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GOVERNMENT OF ODISHA

DEPARTMENT OF AGRICULTURE & FARMERS' EMPOWERMENT

RESOLUTION

The 31st August 2016

SUBJECT— Pradhan Mantri Fasal Bima Yojana (PMFBY), on account payment of claims due to localized risks.

- Ref. : (1) Resolution No. 2935, dated the 12th April 2016 of Co-operation Department
(2) Resolution No. 4228, dated the 30th May 2016 of Co-operation Department
(3) Operational Guidelines of PMFBY by Department of Agriculture, Co-operation & Farmers Welfare of Gol.

Under the PMFBY, immediate relief is to be provided to insured farmers at individual farm level in case of crop losses due to occurrence of localized perils/calamities viz., landslide, hailstorm and inundation affecting part of a notified unit or a plot.

Accordingly, after careful consideration, Government have been pleased to lay down the following modalities for loss assessment procedures and submission of reports of claims due to all such localized calamities :—

1. Three risk scenarios i. e. Hailstorm & Landslide which are defined as follows will be covered as localized calamities :
 - (i) Hailstorm : A thunderstorm which produces hail (ice pellet) that falls on the insured standing crop causing extensive damages to the plant population and/or resulting in yield loss.
 - (ii) Landslide : Mass movement of rock, debris or soil down a slope of land, which damages the standing crop.
 - (iii) Inundation : Crop covered with water, especially flood water for a prolonged causing damage to the crop.
2. The unit of insurance, loss assessment & claim settlement shall be an individual farmer.
3. However, if the affected area under a notified crop is > 25% of the total insured area in a notified insurance unit, all eligible farmers (who have taken insurance for the notified and damaged crop and have intimated about occurrence of the calamity in their individual farms within the stipulated time i. e. 48 hours) in the notified insurance unit would be deemed to have suffered localized loss and would be eligible for financial support.

4. As a first-hand information, the farmer may call the “Toll Free Telephone Number” of the concerned Insurance Company & provide relevant information regarding his/her name, locality, plot No./survey numberwise insured crop & area affected etc. If it is not possible to make a call farmer may collect the “Loss Intimation Form” available at the office of the Assistant Agriculture Officer of the Block and also the Village Agricultural Worker/Agriculture Overseer. The Loss Intimation Form is also available in the “Agrisnet Odisha” Website i. e. <http://agrisnetodisha.ori.nic.in>. The reporting can also be made at the nearest Bank Branches or office of the Insurance Company or its Agency, the claim can also be submitted at the nearest Bank or PACS or office of the Assistant Agriculture Officer, along with local newspaper cuttings, if any. This Intimation should be provided within 48 hours of occurrence of loss.
5. After the initial reporting, the farmer is required to submit the Loss Intimation Form along with documentary evidence within 7 days of occurrence of localized calamity. A picture of crop damage captured through Mobile Phone or any camera can be attached to the Application Form. All the Loss Intimation Form received by Banks/PACS/VAWs/AOs/Insurance Agencies will be forwarded to the Block AAO within 24 hours. The Block AAO will then intimate the Agent of the Insurance Company at Block level within next 24 hours.
6. For the purpose of assessing crop damage relating to localized calamities, the Joint Committee of State Government and the Insurers, as envisaged under the operational guidelines of PMFBY, shall be the District Level Monitoring Committee (DLMC) constituted vide Reference at (1) above. The District Level Monitoring Committee (DLMC) under the Chairmanship of the District Collector shall hold immediate meeting after occurrence of the localized calamity. The provision for assessment of loss & claims will be invoked by the DLMC, which will then direct the BLMC to take up a joint inspection of the affected area under intimation to the Insurance Company. The decision of DLMC should be based on proxy indicators laid down in the PMFBY guidelines, which are as follows :
 - (i) Reports of the district level officials of Agriculture & Farmers’ Empowerment and Revenue & Disaster Management Departments.
 - (ii) Media reports;
7. On receipt of intimation from the DLMC, the Block Level Monitoring Committee (BLMC), along with Loss Assessor engaged by the Insurance Company shall visit the affected field and collect required information in the prescribed *pro forma*, given at Annexure-I.
8. Maximum pay out under this provision would be in proportion to the cost of inputs, incurred up to occurrence of insured peril, subject to sum insured.
9. While making an assessment of the loss, the BLMC has to keep in mind the stage of the crop and accordingly decide upon the expenditure incurred towards input up to that stage. BLMC may refer to the cited example placed at Annexure-II for the purpose.

10. Upon receipt of the report from the BLMC, the Chairman DLMC should go through the report and immediately submit the same to the State Government i.e. the Director of Agriculture & Food Production, Odisha with his views and observations. The DA&FP will place the report of the Collector before the Chairman SLMC.
11. The State Level Monitoring Committee (SLMC), constituted vide reference at (1) above shall finalise the notified insurance unit (along with the individual farmers, if any) and issue a direction to the Insurance Company for on account payment to all the claimants. The Insurance Company will complete the claim settlement in the next 15 days.
12. The total time frame for loss assessment shall be 10 days only. Hence, the BLMC should complete the entire process within 3 days & the Chairman DLMC should submit his report within another 3 days so as to enable SLMC to complete the entire process within the stipulated time frame.
13. For all issues relating to claims & loss assessment, as well as claim settlement, the Operational Guidelines of PMFBY shall be followed.

By order of the Governor

MANOJ AHUJA

Principal Secretary to Government

LOSS ASSESSMENT BY BLMC FOR LOCALISED CALAMITY

1. Name of the District :
2. Name of the Block/ULB :
3. Name of the GP :
4. Name of the Village :
5. Name of the Insurance Unit (Block/GP/ULB) :
6. Type of Localized Calamity :
7. Period of Assessment (From date — To date) :

Sl. No.	Name of the Farmer with S/o, D/o or W/o	Name of the notified Crop	Khata No.	Plot No.	Insured area under notified crop (in Ha.)	Insured Area affected (in Ha.)	Stage of the Crop (days after sowing)	Extent of Damage (%)	REMARKS
1	2	3	4	5	6	7	8	9	10

Declaration : We, the undersigned, hereby certify that the information provided above is based on our field visit and verification & true to the best of our knowledge.

Signature of Farmers

- 1.
- 2.
- etc.

BLMC Members

Name & Designation

Signature

- 1.
- 2.
- 3.

Signature of the Representative of Insurance Company

Name, Designation

Name of the Insurance Company

METHODOLOGY FOR DECIDING ADMISSIBILITY OF CLAIMS

- Inspection of damaged field by the team & quantification of loss.
- The cost of inputs incurred until the time of occurrence of peril, and the expected loss in final yield due to the peril, would form the basis for loss assessment.

WORKING EXAMPLE :

- (a) Total Sum Insured : Rs. 50,000
 (b) Area Insured : 2 Hectares or 5 Acres
 (c) Damaged Cropped Area : 2.5 Acres
 (d) Proportionate Sum Insured : Rs. 25,000

Crops	Crop Stage	Slabs of Input Cost incurred (i.e. Sum Insured or maximum payout of the farmer)	Admissible Claims	If proportionate Sum Insured : Rs. 25,000
			Based on Eye Estimation Actual % of crop loss if it is more than 33%.	Claims payable in Rs.
Paddy	Germination/ Nursery bed	35% i.e., Rs. 25,000X35%= Rs. 8,750	Say Crop loss 45%	Rs. 8,750X45%= Rs. 3,938 Max : Rs. 8,750
Groundnut				
Cotton				
Turmeric				
Ginger				
Paddy	Tillering to flowering Stage	70% i.e., Rs. 25,000X70%= Rs. 17,500	Say Crop loss 100%	17,500X100%= Rs. 17,500 i.e., Maximum
Groundnut				
Cotton				
Turmeric				
Ginger				
Paddy	Grain Setting & Harvesting Stage	100% i.e., Rs. 25,000X100%= Rs. 25,000	Say Crop loss 50%	25,000X50%= Rs. 12,500 Max : Rs. 25,000
Groundnut				
Cotton				
Turmeric				
Ginger				