

**Government of Jammu and Kashmir  
Agriculture Production Department**

NOTIFICATION

As per approval conveyed by Ministry of Agriculture, Government of India vide No. 13015/02/2012-Credit-II dated 1<sup>st</sup> November 2013 and in continuation to Government Order No. 220-Agri. of 2002 dated.10.07.2002, crop insurance is hereby introduced in Jammu & Kashmir as per decision taken in a Crop insurance meeting held by Agriculture Production Department on 21<sup>st</sup> July, 2014. Accordingly, **National Crop Insurance Programme/Rashtriya Fasal Bima Karyakram-Weather Based Crop Insurance Scheme (WBCIS)** shall be operative in J&K State during 2014-15 as per guidelines and operational modalities fixed by Ministry of Agriculture, Government of India vide their letter No. 13015/02/2012-Credit-II dated 4<sup>th</sup> of February, 2014.

The Scheme shall be operational in the State of Jammu & Kashmir with following directives/conditions:-

**I. Coverage of crops**

Paddy/Basmati-Rice in Jammu, Samba and Kathua Districts and Saffron Crop in Pulwama District shall be covered for insurance on pilot basis. The period of coverage for Paddy/Basmati-Rice shall be from 1<sup>st</sup> of August, 2014 to November 30<sup>th</sup>, 2014 as per terms enclosed at **Annexure "A"** and for Saffron Crop from 15<sup>th</sup> of August, 2014 to 31<sup>st</sup> of May, 2015 as per terms enclosed as **Annexure "B"**

**II. Coverage of farmers**

All farmers (including small & marginal/women/Schedule Caste/Schedule Tribe/Sharecroppers/ tenant farmers) growing Notified Crops in Notified Areas are eligible and covered under the scheme on following basis:

a) On Compulsory basis: All farmers growing insurable notified crops in the notified defined areas and availing Seasonal Agriculture Operations (SAO) loans from financial institutions (i.e. Loanee farmers ) within stipulated period .

b) On Voluntary basis: All other farmers growing insurable notified crops in the notified defined area (i.e. non-loanee farmers) who opt for the Scheme

### III) Implementing Agencies & Areas of operation

S.No	Crop	Implementing Agency	District	Target Area
1	Paddy/ Basmati Rice	HDFC-ERGO GIC Ltd.	<b>Jammu</b> ➤ CD Block- Satwari/Marh/Bhalwal ➤ CD Block- Akhnoor/Khour ➤ CD Block- R.S.Pura ➤ CD-Block- Bishnah	5000 Hectare
2		ICICI- Lombard,GIC,Ltd.	<b>Samba</b> ➤ CD Block- Vijaypur/Samba <b>Kathua</b> ➤ CD Block- Hiranagar/Kathua/Ghagwal	5000 Hectare
3	Saffron Crop	Agricultural Insurance Company of India Ltd.,	Zantrag,Khrew,Wuyan-A,Wuyan-B, Sharshali-A, Sharshali-B, Konibal-A, Konibal-B, Chandhara and Namblabal circles of Pulwama District	500 Hectare
4		HDFC-ERGO GIC Ltd.	Jawbehara,Lethpora-A,Lethpora-B,Lethpora-C, Samboora,Drangbal,Kadlabal and Parigam circles of Pulwama District	500 Hectare

1. The Implementing Agencies shall ensure wide publicity regarding the scheme in their respective areas of jurisdiction to create awareness amongst farmers and lay down requisite infrastructure as laid down/required in guidelines of the scheme.
2. The Implementing Agencies shall install requisite number of Automatic Weather Stations (AWS) in their respective area of operation as per standing norms, duly accredited/certified by IMD and shall be responsible for their regular monitoring and proper functioning, at their own cost.
3. Directors of Agriculture Jammu/Kashmir, after due accreditation/certification of these AWSs by IMD shall notify these AWS as Reference Weather Stations for implementation of the scheme.
4. **The Implementing Agency shall be eligible for premium only after AWS are installed by them in their respective area of operation and the same are accredited and notified.**
5. **Nodal Bank/Branch shall ensure that no premium is deducted/credited in favour of the Implementing Agency for the notified crop in the notified area without prior fulfillment of condition 4 above.**
6. Existing AWS, if anywhere installed, by IMD/SAUs in the notified areas may be used as RWS for implementation of the scheme.

7. Directors of Agriculture, Jammu/Kashmir shall nominate a Nodal officer who shall closely monitor Weather data of these AWS/RWS and take appropriate action in case of any Adverse Weather Incidence.

#### **IV) Risk covered**

Following weather perils, deemed to cause “Adverse Weather Incidence” leading to crop loss, and would be covered under the scheme:

##### **For Paddy/Basmati-Rice:**

- (i) Deficit Rainfall (ii) Consecutive Dry Days (iii) Excess Rainfall (iv) Temperature Fluctuation and

##### **For Saffron Crop:**

- (i) Deficit Rainfall (ii) Excess Rainfall (iii) Decrease in Day Temperature (iv) Excess in Day Temperature.

#### **V) Areas to be covered**

##### **Paddy/Basmati-Rice:**

The scheme extends to Paddy/Basmati Rice growing districts/blocks of Jammu Division, where some weather stations are installed by the implementing agency/SAUs/IMD and shall initially covering an area of about 10,000 Hectare under Paddy/Basmati Rice crop, during 2014-15.

##### **Saffron Crop**

The Scheme extends to Saffron growing area of Pulwama District of Kashmir Division, where some weather stations are installed by the implementing agencies/SAUs/IMD and shall initially cover an area of about 1000 Hectare of Saffron crop, during 2014-15

#### **VI) Sum insured/limit of coverage**

##### **Paddy/Basmati-Rice**

The sum insured shall extend to cost of cultivation of insured crop @ Rs.0.57 Lac/Hectare. The rate of premium fixed (including sales tax) and term sheet and for insured crop are at **Annexure “A”**

## Saffron Crop:

The sum insured will be limited to cost of cultivation of insured crop @ Rs.2.00 Lac/Hectare. The rate of premium fixed (including sales tax) and term sheet for insured are at **Annexure “B”**

### VII) Premium payable

As per operational guidelines of NCIP, premium is to be shared on the following pattern :-.

Item (per Hectare)	Paddy/Basmati-Rice	Saffron Crop
Sum Insured	Rs.57000	Rs.200000
Total Premium	Rs.5700	Rs.24000
Farmer's Share	Rs.2850	Rs.12000
Central Govts Share	Rs.1425	Rs.6000
State Govts' Share	Rs.1425	Rs.6000

### VIII) Compensation (Payout)

- a. Payout shall arise only in case of Adverse Weather Incidence (AWI). AWI is equivalent to the deviation between “Trigger Weather” and “Actual Weather” Data recorded at a “Reference Weather Station” during specified period. Trigger Weather is a pre-defined Weather Parameter applicable to a Notified Crop in notified Reference Unit Area.

In case of AWI, all insured cultivators growing Notified Crop in the Reference Unit Areas shall be deemed to have suffered the same level of AWI and the same proportion of crop-loss, and become eligible for the same rate of payouts.

- b. Payout computation- Payout computation would be based on the following parameters
  - I. **Trigger Weather:-** Trigger Weather is pre-defined and notified w.r.t a particular weather parameter, Reference Unit Area and Notified Crop and has been fixed keeping in mind broad moisture/water or other weather parameter requirement of a particular crop.
  - II. **Reference Weather Station:-** It refers to an Automatic Weather Station or other designated Weather Station operating for a particular Reference Unit Area for generating Weather Data during current season based on which payouts are processed.

- III. **Back-Up Weather Stations:-** It is a substitute Weather Station to be used only in case the weather data from Reference Weather Station for the current season is unavailable for any reason..
- IV. **Historical Weather Data(HWD):-** Trigger Weather and Actuarial Premium Rates are generated on the basis of Historical Weather Data of 20 years or more, for a particular Reference Unit Area.
- V. **Actual Weather Data (AWD):-** Is the source for measuring/ recording the Actual Weather during the current season in a particular Reference Unit Area obtained from a pre-declared Reference Weather Station which shall be valid and binding for assessment of payouts.

**IX) Claim Disbursement**

- a. Claims under the Scheme will be calculated as per the formula of Term-Sheet (enclosed) and will be payable by the designated Insurance Companies. Further, the claims will be finalized according to the data of concerned AWSs.
- b. Pay-outs would normally be made by the Implementing Agencies to Nodal Banks within 45 days of closing of Insurance Period subject to receipt of necessary actual weather data of their respective notified areas.
- c. As far as the insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay outs would be automatically computed by the notified Insurance companies on the basis of Actual Weather Data received, and the Pay-out would be automatically credited to the Insured's Bank Account.
- d. The implementing agencies will provide all weekly data collected from all the Weather Stations installed in their Areas of operation for specified cropping period fortnightly and submit claim sheets, if any, at the end of specified cropping period to concerned Directorate of Agriculture for verification.

**X)** Operational Modalities are guidelines for administering the Scheme, and shall hold joint validity with the Scheme which shall be strictly adhered to.

**XI)** The scheme shall be run by Implementing Agencies through Directorates of Agriculture Jammu and Kashmir and Implementing Agencies shall be entirely held responsible for collecting and disbursement of the claim settlement. All disputes raised will be settled in concerned jurisdiction ( viz. Jammu region and Kashmir).

**XII) Action Programme**

Action programme for the year 2014-15 shall be prepared in consultation with district officers. The terms and conditions for implementing the weather Based Insurance Scheme shall be supplied by the notified Insurance companies and

instructions of Govt. of India shall be adhered to. Action programme shall be implemented as per outlay of funds made by the J&K State Govt. during 2014-15.

**XIII)** Respective Directorates of Agriculture, Jammu/Kashmir, will be the controlling/monitoring officers of the scheme in their respective areas of jurisdiction.

**XiV) General Conditions**

- a. Scheme would be implemented as per administrative approval as well as operational Guidelines of NCIP issued by Govt. of India.
- b. In case of any miss-reporting by Nodal Bank/Branch in case of loanee farmers' coverage, only concerned Bank shall be liable for such mis-reporting
- c. All claims shall be paid by the implementing agencies.
- d. Weather Based Crop Insurance Scheme is exempted from Service Tax.

This issues with the concurrence of Finance Department conveyed vide U.O No.FD-VII-12(02)-NAIS/204-I dated 20.05.2014 and Planning and Development Department conveyed vide their U.O. No. PD/DPA/Agri-94/2014-15 dated 24.07.2014 .

This Notification shall have immediate effect

Sd/-  
( Dr. Asgar Hassan Samoon) IAS  
Commissioner/ Secretary to Government  
Agriculture Production Department


No:- Agri/B-Gen/297/2007-08-II



Dated:- 24-07-2014

Copy to the:

1. Additional Secretary, Govt. of India , Ministry of Agriculture, Krishi Bhawan, New Delhi.
2. Financial Commissioner (Revenue), J&K.
3. Principal Secretary to HCM J&K Govt.,Srinagar for kind perusal of HCM. This has reference to his communication No. Ps/PRS/HCM/385/2014 dated 18.07.2014
4. Director General (E&S), J&K
5. General Manager, NABARD, Jammu.
6. Director Finance, Finance Department
7. Director Finance/CAO, Agriculture Production Department.
8. Joint Director, Financial Commissioner Revenue's office, J&K, Srinagar
9. Incharge website,APD for infomaton.
10. Convener, State Level Bankers' Committee, J&K Bank, Corporate Hqrs., M.A. Road Srinagar.

11. Deputy Commissioner Jammu/Kathua/Samba/Pulwama.
12. Director Agriculture, Jammu/Kashmir with the request to kindly get the notification publicized through Information Department through Radio, T.V. and leading newspapers of their respective divisions.
13. Registrar Cooperatives, J&K
14. MD, J&K State Central Cooperative Bank, Jammu.
15. General Manager, Jammu Central Coop. Bank Ltd. Rail Head, Bahu Plaza, Jammu
16. Dy. General Manager, J&K Bank Ltd. Jammu.
17. Convener, SLBC, J&K Bank Corporate Building, M.A. Road, Srinagar.
18. Regional Manager, Reserve Bank of India, Rail Head Complex, Jammu.
19. Regional Manager, Agriculture Insurance Company of India Ltd.. Chandigarh.
20. Regional Manager, HDFC-Ergo, GIC, Ltd.
21. Regional Manager, ICICI Lombard, GIC Ltd.
22. Incharge website, APD for immediate hosting on the website of APD.
23. Private Secretary to Hon'ble Minister for Agriculture for kind information of the Hon'ble Minister.
24. Private Secretary to Hon'ble MOS for Agriculture for kind information of the Hon'ble MOS.
25. Private Secretary to Commissioner/ Secretary to Govt., Agriculture Production Department for information of the Commissioner/ Secretary to Govt., Agriculture Production Department.

  
(M. R. Mattoo)  
Director Planning  
Agriculture Production Department

**TERM SHEET FOR WEATHER BASED CROP INSURANCE SCHEME (WBCIS) FOR *KHARIF* - 2014**  
**CROP: PADDY/BASMATI RICE,**  
**DISTRICTS: JAMMU, SAMBA, KATHUA**

**1. Deficit Rainfall**

Parameters covered/ Adopted	Phase	Period	Normal Monthly Rainfall (mm)	Strike 1 (mm)	Strike 2 (mm)	Exit point (mm)	Notional 1 (Rs/mm)	Notional 2 (Rs/mm)	Sum Insured (Rs) / Ha	Total payout (Rs.)
	I	1 <sup>st</sup> to 30 <sup>th</sup> July	317.60	-	-	-	-	-	3000*	Not covered
	II	1 <sup>st</sup> to 30 <sup>th</sup> August	317.30	275	150	75	24	40	6000	9000
	III	1 <sup>st</sup> to 30 <sup>th</sup> September	117.50	60	30	20	60	120	3000	

**2. Consecutive Dry Days (rainfall < 2.5mm/day)**

Parameters covered/ Adopted	Period	1 <sup>st</sup> to 31 <sup>st</sup> August					Total Payout (Rs.)
	Strike-I	No. of Consecutive Dry Days	8	12	14	16	
	Sum insured	Rs.	1000	2000	4000	6000	6000
Parameters covered/ Adopted	Period	1 <sup>st</sup> to 30 <sup>th</sup> September					Total Payout (Rs.)
	Strike-II	No. of Consecutive Dry Days	-	14	16	18	
	Sum insured	Rs.	-	1500	3000	6000	6000

\* Not being covered during *Kharif* 2014



### 3. Excess Rainfall (1st October to 30<sup>th</sup> of November)

Parameters covered/ Adopted	Phase	Period	Normal Monthly Rainfall (mm)	Strike 1 (mm)	Strike 2 (mm)	Exit point (mm)	Notional 1 (Rs/mm)	Notional 2 Rs/mm	Sum Insured (Rs)/Ha	Total payout (Rs.)
	I	1 <sup>st</sup> to 30 <sup>th</sup> October	22.10	30	50	70	150	450	12000	24000
	II	1 <sup>st</sup> to 30 November	10.7	15	30	50	300	375	12000	

### 4. Temperature Fluctuation

Parameters covered/ Adopted	Phase	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	XII
	<b>Met Week</b>		35	36	37	38	39	40	41	42	43	44	45
<b>Period</b>		27 Aug.- 02 Sept	03 - 09 Sept	10 - 16 Sept	17 - 23 Sept	24 - 30 Sept	01- 07 Oct	08- 14 Oct	15- 21 Oct	22- 28 Oct	29 Oct.- 04 Nov	05- 11 Nov	12- 18 Nov
<b>Normal weekly mean temp. (°C)</b>		28.4	28.1	27.6	27.4	26.7	26.1	24.8	23.2	22.4	21.5	20.2	19.0
<b>Strike 1 =&gt; (1.5 °C)</b>		29.9	29.6	29.1	28.9	28.2	27.6	26.3	24.7	23.9	23.0	21.7	20.5
<b>Strike 2 =&gt; (3.0 °C)</b>		31.4	31.1	30.6	30.4	29.7	29.1	27.8	26.2	25.4	24.5	23.2	22.0
<b>EXIT (5 °C)</b>													
<b>RATE I (Rs)</b>		666	666	666	667	667	667	667	667	667	-	-	-
		<b>Rs 6000</b>											
<b>RATE II (Rs)</b>		666	666	666	667	667	667	667	667	667	-	-	-
		<b>Rs 6000</b>											
<b>TOTAL PAYOUT (Rs.)</b>		<b>Rs 12000</b>											

## WEATHER BASED CROP INSURANCE SCHEME (NCIP - 2014-15)

## TERM SHEET

State: Jammu &amp; Kashmir

District: PULWAMA

Crop: SAFFRON Reference Weather Station: PAMPORE Unit: HECTARE

## 1. DEFICIT RAINFALL

RAINFALL VOLUME	PHASE - I		PHASE - II		PHASE - III	
	15-Aug to 31-Aug	1-Sep to 20-Oct	11-Nov to 7-Dec			
PERIOD						
INDEX	Aggregate of rainfall over respective Phases					
STRIKE I (<)	65 mm	80 mm	50 mm			
STRIKE II (<)	30 mm	40 mm	20 mm			
EXIT	0 mm	0 mm	0 mm			
RATE I (Rs./ mm)	70	75	50			
RATE II (Rs./ mm)	585.00	550.00	175.00			
MAXIMUM PAYOUT (Rs.)	20000	25000	5000			
TOTAL PAYOUT (Rs.)	50000					

## 2.

EXCESS RAINFALL (Single Payout)	15-Oct to 10-Nov		1-Mar to 31-Mar		1-Apr to 30-Apr		1-May to 31-May	
	INDEX	Maximum of 3 consecutive day's cumulative rainfall in respective Phases						
STRIKE1 (>)	25 mm	85 mm	85 mm	85 mm	85 mm			
STRIKE2 (>)	50 mm	125 mm	125 mm	125 mm	125 mm			
EXIT	100 mm	150 mm	150 mm	150 mm	150 mm			
RATE1 (Rs/mm)	100.00	80.00	80.00	80.00	80.00			
RATE2 (Rs/mm)	350.00	272.00	272.00	272.00	272.00			
MAXIMUM PAYOUT (Rs)	20000	10000	10000	10000	10000			
TOTAL PAYOUT (Rs.)	50000							

## 3.

DDT (Decrease in Day Temp)	1-Sep to 15-Sep		16-Sep to 30-Sep		1-Oct to 15-Oct		16-Oct to 31-Oct		1-Nov to 15-Nov	
	INDEX	Highest of Consecutive days having Day Temperature Less than Benchmark trigger								
Benchmark	22 °c	20 °c	18 °c	15 °c	15 °c					
STRIKE 1(>)	5 °c	5 °c	5 °c	5 °c	5 °c					
STRIKE 2(>)	10 °c	10 °c	10 °c	10 °c	10 °c					
EXIT	15 °c	15 °c	15 °c	15 °c	15 °c					
RATE1(Rs/°C)	600.00	600.00	600.00	600.00	600.00					
RATE2(Rs/°C)	1400.00	1400.00	1400.00	1400.00	1400.00					
MAXIMUM PAYOUT (Rs)	10000	10000	10000	10000	10000					
TOTAL PAYOUT (Rs.)	50000									

## 4.

EDT (Increase In Day Temperature)	1-Sep to 15-Sep		16-Sep to 30-Sep		1-Oct to 15-Oct		16-Oct to 31-Oct		1-Nov to 15-Nov	
	INDEX	Highest of consecutive days having Day Temperature greater than Benchmark trigger								
Benchmark	30 °c	27 °c	25 °c	21 °c	21 °c					
STRIKE 1(>)	5 °c	5 °c	5 °c	5 °c	5 °c					
STRIKE 2(>)	10 °c	10 °c	10 °c	10 °c	10 °c					
EXIT	15 °c	15 °c	15 °c	15 °c	15 °c					
RATE1(Rs/°C)	600.00	600.00	600.00	600.00	600.00					
RATE2(Rs/°C)	1400.00	1400.00	1400.00	1400.00	1400.00					
MAXIMUM PAYOUT (Rs)	10000	10000	10000	10000	10000					
TOTAL PAYOUT (Rs.)	50000									
SUM INSURED (Rs.)	200000									
PREMIUM (Rs.)	24000									
PREMIUM %	12.00%									