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**HARYANAGOVERNMENT
AGRICULTUREANDFARMERSWELFAREDEPARTMENT
NOTIFICATION**

Chandigarh, dated 30-3-2018

No.941-Agri-II(1)-2018/ 4332 .-The Governor of Haryana is pleased to notify the areas, crops, indemnity level, sum insured, premium rates and seasonality discipline etc. for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State during Kharif 2018 & Rabi 2018-19, as per Administrative Approval of Govt. of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare vide their reference No. 13015/03/2016-Credit II, dated 23.02.2016, as under:-

1. CROPS TO BE COVERED (Notified Crops)

Kharif 2018	Rabi 2018-19
Paddy	Wheat
Bajra	Gram
Maize	Barley
Cotton	Mustard
	Sunflower

2. INSURANCE UNIT (IU)

The PMFBY will operate on the principle of "Area Approach" in the Insurance Unit (IU). The IU will be the revenue estate (village).

3. AREA TO BE COVERED

The PMFBY will be implemented in the entire State on cluster approach. Districts in clusters are as under:-

Cluster-I	Cluster-II	Cluster-III
Panchkula	Ambala	Yamuna Nagar
Kurukshetra	Karnal	Panipat
Faridabad	Sonipat	Palwal
Kaithal	Hisar	Rohtak
Sirsa	Jind	Fatehabad
Bhiwani	Mahendergarh	Jhajjar
Rewari	Gurgaon	Mewat
		Charki Dadri

4. Coverage of Risks and Exclusions

The following stages of the crop and risks leading to crop loss will be covered under the scheme.

- i) **Prevented Sowing/Planting Risk:** Coverage of risk in case the insured area is prevented from sowing/planting due to deficit rainfall or adverse seasonal conditions.

- ii) **Standing Crop (Sowing to harvesting):** Comprehensive risk insurance will be provided to cover yield losses due to non-preventable risks, viz. Drought, Dry spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightning, Strom, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.
- iii) **Post-Harvest Losses:** Coverage will be 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, cyclonic rains and unseasonal rains.
- iv) **Localized Calamities:** Loss/damage resulting from occurrence of identified localized risks of hailstorm, landslide, and inundation affecting isolated farms will be covered.
- v) **Risk inception date** - The risk under PMFBY will commence from the date of notification of the Scheme or date of commencement of season whichever is earlier.
- vi) **Seasonal Discipline:-** Crop period for Sunflower will begin for Jan to June.
- vii) **General Exclusions:** Losses arising out of war and nuclear risks, malicious damage and other preventable risks (refer Para IV.2 of OGs of PMFBY).

5 IMPLEMENTING AGENCIES

1.	Cluster - I	Oriental General Insurance Company Ltd.
2.	Cluster - II	SBI General Insurance Company Ltd.
3.	Cluster - III	Universal Sompo General Insurance Company Ltd.

6. Coverage of Farmers:

- (i) **Compulsory Component:** All farmers availing Seasonal Agricultural Operation (SAO) loans from financial institutions (i.e. loanee farmers) for the notified crop/s are to be covered compulsorily.
- (ii) **Voluntary Component:** The scheme is optional for non-loanee farmers. All farmers who have not availed any crop loan and are willing to get covered under PMFBY can purchase insurance through Banks/ Insurance Companies / their designated agents.

7. INDEMNITY LEVEL

The indemnity level will be 90% in case of all the notified crops.

8. THRESHOLD YIELD

The block wise Threshold Yield will be shared later on.

9. Assessment of Yield of Cotton crop will be based on Minimum two pickings.

10. In case nil Yield is reported during Crop Cutting Experiment on first visit on account of lack of cotton ball formation, the zero Yield will be mentioned by the team in the CCEs Performa.

11. Sum Insured

The Sum insured Per Hectare of notified crops will be given as under.

Kharif		Rabi	
Crop	Sum insured	Crop	Sum Insured
Paddy	73500	Wheat	66500
Cotton	72000	Barley	40500
Maize	41500	Sunflower	39000
Bajra	36000	Mustard	38000
		Gram	29500

12. PREMIUM RATES AND PREMIUM SUBSIDY

The premium rate and premium subsidy are given in Annexure -A.

13. SEASONALITY DISCIPLINE

The seasonality discipline is as under:-

Sr. No.	Activity	Kharif	Rabi
1.	Loaning period (loan sanctioned/renewed) for Loanee farmers on compulsory basis (for the Kharif 2018 and Rabi 2018-19)	April to July	October to December
2.	Cut-off date for receipt of proposals of farmers/debit of premium from farmers' accounts (Loanee and non-loanee)	31st July	31st December
3.	Cut-off date for receipt of consolidated declarations/proposals of Loanee farmers covered on compulsory basis and non-loanee farmers covered on	Within 15 days for loanee farmers and 7 days for non-loanee farmers after cut-off date.	

	voluntary basis from Bank branches (CBs/RRBs) to respective insurance companies and DCCBs for PACS.	
4.	Cut-off date for receipt of declarations of farmers covered on voluntary basis from designated insurance agent(s) to insurance companies	Within 7 days of receipt of declaration/ premium.
5.	Cut-off date for receipt of proposals of Loanee farmers covered on compulsory basis and non-loanee farmers covered on voluntary basis from respective DCCBs/Nodal Banks (for cooperatives).	Within 7 days of receipt of declaration by the respective Nodal bank offices.
6.	Uploading of soft copy of the details of individual insured farmers by commercial banks/RRBs/PACS/ Intermediaries	Within 15 days after cut-off date for collection of premium from farmers. In case of holiday on last day, the next working day will be considered as last day.
7.	Cut-off date for receipt of yield data.	Within a month from final harvest.
8.	Processing, Approval and Payment of Final claims based on yield data.	Three weeks from receipt of yield data

14. COLLECTION OF PROPOSALS AND PREMIUM FROM FARMERS

- i) The proposals from farmers will be collected / obtained by the banks as per para (X) of the Operational Guidelines (OGs) of PMFBY issued by Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare.
- ii) The banks/branches will submit the consolidated proposals to the implementing agencies well within the stipulated cut-off dates and also upload the soft copy of insured details in crop insurance portal. The declarations/proposals format shall contain the details as per the format provided in the crop insurance portal. The said details are given in Annexure-B.

- iii) The banks will also submit a weekly progress report of the number of farmers insured, area covered and premium collected to the Director Agriculture and Farmers' Welfare, Haryana & the concerned implementing agencies.
- iv) In case of non-loanee farmers, the implementing agency will be responsible to verify the insurable interest of the applicant farmer and collect the land records, particulars of acreage, crops sown and contract/agreement details in case of share/tenant farmers etc.
- v) For any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 30 days before the cut-off date for buying insurance, through the Bank/ Insurance Company/ Insurance intermediary.

15. ASSESSMENT OF LOSS/SHORTFALL IN YIELD

The procedure mentioned in the OGs will be followed for assessment of loss/shortfall in yield.

a) PREVENTED SOWING/PLANTING RISK

- i) The cut-off dates for the purpose of 'prevented sowing/planting' payout will be 31st August in case of Kharif crops and 15th January in case of Rabi crops.
- ii) The State Government will declare an Insurance Unit (IU) as having suffered prevented sowing/planting conditions with approximate areas in percentage of the unit. A Committee under the chairmanship of SDO (Civil) with Deputy Director Agriculture and Tehsildar concerned as members will submit a report about this to the Director of Agriculture and Farmers' Welfare, Haryana through the Deputy Commissioner by 31st August in case of Kharif crops and by 15th January in case of Rabi crops.
- iii) For prevented sowing/planting, the data recorded at the nearest available Rain Gauge Station (RGS) will be considered wherever required. The details of Rain Gage Stations are in Annexure-C. In case the nearest RGS is not functional for any reason, the second nearest RGS and so on, will be the reference Rain Gauge Station.

b) STANDING CROP (WIDE SPREAD CALAMITIES)

- i) Shortfall in yield will be calculated by comparing the Threshold Yield with the Actual Yield estimated through Crop Cutting Experiments (CCEs). The CCEs will be undertaken for different crops on a scale decided by the State Government keeping in view

the acreage covered in the scheme in different IUs/Blocks/districts/State.

- ii) In cases where required number of CCEs could not be conducted due to non-availability of adequate cropped area, the yield estimate for such IUs will be made by adopting the yield of next higher unit i.e. block. If the area in the block is also inadequate, the yield of the district will be adopted. If the area in the district is also inadequate, the yield of the State average will be adopted.
 - iii) In case of 'On Account Payment of claims due to Mid-Season Adversity', the State Government will issue damage notification keeping in view the likely loss caused to the crops, rainfall data, crop condition reports by field officials, media reports etc.
 - iv) A Committee under the chairmanship of SDO (Civil) with Deputy Director Agriculture, Tehsildar concerned and a representative of the Insurance Company as members will submit a report about the eligibility for 'On Account Payment' to the Director of Agriculture and Farmers' Welfare, Haryana through the Deputy Commissioner, as and when such adversity occurs.
 - v) 'On Account Payment' of claims will not be admissible if the adversity occurs within 15 days before the normal harvest time of the specified/ notified crop.
- c) **POST HARVEST LOSSES**
- i) The assessment of yield loss will be on individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' condition, up to a maximum period of 14 days from harvesting.
 - ii) The Implementing Agency will appoint Loss Assessors in sufficient number having the qualifications provided in OGs, for assessment of losses due to the operations of post-harvest losses.
 - iii) The loss will be jointly assessed by a team comprising of the Block Agriculture Officer, Loss Assessors and the concerned farmer.
- d) **LOCALIZED RISKS**
- i) The assessment of yield loss will be on individual plot basis in case of occurrence of localized perils/calamities viz Landslide, Hailstorm and Inundation affecting part of the IU or a plot.
 - ii) The Implementing Agency will appoint Loss Assessors in sufficient number having the qualifications provided in OGs, for assessment of losses due to the operations of localized risks.

- iii) The loss will be jointly assessed by a team comprising of the Block Agriculture Officer, Loss Assessors of the Insurance Company and the concerned farmer.
- iv) If the affected area under a notified crop is more than 25% of the total insured area in the IU, all the eligible farmers as per para (XV) (1)(A)(v) of the OG, would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Committee of SDO (Civil), Deputy Director Agriculture, Tehsildar concerned and a representative of the Insurance Company) of affected area.
- v) In case the representative of the implementing agency, wherever part of a Committee, is not available/does not attend the meeting of the Committee or accompany during inspections, the other members of the committee will take appropriate decision in the light of the prevailing facts and circumstances, which will be final.

16. Bank Services Charges:

- (i) Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Banks may submit their Invoice in the prescribed format as given point No. 13 of Notification.
- (ii) Intermediaries / 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.

17. ACREAGE DISCREPANCY

The Insurance Company and Banks will ensure that no case of 'over insurance' takes place. Any discrepancy in this regard will be rectified by the insurance company with the help of land records, bank records, proposals/applications of farmers.

18. MONITORING OF THE SCHEME

- i) The insurance company will ensure that about 5% of the beneficiaries are verified by their Regional Offices/Local level Offices and report is sent to the District Level Monitoring Committee (DLMC).
- ii) The DLMC will cross verify at least 10% of the beneficiaries and send report to the Director, Agriculture and Farmers' Welfare Department, Haryana.
- iii) 1 to 2 % of the beneficiaries will be verified by the Head Office of the Insurance Company and report sent to the Central Government.

19. OTHER CONDITIONS.

- i) The selected insurance company will execute service level agreement with the State Government / its representative which will remain valid for the entire crop insurance period or till the settlement of all claims of that particular season (Kharif or Rabi) whichever is later.
- ii) The selected insurance companies shall deploy well qualified and trained persons in their own offices at District and Block level after due clearance of respective DDA and after due approval of Director of Agriculture and Farmers Welfare.
- iii) Providing monthly progress returns/ statistics/ information to State and Central Government.
- iv) Endeavoring for 100% coverage of the loanee farmers through Banks / Financial Institution, etc.
- v) Facilitate the bank branches/ intermediaries/ agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance portal well in time.
- vi) Redressal of all Public Grievances within the time fixed by IRDA. Provide toll free number where farmers can approach for redressals of grievance, intimate claims in case of localized calamity, seek information on coverage, etc.
- vii) The coverage of loanee farmers should be carried out by insurance companies themselves, use of agents / brokers are not allowed.
- viii) Claim processing and payment to Banks/Farmers within the prescribed timelines.
- ix) The claim should be settled within the prescribed time limits (three weeks) after receipt of yield and area sown data from the Government, as per the guidelines, failing which claim should be paid to farmers with applicable savings bank interest rate.
- x) As per Operational Guidelines Para XXIV, 3.(l). The Insurance Companies should "facilitate the bank branches / intermediaries / agents to upload the details of insured farmers and beneficiaries with all requisite details on crop insurance portal well in time".
- xi) Marketing and publicity of Scheme, Insurance company will ensure the marketing and publicity of the scheme and submit a report with photographs to State and Central Government.
- xii) Distribution of Declaration form/proposal form to bank/financial institution branch.
- xiii) Submission of reports to State and Central Government.
- xiv) Other role & responsibilities as detailed in Para XXIV.3 and XXV of OGs of PMFBY.

- xv) The selected Insurance Company shall ensure coverage of maximum area under notified crops for the coverage of target of 40% area at National level under Crop Insurance.
- xvi) The selected insurance companies shall provide the detail of farmers/list of insured/beneficiaries within one month of cutoff date notified for the respective season (Kharif & Rabi), failing which a penalty of Rs. 5 Lakh per season the amount will be imposed and adjusted towards final payment to insurance company.
- xvii) The selected insurance company shall upload the data of beneficiaries on web portal of the Department/ government.
- xviii) The selected Insurance Companies shall enroll non-loanee farmers at least 5% of the total number of loanee farmers in each district.
- xix) The selected insurance agency shall open State Level Office at the Directorate of Agriculture and Farmers Welfare, KrishiBhawan, Sector 21, Panchkula.
- xx) The selected insurance companies shall deploy well qualified and trained persons in their own offices at District and Block level after due clearance of respective DDA and after due approval of Director of Agriculture and Farmers Welfare.
- xxi) **Time frame for loss assessment (Preventing Sowing, Localized risks, mid-term adversities, post-harvest loss) and submission of report:**
- (a) The Insurance Company shall appoint loss assessors for assessment of losses due to localized risk in accordance with IRDI Provisions.
- (b) Shall appoint loss assessor within 48 hours of reporting of localized risk.
- (c) Shall complete the loss assessment process within next 10 days.
- (d) Shall settle the claim in the next 15 days failing which Rs. 10000/- penalty will be imposed per case in addition to the claim amount.
- (e) The assessment of affected area shall be done in terms of percentage of sum insured.
- xxii) The Insurance Company shall verify the data of insured farmers pertaining to area insured, area sown, address, bank account number (KYC) as provided by the banks independently on its own cost within two months of the cutoff date and in case of any correction must report to the state government failing which no objection by the Insurance Company at a later stage will be entertained and it will be binding on the Insurance Company to pay the claim.

xxiii) The Insurance Company shall accept the data generated by use of technology such as satellite, remote sensing, drone, automated weather stations etc. used by the Government for verification of crops, area discrepancies, loss due to localized risks, midterm losses, yield losses etc. In case the data generated by technology is verified and supported by ground truth, the Insurance Company shall be bound by the said data.

(f) In case of any grievance in any particular district pertaining to claim of any farmer, the decision of the District Level Monitoring Committee (DLMC) headed by the Deputy Commissioner of the respective district shall be final and binding on the Insurance Company. The concerned implementing agency will be bound to implement the decision of the DLMC within 15 days of the order of the DLMC failing which financial penalty of Rs. 2000/-per day of delay per case in addition to the claim amount will be imposed on the delinquent implementing agency and recovered from the subsidy amount to be paid to the said insurance company by the State Government. All disputes arising out of the decision of the DLMC shall be subject to the jurisdiction of local Courts/Consumer Court of the respective District. Non implementation of the decision of the DLMC by the insurance company will invite debarment for future participation in bidding process.

20. Role of the State Government

- (i) With in reasonable time after sowing State Government will furnish the unit wise notified cropped area sown to respective IA.
- (ii) State Government will submit CCE's results of all notified crops for notified area in standard format within stipulated date to respective IA.
- (iii) Awareness and publicity—extensive efforts to generate publicity and create awareness of PMFBY at grass-root levels/locations including bank branches.

21. ROLES AND RESPONSIBILITIES OF VARIOUS AGENCIES

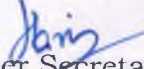
The roles and responsibilities of various agencies i.e. Central Government, State Government, Insurance Companies, Financial Institutions/Banks, Insurance agents and Farmers will be as mentioned in the OGS.

Navraj Sandhu,
Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers Welfare Department

Endst. No. 941-Agri-II(I)-2018/ 4333

dated 30-3-2018

A copy, with a spare copy is forwarded to the Controller, Printing & Stationery, Haryana, Sector-18, Chandigarh for publishing the notification in the Haryana Government Gazette ordinary.



Under Secretary
for Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers Welfare Department

Endst. No. 941-Agri-II(I)-2018/ 4334

dated 30-3-2018

A copy is forwarded to the following for information & necessary action:-

1. Additional Chief Secretary and Financial Commissioner to Govt., Haryana, Revenue and Disaster Management Department.
2. Additional Chief Secretary to Govt., Haryana, Cooperation Department.
3. Principal Secretary to Govt., Haryana, Finance Department.
4. Registrar, Cooperative Societies, Haryana, Panchkula.
5. Director Agriculture and Farmers' Welfare, Department Haryana Panchkula.
6. Director, Economic and Statistical Analysis, Haryana, Panchkula.
7. Director General Land Records, Haryana, Panchkula.
8. Director General Horticulture, Haryana, Panchkula.
9. Joint Director (Statistics) Department of Agriculture and Farmers Welfare, Haryana.
10. Director (Credit), Government of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare, Krishi Bhawan, New Delhi.
11. Chief General Manager, NABARD, Plot No. 3, Sector 34, Chandigarh.
12. General Manager, Reserve Bank of India (RPCID), Central Vista, Sector 17, Chandigarh.
13. Regional Manager, Agriculture Insurance Company of India Ltd., SCO No. 64-65, Sector 8-C, Chandigarh.
14. General Manager-cum-Convener, State Level Bankers Committee, PNB, Zonal Office, Sector-17, Chandigarh.
15. Managing Director, Haryana State Apex Cooperative Bank, Sector-17, Chandigarh.
16. General Manager, The Oriental Insurance Company Ltd. Oriental House, A-25/27, Asaf Ali Road, New Delhi-110002
17. Chief Officer, SBI General Insurance Company Ltd. SCO 335-336 Sector-35-B, First & Second floors, Chandigarh-160022.
18. Zonal Head, Universal Sompo General Insurance Co. Ltd. 1st Floor, S.C.O.9, Sector 10, Panchkula (Haryana).


Under Secretary
for Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers Welfare Department

Endst. No. 941-Agri-II (I)-2018/ 4335

dated 30-3-2018

A copy is forwarded to the following for information and necessary action:-

1. Secretary to GOI, Ministry of Agriculture and Farmer Welfare, Department of Agriculture Cooperation and Farmers Welfare, Krishi Bhawan, New Delhi.
2. Chairman-cum-Managing Director, Agriculture Insurance Company of India Ltd., 13th Floor, Ambadeep Building, 14 Kasturba Gandhi Marg, Connaught Place, New Delhi-110001.


Under Secretary

for Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers Welfare Department

A copy is forwarded to the Additional Principal Secretary to Chief Minister Haryana and Senior Secretary to Agriculture Minister for information and necessary action.


Under Secretary

for Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers' Welfare Department

To

1. The Additional Principal Secretary to Chief Minister,
Haryana Civil Secretariat, Chandigarh.
2. Senior Secretary to Agriculture Minister Haryana.

U.O. No. 941-Agri-II(I)-2018/ 604

dated 30-3-2018

Endst. No. 941-Agri-II(I)-2018/ 4336

dated 30-3-2018

A copy is forwarded to the following for information and necessary action:-

1. Commissioner Ambala/Faridabad/Gurugram/Hisar/Karnal/Rohtak Divisions.
2. All Deputy Commissioners of the State.
3. All Deputy Directors of Agriculture and Farmers Welfare Department in the State.


Under Secretary

for Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers Welfare Department

Annexure-A

Sum Insured, Premium and Subsidy

Cluster-I

Sr No.	District	Season	Crop	Sum Insured (Rs/ Hect.)	Premium (Rs./Per Hect.)				
					Farm er's Share	Subsidy			Total Premium
						State Share	Central Share	Total Subsidy	
1.	Sirsa	Kharif	Cotton	72000	1440	3328.17	1168.17	4496.34	5936.34
			Paddy	73500	1470	763.14	763.14	1526.28	2996.28
			Bajra	36000	720	977.89	977.89	1955.78	2675.78
			Maize	41500	830	2697.5	2697.5	5395	6225.00
		Rabi	Wheat	66500	997.5	525.8	525.8	1051.6	2049.10
			Barley	40500	607.5	982.42	982.42	1964.84	2572.34
			Mustard	38000	570	830.775	830.775	1661.55	2231.55
			Gram	29500	442.5	1447.905	1447.905	2895.81	3338.31
Sunflower	39000	585	1968.755	1968.755	3937.51	4522.51			
2.	Bhiwani	Kharif	Cotton	72000	1440	5821.755	3661.755	9483.51	10923.51
			Paddy	73500	1470	1573.69	1573.69	3147.38	4617.38
			Bajra	36000	720	1599.15	1599.15	3198.3	3918.30
			Maize	41500	830	1783.15	1783.15	3566.3	4396.30
		Rabi	Wheat	66500	997.5	1239.69	1239.69	2479.38	3476.88
			Barley	40500	607.5	1338.775	1338.775	2677.55	3285.05
			Mustard	38000	570	1311.49	1311.49	2622.98	3192.98
			Gram	29500	442.5	3355.685	3355.685	6711.37	7153.87
Sunflower	39000	585	1968.755	1968.755	3937.51	4522.51			
3.	Faridabad	Kharif	Cotton	72000	1440	4125.21	1965.21	6090.42	7530.42
			Paddy	73500	1470	905.115	905.115	1810.23	3280.23
			Bajra	36000	720	825.87	825.87	1651.74	2371.74
			Maize	41500	830	2697.5	2697.5	5395	6225.00
		Rabi	Wheat	66500	997.5	858.88	858.88	1717.76	2715.26
			Barley	40500	607.5	1059.42	1059.42	2118.84	2726.34
			Mustard	38000	570	956.02	956.02	1912.04	2482.04
			Gram	29500	442.5	2006.09	2006.09	4012.18	4454.68
Sunflower	39000	585	1968.755	1968.755	3937.51	4522.51			
4.	Kurukshetra	Kharif	Cotton	72000	1440	4526.195	2366.195	6892.39	8332.39
			Paddy	73500	1470	327.18	327.18	654.36	2124.36
			Bajra	36000	360	0	0	0	360.00
			Maize	41500	830	2841.2	2841.2	5682.4	6512.40
		Rabi	Wheat	66500	901.28	0	0	0	901.28
			Barley	40500	607.5	22.4	22.4	44.8	652.30
Mustard	38000	418.36	0	0	0	418.36			

			Gram	29500	442.5	1311.68	1311.68	2623.36	3065.86
			Sunflower	39000	585	2564.385	2564.385	5128.77	5713.77
5.	Kaithal	Kharif	Cotton	72000	1440	5201.125	3041.125	8242.25	9682.25
			Paddy	73500	1470	767.97	767.97	1535.94	3005.94
			Bajra	36000	720	957.955	957.955	1915.91	2635.91
			Maize	41500	830	924.515	924.515	1849.03	2679.03
		Rabi	Wheat	66500	793.51	0	0	0	793.51
			Barley	40500	550.28	0	0	0	550.28
			Mustard	38000	570	43.795	43.795	87.59	657.95
			Gram	29500	442.5	1748.555	1748.555	3497.11	3939.61
			Sunflower	39000	585	1968.755	1968.755	3937.51	4522.51
6.	Panchkula	Kharif	Cotton	72000	1440	5036.915	2876.915	7913.83	9353.83
			Paddy	73500	1470	4753.43	4753.43	9506.86	10976.86
			Bajra	36000	720	704.67	704.67	1409.34	2129.34
			Maize	41500	830	2135.07	2135.07	4270.14	5100.14
		Rabi	Wheat	66500	997.5	3730.55	3730.55	7461.1	8458.60
			Barley	40500	607.5	797.585	797.585	1595.17	2202.67
			Mustard	38000	570	2099.695	2099.695	4199.39	4769.39
			Gram	29500	442.5	2213.25	2213.25	4426.5	4869
			Sunflower	39000	585	1886.795	1886.795	3773.59	4358.59
7.	Rewari	Kharif	Cotton	72000	1440	6532.875	4372.875	10905.75	12345.75
			Paddy	73500	1470	3716.865	3716.865	7433.73	8903.73
			Bajra	36000	720	1308.065	1308.065	2616.13	3336.13
			Maize	41500	830	3735	3735	7470	8300.00
		Rabi	Wheat	66500	997.5	691.27	691.27	1382.54	2380.04
			Barley	40500	607.5	2143.56	2143.56	4287.12	4894.62
			Mustard	38000	570	211.505	211.505	423.01	993.01
			Gram	29500	442.5	2189.71	2189.71	4379.42	4821.92
			Sunflower	39000	585	1968.755	1968.755	3937.51	4522.51

Conversion of Farmers share in Acres/ Kanal/ Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-A

Sum Insured, Premium and Subsidy

Cluster-II

Sr N o.	District	Season	Crop	Sum Insured (Rs/ Hect.)	Premium (Rs./Hect.)				Total Premium
					Farme r's Share	Subsidy			
						State Share	Central Share	Total Subsidy	
1.	Hisar	Kharif	Cotton	72000	1440	6840	4680	11520	12960
			Paddy	73500	1470	2205	2205	4410	5880
			Bajra	36000	720	360	360	720	1440
			Maize	41500	830	415	415	830	1660
		Rabi	Wheat	66500	997.5	1163.75	1163.75	2327.5	3325
			Barley	40500	607.5	1316.25	1316.25	2632.5	3240
			Mustard	38000	570	855	855	1710	2280
			Gram	29500	442.5	1106.25	1106.25	2212.5	2655
		Sunflower	39000	585	1462.5	1462.5	2925	3510	
2.	Sonapat	Kharif	Cotton	72000	1440	2880	720	3600	5040
			Paddy	73500	1470	735	735	1470	2940
			Bajra	36000	720	540	540	1080	1800
			Maize	41500	830	1037.5	1037.5	2075	2905
		Rabi	Wheat	66500	997.5	665.25	665.25	1330.5	2328
			Barley	40500	607.5	305.75	305.75	611.5	1219
			Mustard	38000	570	1235	1235	2470	3040
			Gram	29500	442.5	1253.75	1253.75	2507.5	2950
		Sunflower	39000	585	877.5	877.5	1755	2340	
3.	Gurgaon	Kharif	Cotton	72000	1440	2880	720	3600	5040
			Paddy	73500	1470	0	0	0	1470
			Bajra	36000	720	360	360	720	1440
			Maize	41500	830	739.5	739.5	1479	2309
		Rabi	Wheat	66500	997.5	831.25	831.25	1662.5	2660
			Barley	40500	607.5	943.25	943.25	1886.5	2494
			Mustard	38000	570	855	855	1710	2280
			Gram	29500	442.5	1253.75	1253.75	2507.5	2950
		Sunflower	39000	585	877.5	877.5	1755	2340	
4.	Karnal	Kharif	Cotton	72000	1440	2520	360	2880	4320
			Paddy	73500	1470	551.5	551.5	1103	2573
			Bajra	36000	720	180	180	360	1080
			Maize	41500	830	1164	1164	2328	3158
		Rabi	Wheat	66500	997.5	665.25	665.25	1330.5	2328
			Barley	40500	607.5	281.75	281.75	563.5	1171
			Mustard	38000	570	901.5	901.5	1803	2373
			Gram	29500	442.5	1253.75	1253.75	2507.5	2950
		Sunflower	39000	585	877.5	877.5	1755	2340	

5.	Ambala	Kharif	Cotton	72000	1440	3240	1080	4320	5760
			Paddy	73500	1470	367.5	367.5	735	2205
			Bajra	36000	720	720	720	1440	2160
			Maize	41500	830	1037.5	1037.5	2075	2905
		Rabi	Wheat	66500	997.5	997.75	997.75	1995.5	2993
			Barley	40500	607.5	206.25	206.25	412.5	1020
			Mustard	38000	570	1235	1235	2470	3040
			Gram	29500	442.5	1253.75	1253.75	2507.5	2950
			Sunflower	39000	585	877.5	877.5	1755	2340
6.	Jind	Kharif	Cotton	72000	1440	6120	3960	10080	11520
			Paddy	73500	1470	735	735	1470	2940
			Bajra	36000	720	540	540	1080	1800
			Maize	41500	830	1037.5	1037.5	2075	2905
		Rabi	Wheat	66500	997.5	1163.75	1163.75	2327.5	3325
			Barley	40500	607.5	1238.75	1238.75	2477.5	3085
			Mustard	38000	570	855	855	1710	2280
			Gram	29500	442.5	1253.75	1253.75	2507.5	2950
			Sunflower	39000	585	1462.5	1462.5	2925	3510
7.	M.Garh	Kharif	Cotton	72000	1440	2880	720	3600	5040
			Paddy	73500	1470	367.5	367.5	735	2205
			Bajra	36000	720	720	720	1440	2160
			Maize	41500	830	739.5	739.5	1479	2309
		Rabi	Wheat	66500	997.5	996.25	996.25	1992.5	2990
			Barley	40500	607.5	1316.25	1316.25	2632.5	3240
			Mustard	38000	570	855	855	1710	2280
			Gram	29500	442.5	663.75	663.75	1327.5	1770
			Sunflower	39000	585	877.5	877.5	1755	2340

Conversion of Farmers share in Acres/ Kanal/ Marla

1. Premium for one acre = $0.404686 \times$ premium for one Hect.
2. Premium for one Kanal = $0.0505857 \times$ premium for one Hect.
3. Premium for one Marla = $0.00252929 \times$ premium for one Hect.

Annexure-A
Sum Insured, Premium and Subsidy

Cluster-III

Sr No.	District	Season	Crop	Sum Insured (Rs/ Hect.)	Premium (Rs./Hect.)				Total Premium
					Farm er's Share	Subsidy			
						State Share	Central Share	Total Subsidy	
1.	Fatehabad	Kharif	Cotton	72000	1440	5454	3294	8748	10188
			Paddy	73500	1470	367.5	367.5	735	2205
			Bajra	36000	720	1053	1053	2106	2826
			Maize	41500	830	1545.875	1545.875	3091.75	3921.75
		Rabi	Wheat	66500	997.5	498.75	498.75	997.5	1995
			Barley	40500	607.5	581.175	581.175	1162.35	1769.85
			Mustard	38000	570	1330	1330	2660	3230
			Gram	29500	442.5	1508.925	1508.925	3017.85	3460.35
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7
2.	Rohtak	Kharif	Cotton	72000	1440	9000	6840	15840	17280
			Paddy	73500	1470	6335.70	6335.70	12671.40	14141.40
			Bajra	36000	720	1927.8	1927.8	3855.6	4575.6
			Maize	41500	830	583.075	583.075	1166.15	1996.15
		Rabi	Wheat	66500	997.5	1566.075	1566.075	3132.15	4129.65
			Barley	40500	607.5	1488.375	1488.375	2976.75	3584.25
			Mustard	38000	570	1449.7	1449.7	2899.4	3469.4
			Gram	29500	442.5	3205.175	3205.175	6410.35	6852.85
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7
3.	Jhajjar	Kharif	Cotton	72000	1440	2761.2	601.2	3362.4	4802.4
			Paddy	73500	1470	5916.75	5916.75	11833.5	13303.5
			Bajra	36000	720	565.2	565.2	1130.4	1850.4
			Maize	41500	830	396.325	396.325	792.65	1622.65
		Rabi	Wheat	66500	997.5	1027.425	1027.425	2054.85	3052.35
			Barley	40500	607.5	1622.025	1622.025	3244.05	3851.55
			Mustard	38000	570	1717.6	1717.6	3435.2	4005.2
			Gram	29500	442.5	4715.575	4715.575	9431.15	9873.65
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7
4.	Mewat	Kharif	Cotton	72000	1440	4564.8	2404.8	6969.6	8409.6
			Paddy	73500	1470	1242.15	1242.15	2484.3	3954.3
			Bajra	36000	720	1339.2	1339.2	2678.4	3398.4
			Maize	41500	830	773.975	773.975	1547.95	2377.95
		Rabi	Wheat	66500	997.5	482.125	482.125	964.25	1961.75
			Barley	40500	607.5	4252.5	4252.5	8505	9112.5
			Mustard	38000	570	1124.8	1124.8	2249.6	2819.6
			Gram	29500	442.5	2834.95	2834.95	5669.9	6112.4
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7

5.	Palwal	Kharif	Cotton	72000	1440	4100.4	1940.4	6040.8	7480.8
			Paddy	73500	1470	896.7	896.7	1793.4	3263.4
			Bajra	36000	720	878.4	878.4	1756.8	2476.8
			Maize	41500	830	149.4	149.4	298.8	1128.8
		Rabi	Wheat	66500	997.5	591.85	591.85	1183.7	2181.2
			Barley	40500	607.5	2555.55	2555.55	5111.1	5718.6
			Mustard	38000	570	906.3	906.3	1812.6	2382.6
			Gram	29500	442.5	623.925	623.925	1247.85	1690.35
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7
6.	Panipat	Kharif	Cotton	72000	1440	3862.8	1702.8	5565.6	7005.6
			Paddy	73500	1470	720.30	720.30	1440.60	2910.60
			Bajra	36000	720	910.8	910.8	1821.6	2541.6
			Maize	41500	830	773.975	773.975	1547.95	2377.95
		Rabi	Wheat	66500	997.5	764.75	764.75	1529.5	2527
			Barley	40500	607.5	856.575	856.575	1713.15	2320.65
			Mustard	38000	570	193.8	193.8	387.6	957.6
			Gram	29500	442.5	1197.7	1197.7	2395.4	2837.9
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7
7.	Y.Nagar	Kharif	Cotton	72000	1440	2422.8	262.8	2685.6	4125.6
			Paddy	73500	1470	521.85	521.85	1043.7	2513.7
			Bajra	36000	720	923.4	923.4	1846.8	2566.8
			Maize	41500	830	3546.175	3546.175	7092.35	7922.35
		Rabi	Wheat	66500	997.5	605.15	605.15	1210.3	2207.8
			Barley	40500	607.5	856.575	856.575	1713.15	2320.65
			Mustard	38000	570	1060.2	1060.2	2120.4	2690.4
			Gram	29500	442.5	2013.375	2013.375	4026.75	4469.25
			Sunflower	39000	585	1762.8	1762.8	3525.6	4110.6
8.	Charki Dadri	Kharif	Cotton	72000	1440	7236	5076	12312	13752
			Paddy	73500	1470	1326.675	1326.675	2653.35	4123.35
			Bajra	36000	720	2160	2160	4320	5040
			Maize	41500	830	773.975	773.975	1547.95	2377.95
		Rabi	Wheat	66500	997.5	1260.175	1260.175	2520.35	3517.85
			Barley	40500	607.5	921.375	921.375	1842.75	2450.25
			Mustard	38000	570	1235	1235	2470	3040
			Gram	29500	442.5	2479.475	2479.475	4958.95	5401.45
			Sunflower	39000	585	1721.85	1721.85	3443.7	4028.7

Conversion of Farmers share in Acres/ Kanal/ Marla

1. Premium for one acre = 0.404686 x premium for one Hect.
2. Premium for one Kanal = 0.0505857 x premium for one Hect.
3. Premium for one Marla = 0.00252929 x premium for one Hect.

Annexure-B

PRDHAN MANTRI FASAL BIMA YOJNA (PMFBY)

Proposal/ Application by the farmer

A. Personal Details

1. Name: _____ 2. Father/Husband Name: _____ 3. Mobile No: _____
4. E-Mail ID _____ 5. Age: _____ 6. Gender: (Tick) _____ 7. Category: (Tick) _____
Male/Female/Others General/SC/OBC
8. UID:(Any one)
- (i) Aadhar Card Number:
- (ii) PAN Card Number :
- (iii) Passport Number :
- (iv) Driving Licence:
- (v) Voter ID :
- (vi) Kisan Credit Card No
- (viii) Other :

B. Category of Farmers

9. Type of Farmer: (Tick) Small/ Marginal/ Others _____ 10. Loanee/ Non-loanee
(Tick)

C. Address of Insured Unit Area/Field

11. State: _____ 12. District _____ 13. Sub Division _____
14. Block _____ 15. Village _____ 16. Gram Panchayat _____
17. Season: (Tick) Kharif /Rabi _____ 18. Scheme: (Tick) PMFBY/ WBCIS _____

D. Bank Details (for credit of claims)

19. Bank:
20. Branch:
21. Account Type: (Tick) Saving Bank A/C/ Laon A/C
22. Bank Account No. :
23. Nominee's Name and relation.....

E. Land Record:

Type of land	Owner Name and Address	Murabba and Khasra Nos. of	Area Sown

		sown area	
Own Land			
Leased Land			
Total			

F. Crops Details

Sr. No.	Sector	Category	Crop	Insured Area (in Hectare)	First Installment withdrawn?	Calculate Premium (by Bank)
1	Agriculture/ Horticulture				Amount..... . Date.....	

Dated:

(Signature of Farmer)

Annexure-C

List of Rain Gauge Stations

S. No.	District	Station	S. No.	District	Station
1	Sirsa	1. Sirsa			50. Gharaunda
		2. Ottu			51. Nilokheri
		3. Panjuana			52. Munak
		4. Kalanwali	12.	Ambala	53. Ambala
		5. Khuai Malkana			54. Naraingarh
		6. Abubshahar			55. Barara
		7. Rori	13.	Jind	56. Jind
2	Bhiwani	8. Bhiwani			57. Narwana
		9. Dadri			58. Uchana
		10. Loharu			59. Julana
		11. Siwani			60. Safidon
		12. BawaniKhera			61. Pillukhera
		13. Tosham	14.	Mahendergarh	62. Narnaul
		14. Badhra			63. Mahendergarh
3.	Faridabad	15. Faridabad			64. Kanina
		16. Ballabgarh			65. NangalChoudhary
		17. Chainssa			66. Ateli
4.	Kurukshetra	18. Thanesar	15.	Fatehabad	67. Fatehabad
		19. Shahabad			68. Tohana
		20. Ladwa			69. Ratia
		21. Pehowa	16.	Rohtak	70. Rohtak
		22. Babain			71. Sampla
		23. Ismailabad			72. Meham
5.	Kaithal	24. Kaithal			73. Kalanaur
		25. Kalayat	17.	Jhajjar	74. Jhajjar
		26. Gulha			75. Salhawas
6.	Panchkula	27. Kalka			76. Beri
		28. Panchkula			77. Bahadurgarh
		29. Morni			78. Dujana
		30. Barwala	18.	Mewat	79. Nuh
		31. Raipur Rani			80. FerozpurJhirka
7.	Rewari	32. Rewari			81. Punhana
		33. Bawal			82. Nagina
		34. Jatusana			83. Tauru
		35. Nahar	19.	Palwal	84. Hodal
8.	Hisar	36. Hisar			85. Palwal

		37. Hansi			86. Hassanpur
		38. Adampur			87. Hathin
9.	Sonepat	39. Sonepat	20.	Panipat	88. Panipat
		40. Ganaur			89. Samalkha
		41. Gohana			90. Israna
		42. Kharkhoda			91. Bapoli
10.	Gurgaon	43. Farrukh Nagar	21.	Y/Nagar	92. Jagadhari
		44. Sohna			93. Chhachharouli
		45. Gurgaon			94. Radaur
		46. Pataudi			95. Bilaspur
11.	Karnal	47. Karnal			96. Sadhaura
		48. Indri			97. Mustfabad
		49. Assandh			

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