



GOVERNMENT OF ODISHA
CO-OPERATION DEPARTMENT

RESOLUTION

No. 5780 / Coop., Date: 2-7-12
III-CR-18/2012

on file
2/7/12
H.R.

Sub: National Agricultural Insurance Scheme (NAIS) – Implementation during Kharif 2012 Crop season.

Government has been pleased to decide to continue implementation of the National Agricultural Insurance Scheme (NAIS), otherwise known as "Rashtriya Krishi Bima Yojana", during Kharif 2012 Crop season.

1. Administrative Approval of the Government of India, Ministry of Agriculture for implementation of the Scheme has been communicated in their letter dated 06.02.2012.

2. **Farmers covered**

All the farmers growing insurable notified crops are eligible to be covered under NAIS during Kharif 2012 Season on the following basis;

(a) **Compulsory basis** – All farmers growing insurable notified crops in the notified defined areas and availing crop loans from financial institutions within stipulated time limit i.e. Loanee farmers.

(b) **Voluntary basis** – All other farmers growing insurable notified crops in the notified defined areas i.e. non-loanee farmers who opt for the scheme.

3. **Crop Covered under NAIS**

During Kharif 2012, the notified crops for insurance under NAIS are Paddy, Maize(Autumn), Groundnut(Autumn), Niger, Redgram(Arhar), Cotton, Jute, Turmeric and Ginger.

4. **Unit Area for Crop Insurance**

The unit area for crop insurance will be the Gram Panchayat for Paddy and Block for Niger, Turmeric, Ginger, Maize(Autumn), Groundnut(Autumn), Redgram, Cotton & Jute crops.

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The details are as follows :

Name of the Crop	Unit/ Notified Areas
Paddy	All the Gram Panchayats of 30 Districts of the State including NACs and Municipalities (Areas where WBCIS is implemented, NAIS will not be available to loanee farmers. But non-loanee farmers can choose any one of the schemes).
Groundnut (Autumn)	All Blocks of 10(Ten) Districts namely ; Angul, Bolangir, Dhenkanal, Ganjam, Kalahandi, Nuapada, Bargarh, Keonjhar, Mayurbhanj & Gajapati
Maize (Autumn)	All Blocks of 15(Fifteen) Districts namely ; Angul, Gajapati, Kalahandi, Keonjhar, Koraput, Malkanagiri, Nowrangapur, Rayagada, Mayurbhanj, Kandhamal, Bolangir, Ganjam, Nuapada, Sundargarh & Nayagarh
Niger	<ol style="list-style-type: none"> 1. Koraput, Semiliguda, Dasmanthpur, Nandapur, Lamtaput, Pattangi, & Baipariguda Blocks of Koraput District. 2. Tentulikhunti & Papadahandi Block of Nawarangpur District 3. Kashipur Block of Rayagada District 4. Phiringia, Daringibadi, Kotagarh & Raikia Blocks of Phulbani District 5. Th.Rampur Block of Kalahandi District
Cotton	<ol style="list-style-type: none"> 1. Bolangir, Deogaon, Gudvella, Loisinga, Titilagarh, Saintala, Muribahal, Banganmunda, Tureikela, Belpada, Patnagarh & Khaprakhol Blocks of Bolangir District.

	<p>2. Sankhemundi, Digapahandi, Sergarh & Soroda Blocks of Ganjam District.</p> <p>3. Golamunda, Bhawanipatna, Kesinga, Langigarh, M.Rampur, Narla, Junagarh & Karlamunda Blocks of Kalahandi District</p> <p>4. Rayagada, Kolnara, Kalyansingpur, Gunpur, Padampur, Ramnaguda, Bissamcuttack & Muniguda Blocks of Rayagada District.</p> <p>5. Khariar, Komna & Boden Blocks of Nuapada District.</p> <p>6. Kasinagar & Rayagada Blocks of Gajapati District.</p> <p>7. Biramaharajpur & Tarava Blocks of Subarnapur District.</p>
Red Gram (Arhar)	All Blocks of 6(Six) Districts namely ; Sundergarh, Keonjhar, Bolangir, Kalahandi, Rayagada and Nuapada.
Jute	All Blocks of 9(Nine) District namely ; Balasore, Bhadrak, Jajpur, Cuttack, Puri, Jagatsinghpur, Kendrapada, Keonjhar & Mayurbhanj.
Turmeric	12 Blocks of Kandhamal(Phulbani) District namely ; Phulbani, Khajuripada, Phiringia, Daringibadi, Raikia, G.Udayagiri, Chakapada, K.Nuagaon, Tikabali, Kotagarh, Baliguda & Tumudibandha.
Ginger	19 Blocks of following 3 Districts ; namely ; Phulbani, Khajuripada, Phiringia, Daringibadi, Raikia, G.Udayagiri, Chakapada, K.Nuagaon, Tikabali, Kotagarh, Balliguda & Tumudibandha of Kandhamal district ; Nandapur, Koraput, Similiguda, Pottangi and Laxmiput of Koraput district ; Jujumera and Kuchinda of Sambalpur district.

4.1 Yield Data

The yield data in respect of Paddy, Groundnut (Autumn), Maize(Autumn) and Jute crops will be furnished by the Director, Economics & Statistics ; in respect of Niger, Cotton, Redgram (Arhar) crops by the Director, Agriculture & Food Production and in respect of Turmeric & Ginger crops by the Director, Horticulture to the Government in Cooperation Department well in advance positively so as to enable the Cooperation Department to furnish the data to the AIC by 31st March, 2013.

4.2 Claims

Indemnity claim will be settled only on the basis of yield data furnished by the State Government in Cooperation Department based on requisite number of Crop Cutting Experiments (CCEs) conducted under General Crop Estimation Survey(GCES). As approved by the Government of India, Ministry of Agriculture & Cooperation, 4 (Four) Crop Cutting Experiment (CCEs) would be taken up per Gram Panchayat for paddy for estimation of yield data.

5. Sum Insured

For the loanee farmer the Sum Insured shall be cent percent of the crop loan at normal premium rate. Sum Insured can be upto the value of the Threshold Yield (TY) at the same normal premium rate. Further there is option to cover upto 150% of the average yield (AY) of the crop, on payment of premium at actuarial rate for the differential amount between value of loan amount / TY and 150% of AY and in case of non- loanee farmers, the limit of coverage will be upto threshold yield (TY) value at normal premium rate with an option to cover 150% of the average yield (AY) on payment of actuarial premium rate for the differential amount of Sum Insured.

The district-wise, crop-wise Sum Insured limits are as follows ;

DISTRICT/CROP WISE SUM INSURED LIMITS(IN RS/ HACTARE) FOR KHARIF 2012 SEASON														
DISTRICT	PADDY		GROUNDNUT		MAIZE		NIGER		REDGRAM		COTTON		JUTE	
	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE
BOLANGIR	14293	35731	25669	29918	6550	12281			20434	38314	23580	58932		
BALASORE	19445	48613											13371	254
CUTTACK	21640	54100											28826	540
DHENKANAL	18845	47113	21827	25440										
GANJAM	10473	26181	33099	38578	14382	26966					14328	35784		
KALAHANDI	16848	42119	23425	27303	9060	16987	10655	26639	25411	47645	11844	56592		
KEONJHAR	15635	39088	21294	24819	10077	18894			24356	45667			21768	408
KORAPUT	10650	26625			13732	25747	6434	16086						
MAYURBHANJ	15650	39125	14995	17478	9518	17847							21768	408
KANDHAMAL	14238	35594			10077	18894	5216	13041						
PURI	16190	40475											28826	540
SAMBALPUR	13510	33775												
SUNDERGARH	11825	29563			12177	22831			23828	44678				
SONEPUR	21773	54431									9864	24624		
BHADRAK	20288	50719											18788	352
JAJIPUR	16080	40200											16067	301
JAGATSingHPUR	22430	56075											21340	400
KENDRAPADA	16533	41331											21340	400
ANGUL	9533	23831	26622	49917	6834	9596								
GAJAPATI	16805	42013	24680	28766	15089	21189					32616	81576		
NOWAPADA	14120	35300	24000	27973	6845	12835			19302	36192	23076	57672		
MALKANGIRI	7343	18356			10660	19987								
NOWRANGPUR	14975	37438			24981	46840	5179	12947						
RAYAGADA	19435	48588			10387	19476	6208	15519	22779	42710	35424	88596		
KHURDA	19095	47738												
NAYAGARH	14393	35981			12092	22673								
BARGARH	19903	49756	29334	34190										
JHARSUGUDA	8408	21019												
DEOGARH	12873	32181												
BOUDH	15955	39888												

DISTRICT	TURMERIC		GINGER	
	TY VALUE	150% AY VALUE	TY VALUE	150% AY VALUE
KANDHAMAL	140103	262693	156280	293024
KORAPUT			139877	262270

6. Seasonality Discipline

The seasonality discipline for crops to be ensured in respect of loanee farmers will be April to September 2012. The stipulation for submission of declaration by financing agencies will be as follows :

(a) Loanee Farmers

Crop	Loaning Month	Cut off date for receipt of declaration at Agriculture Insurance Company (AIC), Bhubaneswar
Paddy, Groundnut, Maize, Niger, Redgram, Jute, Cotton, Ginger and Turmeric	April 2012 to June 2012	31 st July 2012
	July 2012 to	31 st August 2012
	August 2012 to	30 th September 2012
	September 2012 to	30 th November 2012

In case of loanee farmer who exercises option for extended/additional coverage, the cut off date for submission of proposals to Banks shall be 31st July 2012. The concerned Bank has to furnish the declaration to AIC by 31st August 2012.

(b) Non-Loanee Farmers

In case of non-loanee farmers the cut off date for joining the scheme is 31st July 2012. The concerned Bank has to furnish the declaration to AIC by 31st August 2012.

7. Subsidy

The premium subsidy for small and marginal farmers will be 10% of the gross premium for Kharif 2012 crop season as per Government of India administrative approval which will be equally shared by Central and State Government.

8. Premium Rates and Indemnity Level

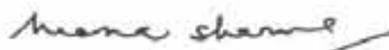
The premium rates which will include Normal rate premium and actuarial rate of premium and indemnity level for crops covered under Rastriya Krishi Bima Yojana (RKBY) during Kharif 2012 shall be as follows:

Crop	Insurance Unit	Indemnity Limit (%)	Normal Premium Rate (%)	Actuarial Premium Rate (%)
Paddy	Gram Panchayat	60	2.50	10.00
Groundnut	Block	80	3.30	3.30
Maize	Block	80	2.50	6.92
Niger	Block	60	3.50	7.72
Redgram	Block	80	2.50	6.26
Cotton	Block	60	3.44	3.44
Jute	Block	80	2.26	2.26
Ginger	Block	60	5.00	5.00
Turmeric	Block	60	5.00	5.00

9. Other details can be ascertained from the District Central Cooperative Banks, Branches of the Commercial Banks and Regional Rural Banks (RRBs) functioning in different service areas and from Regional office of the Agriculture insurance Company (AIC) of India Ltd, Bhubaneswar.

ORDER : Ordered that the Resolution be published in Odisha Gazette.

By order of Governor



(Dr. Mona Sharma)
Commissioner-cum-Secretary to Government

Memo No. 5781 /Coop., Date: 2/7/12

Copy forwarded to the Deputy Director of Printing, Stationary and Publication, Odisha Secretariat, Unit-III, Kharvela Nagar with a request to publish the Resolution in the Extra Ordinary Gazette and supply 500 copies there of to this Department.

Suresh
2/7/12

Deputy Secretary to Government

Memo No. 5782 /Coop., Date: 2/7/12

Copy forwarded to all members of the State Level Co-ordination Committee on Crop Insurance (SLCCCI), Odisha for information and necessary action.

Suresh
2/7/12

Deputy Secretary to Government

Memo No. 5783 /Coop., Date: 2/7/12

Copy forwarded to all Departments of Government / All Heads of Department/ All Revenue Divisional Commissioners / All Collectors / All DDAs / All Divisional Deputy Registrar of Co-operative Societies for information and necessary action.

Suresh
2/7/12

Deputy Secretary to Government

Memo No. 5784 /Coop., Date: 2/7/12

Copy forwarded to the Deputy Commissioner (Insurance), Ministry of Agriculture, Department of Agriculture and Co-operation, Government of India, Krishi Bhawan, New Delhi for information and necessary action.

Suresh
2/7/12

Deputy Secretary to Government

Memo No. 5785 /Coop., Date: 2/7/12

Copy forwarded to the Chief Executive Officer, Agriculture Insurance Company of India, New Delhi / Chief General Manager, NABARD Regional Office, Bhubaneswar / Managing Director, Odisha State Co-operative Bank Ltd., Bhubaneswar / Zonal Manager, UCo Bank-cum-Convener, SLBC for information and necessary action.

Suresh
2/7/12

Deputy Secretary to Government

Memo No. 5786 /Coop., Date: 2/7/12

Copy forwarded to the Registrar of Co-operative Societies, Bhubaneswar / Regional Manager, Agriculture Insurance Company of India Ltd., Regional Office, 87 Satyanagar, Bhubaneswar / Secretary's of all Central Co-operative Banks for information and necessary action.

Suresh
2/7/12

Deputy Secretary to Government