Prevented Sowing/ Planting Risk:** Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal /weather conditions.
- b. **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 and Tornado.
- c. **Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting for those crops, which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.

- d. **Localized Calamities:** Loss/ damage resulting from occurrence of identified localized risks of hailstorm, landslide, and Inundation affecting isolated farms in the notified area

**General Exclusions:** Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

#### **VI. INDEMNITY LEVEL (IL) and THRESHOLD YIELD (TY)**

Threshold Yield (TY) shall be the benchmark yield level at which Insurance protection shall be given to all the insure farmers in an insurance unit. Threshold Yield for a crop in an Insurance unit is the average yield of best five years out of last seven years, multiplied by the Level of Indemnity of the area.

**District wise, Notified Area wise, Indemnity Level (IL) and Threshold Yield (TY) levels are given in Annexure – II.**

#### **VII. SUM INSURED /COVERAGE LIMIT**

Sum-Insured for both loanee & non-loanee farmers will be same and roughly equal to the Cost of Cultivation/ Scale of Finance as decided by Govt. of Manipur. Total Sum-Insured for individual farmer is equal to the Sum Insured per Hectare multiplied by area of the notified crop proposed by the farmer for insurance. "Area under cultivation" shall always be expressed in "hectare".

#### **VIII. PREMIUM RATES AND PREMIUM SUBSIDY**

Actuarial Premium Rates (APR) would be charged under PMFBY by Implementing Agency (IA). However, farmers would be paying 2% of Sum Insured during Kharif Season for **HYV Paddy Crop** and 4% Tamenglong and 3% remaining districts of the Sum Insured for **Cabbage (summer)**.

Difference between the actuarial premium rate and the rate of insurance premium payable by farmer shall be treated as Rate of Normal Premium subsidy, which will be shared 90:10 ratio by the Centre and State.

#### **Activities for Kharif 2023.**

##### **(i) Crops Covered under PMFBY during Kharif 2023:**

During Kharif **2023**, the notified crops for insurance under PMFBY are Agriculture Crop- HYV Paddy and Horticulture Crop -Cabbage (Summer).

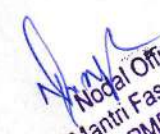
##### **(ii) Unit area of Crop Insurance are as follows:**

1	HYV Paddy	Block level
2	Cabbage (Summer)	Block level

##### **(iii) Area to be Covered:**

Crop	Areas to be covered
1.HYV Paddy	Division of 9 (undivided) districts
2.Cabbage (Summer)	Division of 9 (undivided) districts

**District wise, Crop wise, Sum Insured levels, Actuarial Premium rates and Premium Rates and Premium Amount payable by farmer are given Annexure – III**

  
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(PMFBY)  
Department of Agriculture, Manipur.

## IX. SEASONALITY DISCIPLINE AND CUT-OFF DATES

Loaning and acceptance of proposal by Branches/Primary Agriculture Cooperative Society (PACS) and receipt of declarations by Implementing Agency (IA) as well as settlement of claims will be as per the seasonality discipline given in Annexure-IV.

## X. PROCEDURE FOR COVERAGE OF FARMERS & NODAL BANKS:

1. Individual bank branches for Commercial Banks/Regional Rural bank shall act as Nodal branch. Commercial Bank will be the Nodal Bank for its branch, PACs and RRB Regional Office will be the Nodal Bank for its branches. The concerned Lead bank and Regional offices/Administrative offices of commercial banks/ RRBs will provide necessary guidelines to concerned bank branches and coordinate with them to ensure that all concerned branches submit the consolidated proposals to insurance companies well within the stipulated cut-off dates and upload the insured details in crop insurance portal.
2. Declaration/ proposal formats to be submitted by Nodal banks/ Branches shall contain details about Insurance Unit, sum insured per unit, premium per unit, total area insured of the farmers, number and category of farmers covered (small and marginal or other) and number of farmers under other categories (SC/ ST/ others) / Women along with their bank account details etc. (bank / their branches) as per the format envisaged / provided in the crop insurance portal.
3. **Loanee farmer**
  - i. The Scheme is optional for all farmers including for all farmers who have been sanctioned short term seasonal Agricultural Operations (SOP) Loans/KCC for the notified crops from defined FIs (hereinafter referred to as loanee farmers ). Existing Loanee farmers who do not want to get covered under the scheme have of opting-out from the schemes by submitting requisite declaration to loan sanctioning bank branches any time during the year but at least seven days prior to the cut-off date for enrolment of farmers for respective season. All those farmers who do not submit the declaration would be essentially covered.
  - ii. Farmers whose KCC/Crop Loan has become sub-standard as defined and as per prevailing practices of the concerned Bank / Govt. regulator shall not be considered as a loanee farmer. However bank branches may facilitate such farmers for enrolment as non-loanee farmers.
  - iii. Merely, sanctioning of crop loan against other collateral securities including fixed deposits/gold/jewel loans, mortgage loans etc. Without having insurable interest of the farmer on the insurable land and notified crops shall not be covered under the scheme.

### 4. Non-loanee farmers through Banks and other Channel Partners:

- i. All non-loanee farmers desirous of availing insurance shall fill up Proposal Form of the Scheme and submit the same to nearest bank branch or authorized channel partner or insurance intermediaries of insurance company.
- ii. Loanee farmers who have opted out of the Scheme and want to avail crop insurance for other crops can fill up application for of the Scheme and submit the same through Bank branch, CSC, directly on NCIP, other authorized channel partner or insurance intermediaries of insurance company. In this case the famers will be treated as nob-loanee farmers.
- iii. In case of submission through Bank branches, farmers will submit duly filled up proposal form in the nearest branch of a Commercial Bank (CB) or Regional Rural Bank

(RRB), with applicable insurance premium amount and other documents Bank Branches may, after completing verification of documents, accept or reject the application. Premium is accepted by the bank branches preferably from the farmer's operational account in the same bank itself and the same would be sent to the concerned insurance company within stipulated time. It is responsibility of bank branch to complete the application of farmer. In case the farmer is unable to fill the application, bank branch is responsible for filling the application on farmer's behalf, so that not a single farmer who desires to take crop insurance coverage is left out from the purview of crop insurance scheme.

iv. Non-loanee cultivators could also be serviced directly by any designated agencies, other authorized channel partners or insurance intermediaries, approved by the IRDA for the purpose and they will act as a guide and facilitator wherein they will advise them the benefits desirability of the Scheme and guide the farmers about procedures; collect requisite premium and remit individual / consolidated premium electronically to insurance company, accompanied by individual proposal forms and summary details in declaration form and upload details of each insured farmer compulsorily within stipulated timelines.

v. While accepting the Proposal and premium from aforesaid, designated agents, authorized channel partners or insurance intermediaries, it shall be the responsibility of Insurance Company or its designated agents to verify insurable interest and collect the land records, particulars of acreage, sum insured, crop sown etc., and applicable contract/ agreement details in case of share croppers / tenant farmers. The designated intermediaries shall remit the premium with consolidated proposals within 2 days. However, it is mandatory that the Non-loanee cultivators serviced by the designated intermediaries should hold a bank account and Aadhar No. or Aadhar enrolment No. in order to facilitate remittance of the claim, if payable.

#### **5. Non-loanee Farmers (Optional coverage) - directly to Insurance companies.**

i. Non-Loanee farmer may submit insurance proposals personally to insurance company with requisite /desire supporting documents and applicable premium has to be remitted electronically to concerned Insurance Company and details of UTR/ remittance slips should compulsorily be attached with application.

ii. Non-loanee farmer can also avail insurance through National Crop Insurance portal, should have insurable interest and submit necessary documentary evidence as proof as decided by SLCCCI along with Aadhaar no. or Aadhaar enrolment No. The insured farmer loses the premium and the right to claim (if any) if the material facts furnished in the proposal form are found to be wrong or incorrect at any subsequent point in time

iii. Non-loanee farmers can also submit application forms for getting insurance coverage through web-Portal. For this, farmer can fill up the online application form available on crop insurance Portal ([www.pmfby.gov.in](http://www.pmfby.gov.in)) and pay the requisite premium through payment gateway. As soon as the application is submitted through the system, an acknowledgement receipt will be generated along with a unique identification number. Additionally, intimation will also be sent through SMS on registered mobile number of the farmer.

#### **DOCUMENTS TO BE SUBMITTED BY NON-LOANEE FARMERS:**

- i. Filled Proposal form with particulars of acreage, sum insured, crop sown etc.
- ii. Premium amount in DD favouring to the concerned Implementing Agency of PMFBY.
- iii. Copy of Bank Pass-Book
- iv. Land documents/Land tax paying receipt

  
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- v. Sowing Certificate recommended by VEW/E.O(Agri) and countersigned by DAO/SDAO of the concerned district.
  - vi. Copy of Aadhar No.
6. Insurance Companies should verify and satisfy themselves about the coverage of farmers/ crops and give acceptance to the applications submitted by banks electronically through National Crop Insurance Portal. The insured farmer's personal details like AADHAAR numbers, Banking Details, Address, mobile nos. and all such details prohibited under RBI, IRDA or UIDAI Act. shall not be displayed/disclosed publicly. Insurance Companies will reconcile the details along with farmer's share of premium receipt before approaching the Govt. to release the final instalment of subsidy (third Instalment) under the Scheme.
  7. Insurance Company will compulsorily verify and take necessary action including approval/rejection of proposal or policy of any farmer through National Crop Insurance Portal within stipulated date. After stipulated period for reconciliation & obtaining further clarification from stakeholders, all pending proposals/information of insured/covered farmers uploaded on Crop Insurance Portal will be treated as approved and Insurance Companies will cease their right for any further verification. However, any losses to the Govt. including excess payment of premium subsidy due to delayed/non- verification of data/information of individual covered/insured farmers on crop insurance Portal will be recovered from concerned Insurance Companies only.
  7. Banks will ensure distribution of Acknowledgement Receipt along with Folio to each insured farmer within 7 days from the acceptance of applications by the concerned insurance company. The Acknowledgement Receipt will be generated through National Crop Insurance Portal itself.

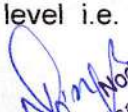
## XI. ASSESSMENT OF LOSS / SHORTFALL IN YIELD

### Wide Spread Calamities (based on season-end yield)

1. The Scheme will operate on the basis of 'Area Approach' i.e., Defined Areas for each notified crop for widespread calamities. State Government Department overseeing conduct of CCEs will submit yield data as per cut-off date decided by SLCCCI, along with results of individual CCEs (conducted through smart phone using CCE Agri. App) on National Crop Insurance Portal. Yield data so arrived at will be approved/ uploaded by the concerned authority/State nodal department and made available to Insurance Company.
2. CCEs shall be undertaken per unit area of insurance per crop, as indicated below:

Level of Insurance Unit of CCEs	Minimum Sample Size
Block Level	16

3. In order to maintain the sanctity and credibility of CCEs as an objective method of yield estimation, the modalities mentioned below will be followed:
  - a) States shall mandatorily ensure 100% CCEs through a mobile application specially designed by Govt. of India for this purpose. No other application shall be used for conducting CCEs. CCE plots for conducting CCEs shall be chosen through random selection or preferably using RST and secrecy of the selected plot should be maintained until the CCE is actually conducted in order to rule out moral hazards..
  - b) In order to provide proper benefits to the farmers and to compensate them as per near actual loss experience, crop should be notified at lowest level i.e. Village/Village Panchayat.

  
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- c) The yield estimates at IU level shall be submitted by the State Government within the cut-off date, along with results of individual CCEs to the insurance companies.
- d) Insurance company would be given complete access to co-witness the CCEs, as also the digital images of the CCEs and relevant data in the requisite form by the State Government. A formal letter with the schedule should be given to the IAs sufficiently in advance without fail to help them mobilize the manpower if they so desire.
- e) Wherever the yield estimates reported at IU level are abnormally low or high vis-à-vis the general crop condition, the insurance company in consultation with State Government can make use of various products (e.g. Normalized Difference Vegetation Index, etc.) derived from satellite image data or other technologies to confirm the yield estimates. In case of significant differences between these two yield estimates, the matter should be referred to Technical Advisory Committee (TAC) at Centre and its decision shall be final.

#### 4. Use of Mobile Phone Technology to improve Yield-data Quality and Timeliness

To increase the reliability, accuracy and speed of CCE data, it is mandatory to use smart phones / hand held devices for capturing images, location of the CCE and for online transmission of data on centralized server (e.g. Bhuvan server) would be done for faster compilation of data and quick claim settlement. RST and Drones etc. may also be used for the purpose of increasing accuracy and speed of yield estimation through CCEs.

5. In instances where required number of CCEs could not be conducted due to non-availability of adequate cropped area, adverse weather conditions/inadequate infrastructure etc. the yield estimate for such IUs can be generated by using methods such as (i) adopting yield estimate of next higher unit, or (ii) adopting the yield of a neighbouring IU with maximum correlation. Priority of applicability of aforesaid two methods should be notified by the concerned States in the notification itself, failing which option of yield estimate of next higher unit only would be considered. However, this clause shall only be applicable in unavoidable situations and shall be limited to only minimal number of IU units and cannot be made a general rule to avoid CCEs. Special efforts should be made by the State to conduct adequate no. CCEs in all notified units in order to provide appropriate benefits to farmers

#### Assessment of Claims (Wide Spread Calamities)

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. PMFBY seeks to provide coverage against such contingency.

'Claim' shall be calculated as per the following formula:

$$\frac{(\text{Threshold Yield} - \text{Actual Yield})}{\text{Threshold Yield}} \times \text{Sum Insured}$$

Where, threshold yield for a crop in a notified insurance unit is the average yield of past Seven years multiplied by applicable indemnity level for that crop.

#### XII. ON ACCOUNT PAYMENT OF CLAIMS DUE TO MID-SEASON ADVERSITY

Under this provision, insured farmers can get immediate relief in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought

unseasonal rains, wherein expected yield during the season is likely to be less than 50% of Normal yield.

#### **Eligibility Criteria:**

- i. All notified Insurance Units would be eligible for "ON ACCOUNT" payment only if the expected Yield of the affected crop during the season is less than 50% of Normal yield.
  - ii. The provision is invoked by the State Government through damage notification based on the proxy indicators.
  - iii. The provision could be invoked for a specific crop or group of crops in Notified Insurance Unit, depending on fulfilment of laid down conditions.
  - iv. Insurance company may decide the quantum of likely losses and the amount of 'on account' payment based on the joint survey of Insurance Company and state government officials.
- v. Only those farmers would be eligible for financial support under this cover who have paid the premium / the premium has been debited from their account before the damage notification by the State Govt. for invoking this provision for compensation. Banks must ensure to debit farmers premium within 15 days from sanction/renewal of KCC/crop loan to provide benefit of this add on products , failing which banks will be liable to meet the claim liabilities of uncovered eligible famers.
- vi. The quantum of likely losses and the amount of 'on-account' payment shall be decided based on the joint survey by Insurance Company and State Govt. officials.
- vii Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims.
- Viii If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

#### **a) Proxy-Indicators:**

Indicators to be used for loss intimation would be rainfall data, temperature and relative humidity data, satellite imagery and crop condition reports by district level state government officials, supported by media reports.

#### **b) Loss assessment procedure:**

- i. Joint committee of State Government and the insurance company, for assessment of crop damage, would be formed and notified before start of the crop season for each district.
- ii. This Joint Committee shall decide the eligibility for on-account payment based on the weather data/long term average rainfall data/satellite imagery supported by estimated yield losses at notified Insurance unit level. Loss intimation order has to be issued within 7 days from the adverse seasonal event.
- iii. Based on the above report, a joint inspection of the affected area may be done by Insurance Company and State Govt. officials for ground truthing and arrive at the extent of loss.
- iv. Information/ Services of Mahalanobis National Crop Forecast Centre (MNCFC) may also be utilized for determination of extent of loss for on- Account pay-out.
- v. If the expected loss of the affected crop is more than 50% of the threshold yield for the Notified Insurance Unit, on-account payment would be payable.
- vi. On-account payment would be calculated as per following formula:

$$\frac{(\text{Threshold Yield} - \text{Estimated Yield})}{\text{Threshold Yield}} \times \text{Sum Insured} \times 25\%$$

#### **c) Time frame for loss assessment and submission of report:**

- i. An order will be issued by State Govt. defining eligibility of on account payment with details of damaged Insurance Units within 7 days from the occurrence of adverse seasonal event.
- ii. Loss assessment report at the affected insurance unit level has to be completed by the joint committee within 15 days from occurrence of the adverse seasonal event.

#### **d) Conditions:**

- i. Mere disbursement/ sanction of loan without receipt/ debit of premium before the notification of calamity would not make a farmer eligible for the claim.



- ii. On-account payment would be disbursed by the insurance company only after the receipt of Govt. share of premium subsidy.
- iii. On-account payment would be paid to all eligible insured farmers within one month of the notification invoking this provision by the State Govt. and subject to receipt of loss report from State Govt.
- iv. These claims would be adjusted from the end season area approach yield based claims.

### **XIII. PREVENTED / FAILED SOWING AND PREVENTED PLANTING / GERMINATION CLAIMS**

Under this provision, insured farmers can get insurance cover in case of widespread incidence of eligible risks (Para V. a) affecting crops in more than 75% of area sown in a notified 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.

#### **a) Eligibility Criteria:**

- i. The State Government would provide Notified Insurance Unit and crop wise normal area sown at the beginning of the season within 15 days.
- ii. Notified Insurance Units will be eligible for "Prevented Sowing / Planting" pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils.
- iii. The provision is invoked by the State Govt. through notification based on proxy indicators.
- iv. Only those farmers would be eligible for financial support under this cover who has paid the premium / the premium has been debited from their account before the notification by the state government invoking this provision for compensation.

#### **b) Proxy-Indicators:**

Indicators like rainfall data, other weather data, satellite imagery and crop condition reports by district level agricultural officer, media reports and area sown data released by State Govt.

#### **c) Loss assessment procedure:**

- i. State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing/ Planting conditions with approximate areas in percentage of the unit.
- ii. Lump sum pay-out under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated.

#### **d) Conditions:**

- i. Mere disbursement/ sanction of loan without receipt/ debit of premium before the notification of calamity won't make a farmer eligible for claim.
- ii. The insurance company would disburse the claim within 30 days of the State's order / notification invoking the event of the insured risk provided the data on estimated area sown have been received from State Government.
- iii. The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.
- iv. Insurance Cover would terminate for the affected crop in a Notified Insurance Unit once a claim under this section is invoked and the Affected Insurance Unit/ Crop would not be eligible for area yield based claim calculated at the end of the season.
- v. Once this provision is invoked, no fresh enrolment of farmers for the affected notified crops and areas would be done.
- vi. Once exigency is invoked it applies to all the insured farmers in the Notified Insurance Unit for a given crop, including for those whose crop survived.
- vii. The state govt. would continue to provide area sown and yield data based on CCEs conducted in such areas within the cut-off date.

### **XIV. POST-HARVEST LOSSES**

Under this provision, assessment of yield loss will be done 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 harvesting for sole purpose of drying.

**a) Eligibility Criteria:**

- i. Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance have been availed.
- ii. Available for all crops damaged by specified perils, which are left in the field after harvesting in "cut and spread condition" for drying up to a period of 14 days from harvest.

**b) Proxy-Indicators:**

Report in the local media or reports of the agriculture/revenue department supported by media reports and other evidences.

**c) Loss assessment procedure:**

- Loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.
- Loss assessors would be appointed by the insurance company for assessment if losses due to the operations of Post-harvest losses.

**Time and method of reporting the loss/claims**

- i. Immediate intimation (within 72 hours) by the insured farmer to any one as detailed below.
- ii. Intimation must contain details of survey number-wise insured crop and acreage affected.
- iii. Premium payment verification to be reported in next 48 hours by the farmer/Bank.

**Whom to be reported i.e., Channel of reporting:**

Intimation may be given within 72 hours by farmer either directly to the insurance company, concerned bank, local agriculture department government/district officials or through toll free number to the insurance company. First mode of intimation will be centralized Toll Free Number. In absence of such a facility, the report can be given to banks or Government officials and the same would be forwarded/ intimated to the insurance company immediately. The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

**Documentary evidence required for claim assessment:**

- Duly filled Claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.
- Local Newspaper cutting and any other available evidence to substantiate occurrence of loss event and severity of the loss, if any.

**Time frame for loss assessment and submission of report**

- Appointment of loss assessor within 48 hours from receipt of information
  - Loss assessment to be completed within next 10 days
  - Claim settlement to be completed in next 15 days (subject to receipt of premium) from loss assessment report
- d) If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who have taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered post-harvest loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided the Joint Committee) of affected area by the insurance company.
  - e) If the claim on area approach (based on CCEs) is more than the claims of the Post-Harvest losses, the difference claims will be payable to affected farmers. If claim for Post-Harvest is higher, no recovery will be applicable from affected farmers.

**Important conditions:**

- i. Mere disbursement/sanction of loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.

- ii. When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.
- iii. The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.
- iv. Insurance company would disburse the claim, if payable within 15 days of survey of loss.
- v. If, at the end of season, based on the yield data, claim is more than the claim under this cover, the balance would be paid at the end of the season under widespread claims.
- vi. Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.

## **XV. LOCALIZED RISKS**

This provision is intended to provide insurance cover at individual farm level to crop losses due to occurrence of localized perils/ calamities viz. Landslide, Hailstorm and inundation affecting part of a notified unit or a plot.

### **a) Eligibility Criteria:**

- i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance has been availed.
- ii) Maximum liability is limited to proportionate Sum Insured of damaged crop's area. This would be based on the proportion of cost of inputs incurred during sowing period to the sum insured.
- iii) Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account before occurrence of the insured peril.
- iv) Maximum pay-out under this provision would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured. If the payout under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers.
- v) If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localised loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided the Joint Committee) of affected area by the insurance company.

**b) Proxy-Indicators:** Report in the local media or reports of the Agriculture /Revenue Department.

### **c) Loss assessment procedure:**

- The loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.
- The loss assessors would be appointed by the insurance company for assessment of losses due to the operations of Localized Risks (Yield Insurance).
- Maximum liability would be limited to proportionate Sum Insured of damaged cropped area.

### **Time and method of reporting the loss/claims**

- i. Immediate intimation (within 72 hours) by the insured farmer to any one as given below.
- ii. Intimation must contain details of survey number-wise insured crop and acreage affected.
- iii. Premium payment verification to be reported in next 48 hours by the farmer/ Bank.
- iv. Mobile application may be used for reporting incidents of localized risks for intimation of events including longitude/ latitude details and pictures using NRSC Mobile App.

### **Whom to be reported i.e. Channel of reporting:**

Intimation may be given within 48 hours by farmer either directly to the insurance company, concerned bank, local agriculture department government/district officials or through toll free number to insurance company. First mode of intimation will be centralized Toll Free Number and in absence of such facility, the report can be given to banks or Government officials, the same would be forwarded/intimated to the insurance company immediately on

receipt of such information. The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

#### **Documentary evidence required for claim assessment**

- Duly filled Claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.
- Evidence of crop loss through capturing pictures using mobile application, if any.
- Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any.

#### **Time frame for loss assessment and submission of report**


- Appointment of loss assessor within 48 hours
- Loss assessment to be completed within next 10 days
- Claim settlement to be completed in next 15 days (subject to receipt of premium)

#### **d) Important conditions:**

- i. Mere disbursement/sanction of loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.
- ii. When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.
- iii. The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.
- iv. The insurance company would disburse the claim, if payable within 15 days of survey of loss.
- v. If, at the end of season, based on the yield data, claim is more than the claim under this cover, the balance would be paid at the end of the season under widespread claims.
- vi. Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.
- vii. Bank would remit farmers premium with farmers list within 7 days of intimation of loss under this section, if not sent earlier.

### **XVI. PROCEDURE FOR SETTLEMENT OF CLAIMS TO THE FARMERS**

1. Upfront premium subsidy from Government of India and concerned State should have been received for the season, by insurance company to enable them to settle the claim.
2. In case of widespread calamity (end of season claims), once yield data is received from State Government as per the cut-off-dates decided, claims will be worked out as per Declarations /proposals received from banks / channel partners / insurance intermediaries for each notified area and crops and claims will be approved by Competent Authority of Insurance company i.e. Implementing Agency (IA).
3. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/ nodal banks; and banks branches / PACs at grass root level, will credit into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies along with list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.
4. In case of farmers covered on voluntary basis through intermediaries, payable claims will directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimated to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

  
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5. In case of claims under prevented/failed sowing, localized calamities, post-harvest losses; insurance company will process the claims after assessment and shall release the claims as per procedure given in the relevant sections above.
6. Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.
7. Disputed claims / sub-standard claims, if any will be referred within three months of claim disbursement through SLCCCI/ State Government to DAC & FW for consideration and decision of DAC & FW in case of any interpretation of provisions of scheme or disputes will be binding on State Government / Insurance Company / Banks and the farmers.

## **XVII. IMPORTANT CONDITIONS /CLAUSES APPLICABLE FOR COVERAGE OF RISKS**

- i. Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank / intermediaries shall be liable for payment of claims.
- ii. In case of any substantial misreporting by nodal bank /branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.
- iii. Mere sanctioning/ disbursement of crop loans and submission of proposals/ declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.
- iv. Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance. Ideally the discrepancy should be handled at farm level to protect the interest of farmers with genuine insurance coverage. All suitable measures should be taken by concerned stakeholders for de duplication with the help of land records, banks records, revenue records and proposal/loan application of insured farmers. However, in the absence of digitized farm records on a GIS platform, it would be cumbersome to physically verify each farm when the reported discrepancies are comparatively large compared to the sown areas. For the time-being, it is to be addressed as follows:

Issue of Acreage discrepancy as described in the Operation Guidelines (Clause XVI (4)) will be addressed as follows:

- a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue authority.
- b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- c) Claims shall be calculated on the scaled down sum insured
- d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilized for improvement of technology/ research/ Impact assessment etc.

## **XVIII. CLAIM LIABILITIES**

Insurance company shall take all necessary steps to take appropriate reinsurance cover for their portfolio in order to safeguard insured's interest. In case premium to claims ratio exceeds 1:3.5 or percentage of claims to Sum Insured exceeds 35%, whichever is higher, at the National Level in a crop season, then Government will provide protection to IAs. The losses exceeding the above mentioned level in the crop season would be met by equal contribution of the Central Government and the concerned State/ UT Governments. The liability of payment of all claims shall however be of the concerned IAs only. In case of fulfilment of above mentioned condition, States/ UTs where the losses exceed the above ceiling level insurers shall be responsible to settle the admissible claims.

## **XIX. COMMISSION AND BANK CHARGES:**

Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

## **XX. SERVICE TAX / GST**

PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Service Tax / GST.

## **XXI. District Level Monitoring Committee:**

There will be a District Level Monitoring Committee (DLMC) headed by the District Magistrate/ Deputy Commissioner. The members will be District Agriculture Officer of Agri. Dept., DCCB, Lead Bank representative and Implementing Agency. The Committee will monitor implementation of the scheme by providing fortnightly crop condition reports and periodical reports on seasonal weather conditions, loans disbursed, extent of area cultivated etc. The District Level Monitoring Committee (DLMC) shall also monitor conduct of Crop Cutting Experiments in the District.

## **XXII. ROLE AND RESPONSIBILITIES OF VARIOUS AGENCIES**

For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

### **State / UT Governments:**

- a) District Level Monitoring Committee (DLMC) would provide fortnightly crop condition reports and periodical reports on seasonal weather conditions, loans disbursed extent of area cultivated, etc. to concerned insurance company. DLMC shall also monitor conduct of CCEs in districts.
- b) Uploading of requisite information of notification on the crop insurance portal in coordination with the selected Implementing Insurance Companies within one week from the date of notification.
- c) Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government/ quasi government agencies for supplying weather data on real-time basis to insurance company.
- d) To undertake extensive awareness and publicity campaigns of Scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.
- e) To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.
- f) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.
- g) Will allow insurance companies to co-observe and witness CCEs, and permit them to access various records at grass root / district / state level used for recording data of CCEs by States.

### **Insurance Companies (IA)**

- a) Insurance companies to liaise with State Governments and agencies/ institutions / committees involved in implementation of PMFBY.
- b) Furnish the necessary data / information to SLCCCI as may be required as per the notification.
- c) Underwriting –responsibilities of processing and acceptance of risk.
- d) Claim processing / finalization on receipt of yield data from States/UTs and payment within the prescribed timelines.
- e) Redressal of all Public Grievances within the time fixed by IRDAI

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- f) Deployment of sufficient manpower to co-observe CCEs and allied activities and compulsory use of CCE co-observation app..
- g) Claim processing / finalization on receipt of Yield data from state and payment within the prescribed timelines. The claim remittance shall be made directly into the farmer's loan account for loanee farmers and into saving Bank A/C for non-loanee farmers.

### Financial Institutions/Banks

- a) To Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.
- b) Ensure that all agencies within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.
- c) Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.
- d) Ensure that, for both loanee and non-loanee farmers separately, premium and related data is remitted to nodal bank, wherever applicable, within the prescribed time.
- e) Lead bank/Nodal Banks should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance. In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops.
- f) Concerned Bank and its branches should ensure submission to insurance companies within stipulated time the notified crop-wise, insurance unit-wise Declarations in prescribed format, along with consolidated Premium payable separately for both loanee farmers and non-loanee farmers. If concerned Bank and its branches keep the amount of premium collected beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the insurance company.
- g) Nodal bank/Branches will also arrange for onward transmission to service (subordinate) bank branches / PACS, compensation amounts as received from insurance companies with all details, to be credited to beneficiary accounts.
- h) The Nodal Banks/Administrative offices would also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories –Small and Marginal /SC /ST /Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned PACS/ Bank Branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.
- i) Insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.
- j) To credit the claim proceeds of PMFBY received from insurance company to respective beneficiary bank account within seven days. If Bank Branches/Nodal banks keep the claims amount beyond the defined timelines then they will be liable to pay interest on the

prevailing rate of interest for saving account) for the delay period to the eligible farmers. The list of beneficiary cultivators with claim amount shall be displayed by the Branch/ Primary Agricultural Cooperative Society (PACS) and a copy shall also be provided to the Chairman/ Sarpanch/ Pradhan of the village Panchayat. The Banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries.

- k) Soft copy of the beneficiary' farmers would also be uploaded directly on Crop Insurance portal by bank branch/ PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.
- l) To permit insurance company with access to all relevant records / ledgers at the Nodal Bank/ Branch/ PACS at all times for the purpose of implementation of the scheme.
- m) Banks should ensure that cultivator may not be deprived of any benefit under the Scheme due to errors/ omissions/ commissions of the concerned branch/ PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

#### **Lending Banks / RFIs**

- a) To educate the cultivators on the Scheme features.
- b) To maintain the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/ verification by insurance company or its authorized representatives and DLMC.
- c) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.
- d) To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non loanee farmers availing crop insurance through them.

Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank / branch / PACS in case of farmers coverage, concerned bank only will be liable for such misreporting and its consequences.

#### **XXIII. CROP INSURANCE PORTAL FOR ADMINISTRATION OF CROP INSURANCE PROGRAM**

The Government of India has designed an insurance portal [www.pmfby.gov.in](http://www.pmfby.gov.in) for better administration, coordination amongst stakeholders, proper dissemination of information and transparency for Farmers, States, Insurers and Banks.


Filling/uploading of requisite information on the crop insurance portal by the State Government and Insurance Companies is compulsory so that farmers and other stakeholders can get timely information about crop insurance, premium cut off dates and insurance companies. State Government and concerned IAs will be responsible for entry of all requisite information as per notification issued by the States in the crop Insurance portal.

  
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**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) – MANIPUR  
KHARIF 2023 SEASON  
Cluster-wise, District wise Crops notified ,Indemnity level and Threshold Yield**

District Name (Undivided)	Subdivision (Agri/Horti) Name	IU Level	Block Name (IU Level)	Crop Name	Crop Season	Indemnity level	Threshold Yield	
Bishnupur	Moirang	Block	Moirang	Paddy HYV	Kharif	80%	2330	
				Cabbage (summer)	Kharif	80%	8567	
		Block	Kumbi	Paddy HYV	Kharif	80%	2330	
				Cabbage (summer)	Kharif	80%	8567	
		Block	Kwakta	Paddy HYV	Kharif	80%	2330	
				Cabbage (summer)	Kharif	80%	8567	
	Bishnupur	Block	Bishnupur North	Paddy HYV	Kharif	80%	2552	
				Cabbage (summer)	Kharif	80%	9084	
			Bishnupur South	Paddy HYV	Kharif	80%	2552	
				Cabbage (summer)	Kharif	80%	9084	
	Nambol	Block	Nambol	Paddy HYV	Kharif	80%	2552	
				Cabbage (summer)	Kharif	80%	9084	
Chandel	Chapikarong	Block	Chakpikarong	Paddy HYV	Kharif	80%	2015	
				Cabbage (summer)	Kharif	80%	8646	
		Block	Khengjoy	Paddy HYV	Kharif	80%	2015	
				Cabbage (summer)	Kharif	80%	8646	
		Block	Sajik	Paddy HYV	Kharif	80%	2015	
				Cabbage (summer)	Kharif	80%	8646	
	Chandel	Block	Chandel	Paddy HYV	Kharif	80%	1787	
				Cabbage (summer)	Kharif	80%	9459	
	Machi	Block	Machi (3,4 & 5)	Paddy HYV	Kharif	80%	1787	
				Cabbage (summer)	Kharif	80%	9459	
	Tengnoupal	Block	Tengnoupal	Paddy HYV	Kharif	80%	1787	
				Cabbage (summer)	Kharif	80%	9459	
	Western Chandel	Block	Western Chandel	Paddy HYV	Kharif	80%	1787	
				Cabbage (summer)	Kharif	80%	9459	
	Churachandpur	Churachandpur North	Block	Churachandpur	Paddy HYV	Kharif	80%	1497
					Cabbage (summer)	Kharif	80%	8929
Block			Singhat	Paddy HYV	Kharif	80%	1497	
				Cabbage (summer)	Kharif	80%	8929	
			Block	Thanlon	Paddy HYV	Kharif	80%	1504

  
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	Tipaimuk,Thanlon	Block		Cabbage (summer)	Kharif	80%	8398	
		Block	Parbung	Paddy HYV	Kharif	80%	1504	
	Churachandpur	Block	Henglep	Cabbage (summer)	Kharif	80%	8398	
				Paddy HYV	Kharif	80%	1651	
		Block	Samulamlan	Cabbage (summer)	Kharif	80%	8612	
				Paddy HYV	Kharif	80%	1651	
				Cabbage (summer)	Kharif	80%	8612	
				Paddy HYV	Kharif	80%	2362	
Imphal East	Sawombung/ Imphal East-I	Block	Khurai	Cabbage (summer)	Kharif	80%	8398	
				Paddy HYV	Kharif	80%	2362	
		Block	Sawombung	Cabbage (summer)	Kharif	80%	8398	
				Paddy HYV	Kharif	80%	2362	
		Block	Sagolmang	Cabbage (summer)	Kharif	80%	8398	
				Paddy HYV	Kharif	80%	2362	
	Block	Khabam	Cabbage (summer)	Kharif	80%	8398		
			Paddy HYV	Kharif	80%	2362		
	Keirao Bitra/ Imphal East-II	Block	Keirao	Cabbage (summer)	Kharif	80%	9137	
				Paddy HYV	Kharif	80%	2600	
		Block	Andro	Cabbage (summer)	Kharif	80%	9137	
				Paddy HYV	Kharif	80%	2600	
		Block	Akampat	Cabbage (summer)	Kharif	80%	9137	
				Paddy HYV	Kharif	80%	2600	
	Block	Iribung	Cabbage (summer)	Kharif	80%	9137		
			Paddy HYV	Kharif	80%	2600		
	Jiribam	Block	Jiribam	Cabbage (summer)	Kharif	80%	9370	
				Paddy HYV	Kharif	80%	3612	
	Imphal West	Wangoi	Block	Wangoi	Cabbage (summer)	Kharif	80%	9082
					Paddy HYV	Kharif	80%	2141
			Block	Malom	Cabbage (summer)	Kharif	80%	9082
					Paddy HYV	Kharif	80%	2141
			Block	Mayang Imphal	Cabbage (summer)	Kharif	80%	9082
					Paddy HYV	Kharif	80%	2141
Block		Hiyangthang	Cabbage (summer)	Kharif	80%	9082		
			Paddy HYV	Kharif	80%	2141		
Langjing/ Lamsang		Block	Lamsang	Cabbage (summer)	Kharif	80%	8634	
				Paddy HYV	Kharif	80%	2201	
		Block	Phojing	Cabbage (summer)	Kharif	80%	8634	
				Paddy HYV	Kharif	80%	2201	
					Paddy HYV	Kharif	80%	2201

  
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		Block	Sagoltongba	Cabbage (summer)	Kharif	80%	8634	
		Block	Sekmai	Paddy HYV	Kharif	80%	2201	
				Cabbage (summer)	Kharif	80%	8634	
		Block	Langjing	Paddy HYV	Kharif	80%	2201	
				Cabbage (summer)	Kharif	80%	8634	
		Senapati	Saikul	Block	Saikul	Paddy HYV	Kharif	80%
	Cabbage (summer)					Kharif	80%	8373
	Block			Island	Paddy HYV	Kharif	80%	1424
					Cabbage (summer)	Kharif	80%	8373
	Tadubi/ Mao Maram		Block	Tadubi	Paddy HYV	Kharif	80%	1369
					Cabbage (summer)	Kharif	80%	8706
			Block	Phaibung	Paddy HYV	Kharif	80%	1369
Cabbage (summer)					Kharif	80%	8706	
Block			Willong	Paddy HYV	Kharif	80%	1369	
				Cabbage (summer)	Kharif	80%	8706	
Block			Paomata	Paddy HYV	Kharif	80%	1369	
				Cabbage (summer)	Kharif	80%	8706	
Block			Purul	Paddy HYV	Kharif	80%	1369	
				Cabbage (summer)	Kharif	80%	8706	
Kangpokpi/ Saitu Ghamphazol	Block		Kangpokpi	Paddy HYV	Kharif	80%	1372	
				Cabbage (summer)	Kharif	80%	8697	
	Block		Champhai	Paddy HYV	Kharif	80%	1372	
				Cabbage (summer)	Kharif	80%	8697	
	Block	Bungte Chiru	Paddy HYV	Kharif	80%	1372		
			Cabbage (summer)	Kharif	80%	8697		
	Block	Kangchup Gel	Paddy HYV	Kharif	80%	1372		
			Cabbage (summer)	Kharif	80%	8697		
	Block	T. Waichong	Paddy HYV	Kharif	80%	1372		
			Cabbage (summer)	Kharif	80%	8697		
	Block	Saitu	Paddy HYV	Kharif	80%	1372		
			Cabbage (summer)	Kharif	80%	8697		
Tamenglong	Nungba	Block	Nungba	Paddy HYV	Kharif	80%	1578	
				Cabbage (summer)	Kharif	80%	8672	
	Tamenglong	Block	Tamenglong	Paddy HYV	Kharif	80%	1526	
				Cabbage (summer)	Kharif	80%	8668	
	Tamenglong North	Block	Khoupum	Paddy HYV	Kharif	80%	1526	
				Cabbage (summer)	Kharif	80%	8668	

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	Tamenglong West	Block	Tousem	Paddy HYV	Kharif	80%	1526	
				Cabbage (summer)	Kharif	80%	8668	
	Tamenglong North	Block	Tamei	Paddy HYV	Kharif	80%	1526	
				Cabbage (summer)	Kharif	80%	8668	
Thoubal	Thoubal	Block	Thoubal	Paddy HYV	Kharif	80%	2686	
				Cabbage (summer)	Kharif	80%	9165	
		Block	Heirok	Paddy HYV	Kharif	80%	2686	
				Cabbage (summer)	Kharif	80%	9165	
		Block	Khongjom	Paddy HYV	Kharif	80%	2686	
				Cabbage (summer)	Kharif	80%	9165	
		Block	Yairipok	Paddy HYV	Kharif	80%	2686	
				Cabbage (summer)	Kharif	80%	9165	
		Block	Lilong	Paddy HYV	Kharif	80%	2686	
				Cabbage (summer)	Kharif	80%	9165	
		Kakching	Block	Kakching	Paddy HYV	Kharif	80%	2412
					Cabbage (summer)	Kharif	80%	9005
	Block		Langmeidong	Paddy HYV	Kharif	80%	2412	
				Cabbage (summer)	Kharif	80%	9005	
	Block		Sugnu	Paddy HYV	Kharif	80%	2412	
				Cabbage (summer)	Kharif	80%	9005	
	Block		Wabagai	Paddy HYV	Kharif	80%	2412	
				Cabbage (summer)	Kharif	80%	9005	
	Ukhrul	Phungyar-Phausat	Block	Phungyar	Paddy HYV	Kharif	80%	1377
					Cabbage (summer)	Kharif	80%	8766
		Kamjong- Chassad	Block	Kamjong	Paddy HYV	Kharif	80%	1377
					Cabbage (summer)	Kharif	80%	8766
		Ukhrul South-Kasomkhulen	Block	Kasom	Paddy HYV	Kharif	80%	1352
					Cabbage (summer)	Kharif	80%	8343
Ukhrul Central		Block	Ukhrul	Paddy HYV	Kharif	80%	1352	
				Cabbage (summer)	Kharif	80%	8343	
Ukhrul North-Chingai		Block	Chingai	Paddy HYV	Kharif	80%	1352	
				Cabbage (summer)	Kharif	80%	8343	

  
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**District wise, Crop wise, Sum Insured , Premium Rates and Premium Amount payable by farmer per ha.**

Sl. No	District (undivided)	Name of Crop	Expected Insured Area (ha.)	Sum Insured (Rs)	Premium quoted rate (%)	Farmer Share (%)	Farmer Share @ (Rs) per ha.
1	Bishnupur	HYV Paddy	4600	<b>68,000</b>	10.00	2%	1360
		Cabbage (summer)	108	<b>91,228</b>	3.00	3%	2737
2	Chandel	HYV Paddy	50	<b>68,000</b>	10.00	2%	1360
		Cabbage (summer)	15	<b>91,228</b>	3.00	3%	2737
3	Churachandpur	HYV Paddy	200	<b>68,000</b>	8.00	2%	1360
		Cabbage (summer)	18	<b>91,228</b>	3.00	3%	2737
4	Imphal East	HYV Paddy	500	<b>68,000</b>	6.00	2%	1360
		Cabbage (summer)	98	<b>91,228</b>	3.00	3%	2737
5	Imphal West	HYV Paddy	1500	<b>68,000</b>	7.00	2%	1360
		Cabbage (summer)	80	<b>91,228</b>	3.00	3%	2737
6	Senapati	HYV Paddy	450	<b>68,000</b>	8.00	2%	1360
		Cabbage (summer)	11	<b>91,228</b>	3.00	3%	2737
7	Tamenglong	HYV Paddy	700	<b>68,000</b>	6.00	2%	1360
		Cabbage (summer)	20	<b>91,228</b>	4.00	4%	3649
8	Thoubal	HYV Paddy	2000	<b>68,000</b>	10.00	2%	1360
		Cabbage (summer)	90	<b>91,228</b>	3.00	3%	2737
9	Ukhrul	HYV Paddy	120	<b>68,000</b>	7.00	2%	1360
		Cabbage (summer)	27	<b>91,228</b>	3.00	3%	2737

  
 Nodal Officer  
 Pradhan Mantri Fasal Bima Yojana  
 (PMFBY)  
 Department of Agriculture, Manipur

**PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) – MANIPUR  
KHARIF 2023 SEASON  
SEASONALITY DISCIPLINE & CUT-OFF DATES**

S.No	Activity	Timeline
1	Cut-off date for intimation of change of insured crop by the loanee farmer	2 working days prior to cut off date for debit/collection of premium from farmer.
2	Cut-off date for opting out of existing loanee farmers from the scheme for current /ongoing season intimation of change of insured crop by the loanee farmer.	At least 7 days before the prescribed cut-off date for enrolment.
2	Cut-off date for receipt of proposal of farmers / debit of premium from farmers account (loanee & non-loanee)	31 <sup>st</sup> July 2023
3	Declaration of Prevented sowing	15 <sup>th</sup> August 2023
4	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on crop insurance Portal by Bank branches (CBs/RRBs/DCCBs/PACs), followed by SMS to all insured farmers from Portal	15 <sup>th</sup> August 2023
5	Cut-off date for electronic remittance of farmer premium to Insurance Companies for farmers covered on Voluntary basis by designated insurance Agent(s) and uploading of details of individual covered farmers on crop insurance Portal.	Within 48 Hours of receipt of application & premium
6	Cut-off date for Insurer to accept or reject the farmer's data on Portal	Non- Loanee: 15 <sup>th</sup> August 2023 Loanee: 31 <sup>st</sup> August 2023
7	Cut-off date for CSCs/Banks/Intermediary to correct/update the paid application intimated by ICs on Crop Insurance Portal	Within 7 days from the date of intimation by ICs
8	Cut off date for processing of applications by ICs and auto approval of application of insured farmers on crop insurance Portal	15th September 2023
9	Training and registration of field level workers assigned for conduct of CCEs and reporting of the same on crop insurance Portal through smart phones/CCE Agri App	Upto 15 <sup>th</sup> August 2023

  
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10	Uploading of tentative schedule/date for conducting CCEs (crop-wise/IU wise) followed by SMS on one day notice through CCEs app. ICs are equally responsible to liaise with district authorities/field workers to ascertain the schedule.	At least 7 days before tentative date for conducting CCEs
11	Confirmation of the CCEs schedule	Via SMS on one day notice through Portal
12	Approval of district wise crop wise Actual yield data and uploading on Portal	Within one month of completion of CCEs from district wise crop wise specific cut off dates notified by States for a notified crop
13	Cut-off date for intimation/ reconciliation/ clarification of any deficiency in Actual Yield data	Within 7 days from the date of uploading CCE Data from State Department, if any.
14	Auto approval of yield data	Within one week from receipt of yield data /reply to clarification sought by ICs by State Govt.
15	Timelines for Payment of claims	Within 2 weeks from calculation/auto approval of claims irrespective of whether ICs have raised the bill of 2nd Instalment of premium subsidy or not
16	Payment of final government subsidy	On finalisation of business statistics on portal after completion of approval/reconciliation for the season on portal

  
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