

## Pradhan Mantri Fasal Bima Yojana (PMFBY)

PMFBY has been implemented from Kharif 2016. Awareness programme was organized in 56 blocks of the Tripura State on 08.06.2018 by the state agriculture department jointly with banks, block officials and other financial institutions so as to protect the farmers from the loss arising out of natural calamities.

The Agriculture Insurance Company India Limited (AICIL) was assigned as implementing agency for Rabi 2018 in the State as per notification by State Govt dated 05.12.2018. Cut-off date for Rabi 2018 for realization of insurance premium was 31.12.2018.

The performance of PMFBY up to 31.12.2018 is as stated below:

<b>PMFBY Enrollment Rabi 2018-19</b>			
<b>Name of the Bank</b>	<b>No. of Loanee Farmers Covered</b>	<b>No. of Non-Loanee Farmers</b>	<b>Total Farmers Covered</b>
Allahabad Bank	7	5	12
Bank of Baroda	12	0	12
Indian Overseas	15	0	15
OBC	2	0	2
United Bank of India	190	0	190
Tripura Gramin Bank	78	0	78
<b>Total</b>	<b>304</b>	<b>5</b>	<b>309</b>

The notification of PMFBY for both Kharif & Rabi seasons of the FY 2018-19 were issued by the State Govt just two and ten days respectively, before the cut-off dates for deduction of insurance premium. The delay in issuing of notification rendered Banks unable to raise awareness initiatives about the scheme, which hampered the process of enrollment under PMFBY critically.

### **Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Kharif 2019 Season in notified Districts Tripura**

Department of Agriculture, Government of Tripura has released notification vide letter no. F.5(141) – Agri.(Stat)/2018-2019/2377-456 dated 23.04.2019 for the implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) in Tripura and HDFC Ergo General Insurance Company Limited has been notified for implementation of PMFBY in West Tripura, Sepahiala, Dholai, South Tripura, Khowai, Gomati, North Tripura and Unokoti districts for Aman Paddy and Aus Paddy Kharif 2019 Season . The important feature of the notification, provisions of the scheme and guidelines are furnished below.

## 1. Notified Districts, Crops, Rates and Reference Unit of Insurance:

District	Crops	Sum Insured (Rs./ Hectare)	Actuarial Premium Rates (Rs./ Hectare)	Farmer Premium Rates (Rs./ Hectare)	Central Premium Rates (Rs./ Hectare)	State Premium Rates (Rs./ Hectare)	Farmer's Share of Premium (Rs.)	Central Share of Premium (Rs.)	State Share of Premium (Rs.)Total Premium (Rs.)
Dhalai	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
Dhalai	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Gomati	Aman Paddy	60921	3.40%	2.00%	0.70%	0.70%	1218.42	426.45	426.45
Gomati	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Khow ai	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
Khow ai	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
North Tripura	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
North Tripura	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Sepahijala	Aman Paddy	60921	3.40%	2.00%	0.70%	0.70%	1218.42	426.45	426.45
Sepahijala	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
South Tripura	Aman Paddy	60921	2.45%	2.00%	0.23%	0.23%	1218.42	137.07	137.07
South Tripura	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
Unakoti	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
Unakoti	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08
West Tripura	Aman Paddy	60921	2.00%	2.00%	0.00%	0.00%	1218.42	0	1218.42
West Tripura	Aus Paddy	56104	2.00%	2.00%	0.00%	0.00%	1122.08	0	1122.08

**2. Cultivators eligible for coverage:-**All the cultivators (including sharecroppers and tenant cultivators) growing notified crops in any reference unit shall be eligible for coverage. Under the Scheme Provision of PMFBY, all farmers whose credit limit is **sanctioned / renewed** for Kharif 2019 and growing the notified crops for notified districts must be covered.

**3. a. Loanee Farmers: - Loanee farmers are covered under compulsory basis.** All bank branches should arrange to submit premium of crop insurance for loan sanctioned up to 15<sup>th</sup> July 2019 on compulsory basis. The premium payable by farmer is given in the table above.

**3. b. Non-Loanee Farmers: - Non loanee farmers are covered on optional basis.** For coverage of non-loanee farmers bankers should arrange documents 1. Duly filled proposal form 2. Attested copy of land record documents 3. Bank Savings account details 4. Sowing Certificate from Agriculture Officer. In absence of any document as above, coverage will not be provided.

**4. Submission of Caste- Wise / Gender- Wise Declaration with Farmer's list: -** Declaration should be submitted Panchayat-wise, Gender wise and Caste wise.

**5. Claim calculation: -** The claims shall be announced as per notification released by state govt.

**6. Bank Service Charge:** - The bank shall be paid service charges @ 4% of premium amount from HDFC Ergo GIC Ltd.

**7. Cutoff date:** Loanee farmers whose loan has been sanctioned up to 15<sup>th</sup> July 2019 are being covered. For non loanee farmers, last date for enrollment is 15<sup>th</sup> July 2019.

**8. Seasonality Discipline**

LOANEE FARMER		
ACTIVITY	CROP	TIME LINE
Loanee sanctioning / renewing for coverage under PMFBY on compulsory basic	Aman Paddy	1st April 2019 to 15th July 2019
	Aush Paddy	1st April 2019 to 15th July 2019
Cut off date for debit of premium for farmer account (loanee farmers)	Aman Paddy	15th July 2019
	Aush Paddy	15th July 2019
Cut-off date for receipt of consolidated declarations/ proposal of loanee farmers covered on compulsory basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut of date for receipt of declarations/proposals of loanee farmers covered on compulsory basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut-off date for receipt of proposal from farmers (Non-loanee farmers)	Aman Paddy	15th July 2019
	Aush Paddy	15th July 2019
Cut-off date for receipt of consolidated declarations/ proposal of Non-loanee farmers covered on voluntary basis from bank branches (CBs RRBs) to respective insurance and DCCBs for PACS	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut of date for receipt of declarations/proposals of Non-loanee farmers covered on voluntary basis from respective DCCBs/ nodal banks (for cooperatives) by the insurance company	Aman Paddy	31st July 2019
	Aush Paddy	31st July 2019
Cut of date for receipt of consolidated declaration proposal of non loanee farmers covered on voluntary basis from insurance agents/ intermediaries to insurance company	ALL CROP	Within 7 days of receipt of declaration/premium

<b>BOTH LOANEE &amp; NON-LOANEE FARMERS</b>		
<b>ACTIVITY</b>	<b>CROP</b>	<b>TIME LINE</b>
Uploading of soft copies of details of farmers by Bank /DCCBs/PACS Intermediaries	ALL CROP	31st July 2019
Cut-off date for prevented sowing	Aman Paddy	15th Aug 2019
	Aush Paddy	31st May 2019
Cut –off date for receipt of yield data	Aman Paddy	30th Nov 2019
	Aush Paddy	30th Jan 2020
Processing , approvals and payment of final claims based on yield		Within three weeks for receipt of yield data (subject to release of premium subsidy)

**9. Important Instructions for Banks:** All Bank branches are requested to upload the correct farmer's information in Portal. In case of any discrepancies/not filled properly insurance coverage will not be provided.

**10. Instructions for submission of Insured Farmer and benefitted farmers:**

List of all insured farmers and benefitted farmers must be submitted. All Bank Branches should upload the soft copies list of Insured farmers and benefitted farmers in Kisan Portal "[www.farmer.gov.in/insurance/](http://www.farmer.gov.in/insurance/)" and [www.agri-insurance.gov.in](http://www.agri-insurance.gov.in)". Declarations submitted without soft copies of farmer list will not be accepted and the responsibilities lie with the Bank/Bank Branches.