

# The Odisha Gazette

EXTRAORDINARY  
PUBLISHED BY AUTHORITY

---

---

No. 1597 CUTTACK, MONDAY, SEPTEMBER 12, 2016/BHADRA 21, 1938

---

---

[ No. 14482—Ag. ]

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 post harvest losses.

- 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 post harvest losses.

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. The claims due to post harvest losses by the insured farmers will be applicable for 3 risk scenarios viz.
  - (a) Cyclone
  - (b) Cyclonic Rains &
  - (c) Unseasonal Rains.
2. This will be applicable to the crop only when it is in “cut & spread” condition in the field for the sole purpose of drying, for a maximum period up to 14 days after the date of harvest.
3. The unit of insurance, loss assessment & claim settlement shall be an individual farmer. 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 harvest loss and would be eligible for financial support. In case of affected area is > 25% of the total insured area, the percentage of loss will be determined by sample survey of affected area by the BLMC (treated as Joint Committee, for the purpose).

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 No. wise 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. On receipt of intimation, for the purpose of assessing harvest loss, the Block Level Monitoring Committee, along with Loss Assessor engaged by the Insurance Company should visit the affected field, conduct a joint inspection and collect the information in prescribed *pro forma*, given at Annexure-I. However, failure on the part of the Insurance Company to timely engage Loss Assessor will not deprive the farmers of his due insurance claims, if any.
7. While making an assessment of 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.
8. Upon receipt of the report from the BLMC, the Chairman DLMC, i. e. the District Collector 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.
9. The State Level Monitoring Committee (SLMC), constituted vide reference at (1), shall finalise the notified insurance unit (if required, individual farmers also) and direct the Insurance Company for on account payment due to localized calamity.
10. The total time frame for taking a decision on the claims of post harvest loss by the farmers is 10 days only. Hence, the BLMC should complete the entire process within 3 days & the Chairman DLMC should submit his report in another 3 days so as to enable SLMC to take a decision within the stipulated time frame.
11. 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

**POST HARVEST LOSS ASSESSMENT BY BLMC**

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 or W/o	Name of the notified crop	Khata No.	Survey No.	Insured area under notified crop (Ha.)	Insured area affected (Ha.)	Date of harvesting	Approximate yield (Qtl./Ha.)	Extent of damaged (%)	REMARKS
1	2	3	4	5	6	7	8	9	10	11

**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.

Name of the Farmer

Signature of Farmer

1.

2.

3.

etc.

**BLMC Members**

Name &amp; Designation

Signature

1.

2.

3.

etc.

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 BLMC & Loss assessor and quantification of crop/yield loss.
- BLMC shall assist the Insurance Company in assessing extent of crop loss.

**WORKING EXAMPLE :**

- (a) Sum insured for a crop : Rs. 50,000
- (b) Area insured of the Insurance Unit : 80% (Eligible for sample survey)
- (c) Assessed loss in the Affected Area/Fields due to operation of insured peril=50%
- (d) Claims payable under Post Harvest Loss=Rs. 50,000X50% = Rs. 25,000
- (e) End of season reported shortfall in yield = 60%
- (f) Claim estimated based on "Area Approach" at IU level = Rs. 50,000X60% = Rs. 30,000  
Balance payable at the end of the season = Rs. 30,000—Rs. 25,000 = Rs. 5,000