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# OFFICIAL GOVERNMENT OF GOA GAZETTE



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## GOVERNMENT OF GOA

Department of Agriculture

Directorate of Agriculture

### Notification

3/4/STAT/PMFBY/2017-18/D.Agri

### PRADHAN MANTRI FASAL BIMA YOJNA KHARIF SEASON 2017

Reference is made to the Government of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-operation & Farmers' Welfare, Krishi Bhavan, New Delhi letter No. 13015/03/2016-Credit-II dated 23rd February, 2016, regarding the 'Administrative Approval for implementation of Pradhan Mantri Fasal Bima Yojna (PMFBY).

Pradhan Mantri Fasal Bima Yojna (PMFBY) is being continued in State at the Cluster of Village Panchayats level through HDFC ERGO GENERAL INSURANCE COMPANY LTD. in

North Goa District and SBI GENERAL INSURANCE COMPANY LTD. in South Goa District.

The Scheme will be continued during Kharif 2017 season on the following conditions:—

1. *Implementing Agency.*— The district wise implementing agency is given in Annexure-I.

2. *Risks covered and exclusion.*— Following stages of the crop and risks leading to crop loss are covered under the scheme:

(a) Prevented Sowing/Planting Risks Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions.

(b) Standing Crop (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. Drought, Dry Spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightening, Storm, Hailstorm,

Cyclone, Typhoon, Tempest, Hurricane and Tornado.

(c) Post-Harvest Losses: Coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.

(d) Localized Calamities: Loss/Damage resulting from occurrence of identified localized risks of hailstorm, landslide and Inundation affecting isolated farms in the notified area. General Exclusions: Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

*Important Conditions/Clauses Applicable for Coverage of Risks*

(1) Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank/intermediaries shall be liable for payment of claims.

(2) In case of any substantial mis-reporting by nodal bank/branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.

(3) Mere sanctioning/disbursement of crop loans and submission of proposals/declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

(4) Acreage Discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance.

For the time-being, it is to be addressed as follows:

(a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the revenue authority.

(b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.

(c) Claims shall be calculated on the scaled down sum insured.

(d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilised for improvement of technology/research/impact assessment etc.

Once the individual farms (plots/survey numbers) are digitized and available on a GIS platform, it is quite possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

3. *Crops & Areas covered.*— The Scheme would cover notified crop in the defined areas (Cluster of Village Panchayats) given at Annexure V as unit of insurance i.e. each defined area will be considered as one unit for the purpose of Crop Cutting Experiments (CCEs).

The crop wise areas to be covered under the Scheme for Kharif 2017 season are given in Annexure-II.

4. *Farmers covered.*— (a) All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/insured crops.

**(b) Compulsory Component**

All farmers having been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered compulsorily.

Any loan eligible for compulsory coverage under PMFBY, if not covered will be deemed to be self-insured by the concerned financial institute and claim, in the event of loss shall be borne by the financial institute.

**(c) Voluntary Component**

The Scheme would be optional for the non-loanee farmers.

The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land Possession Certificate (LPC) etc.) and/or applicable contract/ agreement details/other documents notified/permitted by concerned State Government (in case of sharecroppers/tenant farmers).

(d) Special efforts shall be made to ensure maximum coverage of SC/ST/Women Farmers under the scheme.

5. *Indemnity level, sum insured limits, premium rates.*— District wise/crop wise level of indemnity, sum insured limits and premium rates are given in Annexure-III.

6. *Subsidy on premium.*— The Actuarial Premium Rate (APR) would be charged under PMFBY by Implementing Agency (IA). However, farmers would be paying maximum of 2% (Kharif) for food crops, oilseeds, cereals and millets and 5% for Annual Commercial/Horticultural crops respectively.

The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as rate of normal premium subsidy, which shall be shared equally by the Centre and State.

7. *Seasonality Discipline.*— Loaning and acceptance of proposal by Branches I PACs and receipt of Declarations by AIC as well as settlement of claims will be as per seasonality discipline in Annexure-IV.

8. *Change in crop.*— Farmers covered, on voluntary basis, can buy insurance before actual sowing/planting, based on advance crop planning. However, for any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 30 days before cut-off-date for buying insurance or sowing, through financial institution/channel partner/insurance intermediary/directly; as the case may be, along with difference in premium payable, if any, accompanied by sowing certificate issued by concerned village/sub-district level official of the State. In case the premium paid was higher, insurance company will refund the excess premium.

Similarly, loanee farmers can also change the name of insured crop from the original crops submitted in the loan application but such changes should be submitted in writing to the concerned bank branch well in advance so that their proposed crops should be insured. However changes of non-notified crops to notified crops without submitting the sowing certificate is not permissible.

#### CUT-OFF DATE FOR SUBMISSION OF YIELD DATA BY THE STATE GOVERNMENT.

Cut-off date for submission of yield data based on minimum crop cutting experiments for Crop for Kharif 2017 season, from the Directorate of Agriculture, Government of Goa to Implementing Agency (AIC) is as mentioned in Annexure-IV.

9. *Loss assessment, claim settlement and claim sharing.*— Wide Spread Calamities (based on season-end yield).

Government Department overseeing conduct of CCEs, under GCES i.e. Single Series will submit crop wise/notified area wise yield data to the respective insurance company within the prescribed cut-off date

along with results of individual CCEs. The certificate that CCEs data is being submitted based on single series would be furnished alongwith yield data every season.

In order to maintain the sanctity and credibility of CCEs as an objective method of yield estimation, the modalities mentioned below will be followed:

(a) Digitizing the CCE process including geo-coding (providing the latitude and longitude of the CCE location), date/time stamping and with photographs (of the CCE plot and CCE activity) is a must for all CCEs.

(b) Insurance company would have complete access to co-witness the CCEs, as also the digital images of the CCEs and relevant data in the requisite form by the State Government. (As outlined in para XXIV.2.m). A formal letter with the schedule of CCEs would be given to the respective insurance company sufficiently in advance without fail to help them mobilize the manpower if they so desire.

(c) Wherever the yield estimates reported at IU level are abnormally low or high *vis-à-vis* the general crop condition, the insurance company in consultation with State Government can make use of various products (e.g. Normalized Difference Vegetation Index, etc.) derived from satellite image data or other technologies to confirm the yield estimates. In case of significant differences between these two yield estimates, the matter should be referred to Technical Advisory Committee (TAG) at Centre and its decision shall be final.

(d) Use of Mobile Phone Technology to improve Yield-data Quality and Timeliness to increase the reliability, accuracy and speed of CCE data, it is mandatory to use smart phones/hand held devices for capturing images, location of the CCE and for online transmission of data on centralized server (e.g. Bhuvan server) would be done for faster compilation of data and quick claim

settlement. RST and Drones etc. may also be used for the purpose of increasing accuracy and speed of yield estimation through CCEs.

Assessment of claims (wide-spread calamities)

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. PMFBY seeks to provide coverage against such contingency.

'Claim' shall be calculated as per the following formula:

$$\frac{(\text{Threshold Yield} - \text{Actual Yield})}{\text{Threshold Yield}} \times \text{Sum Insured}$$

Where,

Threshold yield for a crop in a notified insurance unit is the moving average yield of past seven years (excluding a maximum of two calamity year(s) as notified by State Government/UT) multiplied by applicable indemnity level for that crop.

#### *On Account Payment of Claims due to Mid-Season Adversity*

1. It is proposed to provide immediate relief to insured farmers in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Threshold yield.

(a) Eligibility Criteria:

(i) All notified Insurance Units would be eligible for "ON ACCOUNT" payment only if the expected yield of the affected crop during the season is less than 50% of threshold yield.

(ii) The provision would be invoked for a specific crop or group of crops by the State

Government through damage notification based on the proxy indicators.

(iii) Insurance company may decide the quantum of likely losses and the amount of 'on-account' payment based on the joint survey of Insurance Company and State Government Officials.

(iv) Only those farmers would be eligible for financial support under this cover who has paid the premium/the premium has been debited from their account before the date of issuance of damage notification by the State Government.

(v) Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims.

(vi) If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

(b) Proxy-Indicators: Indicators to be used for loss intimation would be rainfall data, temperature and relative humidity data, satellite imagery and crop condition reports by District Level State Government Officials, supported by media reports.

(c) Loss assessment procedure:

(i) Joint Committee of State Government and the insurance company, for assessment of crop damage would be formed and notified before start of the crop season for each district.

(ii) This Joint Committee shall decide the eligibility for on-account payment based on the weather data (available AWS notified by the Government)/long term average rainfall data/satellite imagery supported by estimated yield losses at notified Insurance unit level and the extent of loss.

(iii) Information/Services of Mahalanobis National Crop Forecast Centre (MNCFC) may also be utilized for determination of extent of loss for on-account payout.

(iv) If the expected loss of the affected crop is more than 50% of the threshold yield for the Notified Insurance Unit, on-account payment would be payable.

(v) On-account payment would be calculated as per following formula:

$$\frac{(\text{Threshold Yield} - \text{Estimated Yield})}{\text{Threshold Yield}} \times \text{Sum Insured} \times 25\%$$

(d) Time frame for loss assessment and submission of report:

(i) An order will be issued by State Government defining eligibility of on account payment with details of damaged Insurance Units within 7 days from the occurrence of adverse seasonal event.

(ii) Loss assessment report at the affected insurance unit level has to be completed by the joint committee within 15 days from occurrence of the adverse seasonal event.

(e) Conditions:

(i) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity would not make a farmer eligible for the claim.

(ii) These claims would be adjusted from the end season area approach yield based claims.

#### *Prevented/Failed Sowing and Prevented Planting/Germination Claims*

(1) It is proposed to provide insurance cover to farmers in case of widespread incidence of eligible risks affecting crops in more than 75% of area sown in a notified unit at early stage leading to total loss of crop or if the farmers are not in a position to either sow or transplant the crop. The district wise/crop wise cut off dates for invoking this provision are given in Annexure IV.

i. The Notified Insurance Unit and crop wise normal area sown would be provided to the

insurance companies by Directorate of Agriculture, Government of Goa.

(a) Eligibility Criteria:

(i) Notified Insurance Units will be eligible for “Prevented Sowing/Planting” pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils.

(ii) Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account by the date of notification to this effect.

(b) Proxy-Indicators: Indicators like rainfall data, other weather data, satellite imagery and crop condition reports by district level agricultural officer, media reports and area sown data released by district level agricultural officer State Government

(c) Loss assessment procedure:

(i) State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing/Planting conditions with approximate areas in percentage of the unit.

(ii) The lump sum payout under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated.

(d) Conditions:

(i) The cover will be available for NAMED crops only.

(ii) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity won't make a farmer eligible for claim.

(iii) The insurance company would disburse the claim within 30 days of the State's order/notification invoking the event of the insured risk provided the data on estimated area sown have been received from State Government.

(iv) The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.

(v) Insurance Cover would terminate for the affected crop in a Notified Insurance Unit once a claim under this section is invoked and the Affected Insurance Unit/ Crop would not be eligible for area yield based claim calculated at the end of the season.

(vi) Once this provision is invoked, no fresh enrolment of farmers, for the affected notified crops and areas would be done.

(vii) Once exigency is invoked it applies to all the insured farmers in the Notified Insurance Unit for a given crop, including for those whose crop survived.

The State Government would continue to provide area sown and yield data based on CCEs conducted in the such areas within the cut off date.

*Post-Harvest Losses*

1. It is proposed to provide for assessment of yield loss on individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' condition up to maximum period of two weeks (14 days) from harvesting for sole purpose of drying are Paddy, Pulses and Groundnut.

(a) *Eligibility criteria:*

(i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance have been availed.

(b) Proxy-Indicators: Report in the local media or reports of the agriculture/revenue department supported by media reports and other evidences.

(c) Loss assessment procedure:

Time and method of reporting the loss/  
/claims

(i) Immediate intimation (within 48 hours) by the insured farmer to Bank/Insurance Company/Agriculture Department Officials through phone/FAX.

(ii) Intimation must contain details of survey number-wise insured crop and acreage affected.

#### *Localized Risks*

1. It is intended to provide insurance cover at individual farm level to crop losses due to occurrence of localized perils/calamities viz. Landslide, Hailstorm and inundation affecting part of a notified area or a plot.

(a) Eligibility Criteria:

(i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance has been availed.

(ii) Maximum liability is limited to proportionate Sum Insured of damaged crop's area. This would be based on the proportion of cost of inputs incurred during sowing period to the sum insured.

(iii) Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account before occurrence of the insured peril.

(iv) Maximum pay-out under this provision would be in proportion to cost of inputs, incurred up to the occurrence of insured peril, subject to the sum insured. If the pay-out under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers.

(v) If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localised loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Joint Committee) of affected area by the insurance company.

*Time and method of reporting the loss/  
/claims*

(i) Immediate intimation (within 48 hours) by the insured farmer to Bank/Insurance Company/Agriculture Department Officials toll free number through phone/FAX.

(ii) Intimation must contain details of survey number-wise insured crop and acreage affected.

(iii) Mobile application may be used for reporting incidents of localized risks for intimation of events including longitude/latitude details and pictures using NRSC Mobile App.

*Who to be reported i.e. Channel of reporting:*

The banks would verify the insured details like crop insured, sum insured, premium debited and date of debit before sending the same to insurance company.

*Documentary evidence required for claim assessment:*

\* Duly filled Claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.

\* Evidence of crop loss through capturing pictures using mobile application, if any.

\* Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any.

*Appointment of Loss Assessors by the Insurance Company:*

The loss assessors would be appointed by the insurance company for assessment of losses due to the operations of Localized Risks (Yield Insurance).

The loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.

\*Maximum liability would be limited to proportionate Sum Insured of damaged cropped area.

*Important conditions:*

(i) Mere disbursement/sanction of loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.

(ii) When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.

(iii) The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.

(iv) The insurance company would disburse the claim, if payable within 30 days of survey of loss.

(v) If, at the end of season, based on the yield data, claim is more than the claim under this cover, the balance would be paid

at the end of the season under widespread claims.

(vi) Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.

*Procedure for Settlement of Claims to the farmers*

(1) The insurance company would disburse the claim only after receipt of Government share in premium subsidy.

(2) In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/nodal banks/PACs which will credit into accounts of individual farmers within a week of receipt of funds from the insurance companies and shall provide a certificate to the insurance companies alongwith list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.

(3) In case of farmers covered on voluntary basis through intermediaries/directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimated to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

(4) In case of claims under prevented/failed sowing, localized calamities, post harvest losses; insurance company will process the claims after assessment and shall release the claims as per the procedure.

(5) Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.

*10. Commission and Bank Charges*

Bank and other financial institutions etc. shall be paid service charges @ 4% of the



premium collected from farmers. Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

#### 11. *Service Tax*

PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Service Tax.

#### 12. *Role and Responsibilities of Various Agencies*

For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

##### *State/UT Governments:*

(a) District Level Monitoring Committee (DLMC) would provide fortnightly crop condition reports and periodical reports on seasonal weather conditions, loans disbursed extent of area cultivated, etc., to concerned insurance company. DLMC shall also monitor conduct of CCEs in districts.

(b) Uploading of requisite information of notification on the crop insurance portal in coordination with the selected Implementing Insurance Companies within one week from the date of notification.

(c) Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government/quasi government agencies for supplying weather data on real-time basis to insurance company.

(d) To undertake extensive awareness and publicity campaigns of Scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.

(e) To furnish to the insurance companies the insurance unit wise area sown of insured

crops within two months from the sowing period.

(f) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.

(g) Will allow insurance companies to co-observe and witness CCEs, and permit them to access various records including Form-2/Table-B at grass root/district/state level used for recording data of CCEs by States. Audio Video recording of CCEs shall be implemented besides other process to ensure accuracy of CCE.

##### *Insurance Companies (IA)*

(a) Insurance companies to liaise with State Governments and agencies/institutions/committees involved in implementation of PMFBY.

(b) Furnish the necessary data/information to SLCCCI as may be required as per the notification.

(c) Underwriting— responsibilities of processing and acceptance of risk.

(d) Claim processing/finalization on receipt of yield data from States/UTs and payment within the prescribed timelines.

(e) Redressal of all Public Grievances within the time fixed by IRDA.

##### *Financial Institutions/Banks*

(a) To Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.

(b) Ensure that all agencies within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.

(c) Ensure that all service (subordinate) bank branches within their jurisdictional area

serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.

(d) Ensure that, for both loanee and non-loanee farmers separately, premium and related data is remitted to nodal bank, wherever applicable, within the prescribed time.

(e) Lead bank/Nodal Banks should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance.

In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops.

(f) Concerned Bank and its branches should ensure submission to insurance companies within stipulated time the notified crop-wise, insurance unit-wise Declarations in prescribed format, alongwith consolidated Premium payable separately for both loanee farmers and non-loanee farmers. If concerned Bank and its branches keep the amount of premium collected beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the insurance company.

(g) Nodal bank/Branches will also arrange for onward transmission to service (sub-ordinate) bank branches/PACS, compensation amounts as received from insurance companies with all details, to be credited to beneficiary accounts.

(h) The Nodal Banks/Administrative offices would also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories-Small and Marginal/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned PACS/Bank Branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.

(i) The insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.

(j) To credit the claim proceeds of PMFBY received from insurance company to respective beneficiary bank account within seven days. If Bank Branches/Nodal banks keep the claims amount beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers. The list of beneficiary cultivators with claim amount shall be displayed by the Branch/Primary Agricultural Cooperative Society (PACS) and a copy shall also be provided to the Chairman/Sarpanch/Pradhan of the Village Panchayat. The Banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries.

(k) Soft copy of the beneficiary' farmers would also be uploaded directly on Crop Insurance portal by bank branch/PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.

(l) To permit insurance company with access to all relevant records/ledgers at the Nodal Bank/Branch/PACS at all times for the purpose of implementation of the scheme.

(m) Banks should ensure that cultivator may not be deprived of any benefit under the Scheme due to errors/omissions/commissions of the concerned branch/PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

#### *Lending Banks/RFIs*

(a) To educate the cultivators on the Scheme features.

(b) To maintain the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/verification by insurance company or its authorized representatives and DLMC.

(c) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.

(d) To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non loanee farmers availing crop insurance through them. Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank/branch/PACS in case of farmers coverage, concerned bank only will be liable for such misreporting and its consequences.

#### *Designated Insurance agents*

(a) To educate the cultivators on the Scheme features.

(b) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents from Non-Loanee Cultivators.

(c) Underwrite and collect the premium on behalf of Insurance Company, strictly as per the provisions of the scheme.

(d) To prepare the consolidated statements of Non-Loanee cultivators and forwarding the same to the insurance company along with the premium amount well within the stipulated time.

(e) The designated Insurance agents shall also prepare the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories-Small and Marginal/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. in soft copy and send the same to the concerned insurance company within five days after final cut-off date.

(f) The designated insurance agents should ensure that insured farmers may not be deprived of any benefit under the Scheme due to errors/omissions/commissions of them, and if any, the concerned agents/insurance company shall only make good all such losses. Necessary administrative and legal action may also be taken for lapses in service/malpractices, if any, reported.

#### *Loanee farmers*

(a) As the Scheme is compulsory for all loanee cultivators availing SAO loans for notified crops, it is mandatory for all loanee cultivators to insist on insurance coverage as per provisions of the Scheme.

(b) Any change in crop plan should be brought to the notice of the bank within one week of sowing.

(c) Insurance proposals are accepted only upto a stipulated cut-off date, which will be decided by the SLCCCI.

(d) Give information of any loss due to localized risk or post harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to

harvested crop lying in field in “cut and spread” condition to concerned bank branch/financial institution/channel partner/insurer within 48 hours.

*Non-Loanee cultivators*

(a) Non-Loanee cultivators desirous of availing insurance under PMFBY for any notified crop in any notified insurance unit may approach nearest bank branch/PACS/authorized channel partner/insurance intermediary of insurance company within cut-off date, fill-up proposal form completely in prescribed format, submit form and deposit requisite premium to bank branch/Insurance Intermediary along with necessary documentary evidence regarding his insurable interest in cultivating land/crop (e.g. ownership/tenancy/cultivation rights) proposed for insurance.

(b) The farmer desiring for coverage should open/operate an account in the branch of the designated bank, and the details should be provided in the proposal form.

(c) The farmers should mention their land identification number in the proposal.

(d) The farmer must provide documentary evidence with regard to possession of cultivable land.

(e) The cultivator must furnish area sown confirmation certificate.

(f) The farmer should ensure that he gets insurance coverage for a notified crop(s) cultivated/proposed to be cultivated, in a piece of land from a single source. In other word, double insurance is not allowed. The insurance company shall reserve the right to repudiate all such claims and not refund the premium as well in such cases.

*Company may also take legal action against such farmers.*

(g) Give information of any loss due to localized risk or post-harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in “cut and spread” condition to concerned bank branch/financial institution/channel partner/insurer within 48 hours.

The implementation of the scheme will be governed by operational guidelines on PMFBY and administrative approval issued by DACFW, GOL. In the event of any conflict in provisions in this notification and operational guidelines for PMFBY issued by DACFW, GOI, latter will prevail.

By order and in the name of the Governor of Goa.

*Ulhas B. Pai Kakode*, Director & ex officio Joint Secretary (Agriculture).

Tonca Caranzalem, 17th April, 2017.

ANNEXURE - I  
PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA  
KHARIF SEASON 2017

**Details of Implementing Agency**

Name of the Insurance Company	Head Office	Contact person details	Local Office
<i>District: North Goa</i>			
HDFC ERGO GENERAL INSURANCE COMPANY LTD.	1st floor, HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai, Maharashtra-400020	Shri Hemant Raul, Assistant Manager, Rural & Agri Business Group, Mumbai No. 7506651076 e-mail: Hemant.Raul@hdfcergo.com	1st floor, Magnum Center, M. G. Road, Panjim Goa-403 001

*District: South Goa*

SBI GENERAL INSURANCE COMPANY LTD.	101-201-301-Natraj Building, Junction of Western Express Highway & Andheri-Kurla Road, Mumbai-400069, Maharashtra.	Smt. Chinu Malhotra Assistant Manager, SBI General Insurance Company Ltd., New Delhi No. 918588805674 e-mail: chinu.malhotra@sbigeneral.in	2nd floor, Myles High Corporate Hub, Patto, Panaji, Goa, 403 001
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## ANNEXURE - II

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA  
KHARIF SEASON 2017*District: North Goa (Cluster 1 to 10)*

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1.	Paddy	13055	100	62500
2.	Pulses	125	2	37500
3.	Groundnut	336	2	47500
4.	Sugarcane	124	15	120000

*District: South Goa (Cluster 11 to 19)*

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1	Paddy	14575	180	62500
2	Pulses	17	1	37500
3	Groundnut	—	—	47500
4	Sugarcane	773	500	120000

## ANNEXURE - III

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA  
KHARIF SEASON 2017

## INDEMNITY LEVEL, SUM INSURED LIMITS, PREMIUM RATES

**Loanee/Non Loanee Farmers**

Notified Crops	Indemnity Level	District	Premium Rate		Sum Insured
			Actuarial (%)	To be paid by farmers (%)	
Paddy	80%	North Goa	2.39	2.00	62500
Pulses	80%		4.91	2.00	37500
Groundnut	80%		4.23	2.00	47500
Sugarcane	80%		2.00	2.00	120000

**Loanee/Non Loanee Farmers**

Notified Crops	Indemnity Level	District	Premium Rate		Sum Insured
			Actuarial (%)	To be paid by farmers (%)	
Paddy	80%	South Goa	3.00	2.00	62500
Pulses	80%		3.00	2.00	37500
Groundnut	80%		7.00	2.00	47500
Sugarcane	80%		1.00	1.00	120000

## ANNEXURE - IV

**Loaning and acceptance of proposal by Branches/PACs and receipt of Declarations by AIC will be as per the following:**

Sr. No.	Activity	Time line
1.	Loan sanctioning/renewing for coverage under PMFBY on compulsory basis	1st April, 2017 to 31st July, 2017.
2.	Cut-Off date for debit of premium from farmer account (Loanee farmers)	31st July, 2017.
3.	Cut-Off date for receipt of proposals from farmer (Non-Loanee farmers)	31st July, 2017.
4.	Cut-Off date for receipt of consolidated declarations/ /proposal of loanee farmers covered on compulsory basis from Banks/DCCBs/PACS	15th August, 2017.
5.	Cut-Off date for receipt of consolidate delcarations/ /proposal of non loanee farmers covered on voluntary basis from Banks/DCCBs/PACS	7th August, 2017.
6.	Cut-Off date for receipt of consolidated declarations/ /proposal on non loanee farmers covered on voluntary basis from insurance Agents/Intermediaries	Within 7 days of receipt of premium.
7.	Intimation of Change in crop/Area	30th June, 2017.
8.	Uploading of Soft copies of details of farmers by Banks/ /DCCBs/ PACS/Intermediaries	15th August, 2017.
9.	Cut-Off date for prevented sowing	15th August, 2017.
10.	Cut-Off date for post-harvest losses	31st October, 2017.
11.	Cut-Off date for receipt of yield data	Within a month from final Harvest
12.	Processing, approval and payment of final claims based on yield	Within three weeks from receipt of yield data (Subject to release of Premium Subsidy).

## ANNEXURE - V

## LIST OF CLUSTERS IN THE STATE OF GOA

Sr. No.	Name of the Taluka	Sr. No.	Name of the Cluster	Name of the Cluster
1	2	3	4	5
NORTH GOA DISTRICT				
I	Pernem	1	Pernem Cluster 1	1. Agarwada-Chopdem 2. Allorna 3. Arambol 4. Casarvane 5. Casne-Amere-Poroscodem 6. Chandel-Hassapur 7. Corgao 8. Dhargalim 9. Ibrampur 10. Mandrem
		2	Pernem Cluster 2	1. Morjim 2. Ozorim 3. Paliem 4. Parcem

1	2	3	4	5
				5. Querim-Terekhol 6. Tamboxem-Mopa-Uguem 7. Torxem 8. Tuem 9. Varcond-Nagzor 10. Virnoda
II	Bardez	3	Bardez Cluster 1	1. Aldona 2. Anjuna-Caisua 3. Arpora-Nagoa 4. Assagoa 5. Assonora 6. Bastora 7. Calangute 8. Camurlim 9. Candolim 10. Colvale 11. Guirim
		4	Bardez Cluster 2	1. Moira 2. Nachinola 3. Nadora 4. Nerul 5. Oxel 6. Parra 7. Penha-de France 8. Pilerne-Marra 9. Pirna 10. Pomburpa-Olaulim 11. Reis - Magos
		5	Bardez Cluster 3	1. Revora 2. Saligao 3. Salvador-do-Mundo 4. Sangolda 5. Siolim - Marna 6. Siolim - Sodiem 7. Sirsaim 8. Socorro 9. Tivim 10. Ucassaim-Paliem-Punola 11. Verla Canca
III	Tiswadi	6	Tiswadi Cluster 1	1. Azossim-Mandur 2. Batim 3. Carambolim 4. Chimbel 5. Chodan-Madel 6. Corlim 7. Cumbharjua 8. Curca-Bambolim-Talaulim 9. Golti-Naveli 10. Mercés
		7	Tiswadi Cluster 2	1. Neura 2. St. Cruz 3. Siridao-Pale

1	2	3	4	5
				4. St. Andre (Goa Velha) 5. St. Estevam 6. St. Lawrence (Agassaim) 7. Sao Matias 8. Se Old Goa 9. Taleigao
IV	Bicholim	8	Bicholim Cluster 1	1. Advalpale 2. Amona 3. Cudnem 4. Carapur-Sarvan 5. Latambarcem 6. Mayem-Vaiguinim 7. Mencurem-Dhumacem 8. Mulgao 9. Naroa
		9	Bicholim Cluster 2	1. Navelim 2. Ona-Maulingem-Curchirem 3. Pale-Cothombi 4. Piligao 5. Salem 6. Sirigao 7. Surla 8. Velguem
V	Satari	10	Satari Cluster	1. Bhirondem 2. Cotorem 3. Dongurli-Thane 4. Guleli 5. Honda 6. Mauxi 7. Morlem 8. Nagargao 9. Pissurlem 10. Poriem 11. Querim 12. Sanvordem
			SOUTH GOA DISTRICT	
VI	Ponda	11	Ponda Cluster 1	1. Bandora 2. Betora Nirankal-Conxem-Codar 3. Betki-Khandola 4. Bhoma-Adcolna 5. Borim 6. Cundaim 7. Curti Khandepar 8. Durbhat 9. Marcaim 10. Panchawadi
		12	Ponda Cluster 2	1. Queula 2. Querim 3. Shiroda 4. Tivre-Orgao



1	2	3	4	5
				5. Usgao-Ganjam 6. Veling-Priol-Cuncolem 7. Verem-Vaghurme 8. Volvoi 9. Wadi-Telaulim
VII	Salcete	13	Salcete Cluster 1	1. Ambelim 2. Aquem-Baixo 3. Assolna 4. Betalbatim 5. Camurim 6. Cana-Benaulim 7. Carmona 8. Cavelossim 9. Chandor-Cavorim 10. Chinchinim-Deusaua 11. Colva 12. Curtorim 13. Davorlim-Dicarpale 14. Dramapur-Sirlim 15. Guirdolim
		14	Salcete Cluster 2	1. Loutolim 2. Macazana 3. Navelim 4. Nuvem 5. Orlim 6. Paroda 7. Raia 8. Rachol 9. Rundamol-Davorlim 10. Sarzora 11. Seraulim 12. Sao Jose De Areal 13. Telaulim 14. Varca 15. Velim
VIII	Marmugao	15	Marmugao Cluster	1. Cansaulim-Arossim-Cuelim 2. Chicalim 3. Chicolna 4. Cortalim-Quelossim 5. Majorda-Utorda-Calata 6. Nagoa 7. Sancoale 8. Velsao-Pale-Issorcim 9. Verna
IX	Quepem	16	Quepem Cluster	1. Ambaulim 2. Assolda 3. Avedem-Cothombi-Chaifi 4. Balli-Adnem 5. Barcem-Quedem 6. Caorem-Pirla 7. Fatorpa-Quitol 8. Molcornem 9. Morpirla

1	2	3	4	5
X	Sanguem	17	Sanguem Cluster	10. Naqueri-Betul 11. Xeldem 1. Bhati 2. Kalay 3. Curdi-Vadem 4. Neturlim 5. Rivona 6. Sanvordem 7. Uguem
XI	Dharbandora	18	Dharbandora Cluster	1. Collem 2. Dharbandora 3. Kirlapal-Dabal 4. Mollem 5. Sancordem
XII	Canacona	19	Canacona Cluster	1. Agonda 2. Cola 3. Cotigao 4. Gaondongrim 5. Loliem-Polem 6. Pinguinim 7. Shristhal

◆◆◆

Department of Finance

Revenue & Control Division

**Office Memorandum**

12/3/82-Fin(R&C)/Vol.I

A copy of the under mentioned Office Memorandum received from the Government of India, Ministry of Personnel, Public Grievances & Pensions, Department of Pension & Pensioners Welfare, New Delhi is forwarded herewith for being published in the Official Gazette.

*Ajit S. Pawaskar*, Under Secretary, Finance (R&C).

Porvorim, 17th April, 2017.

Ministry of Personnel, Public Grievances & Pensions

Department of Pension & Pensioner's Welfare

*3rd Floor, Lok Nayak Bhavan,  
Khan Market, New Delhi-110003.*

*Date: 07th April, 2017.*

**Office Memorandum**

F. No. 42/15/2016-P&PW(G)

Subject: Grant of Dearness Relief to Central Government pensioners/family pensioners—Revised rate effective from 1-1-2017.

The undersigned is directed to refer to this Department's O.M. No. 42/15/2016-P&PW(G) dated 16th Nov., 2016 on the subject mentioned above and to state that the President is pleased to decide that the Dearness Relief admissible to Central Government pensioners/family pensioners shall be enhanced from the existing rate of 2% to 4% w.e.f. 01-01-2017.

2. These orders apply to (i) Civilian Central Government Pensioners/Family Pensioners (ii) The Armed Forces Pensioners, Civilian Pensioners paid out of the Defence Service Estimates, (iii) All India Service Pensioners (iv) Railway Pensioners/Family Pensioners (v)

Pensioners who are in receipt of provisional pension.

3. These orders shall not be applicable on following categories:-

(i) The Burma Civilian pensioners/family pensioners and pensioners/families of displaced Government pensioners from Pakistan who are Indian Nationals but receiving pension on behalf of Government of Pakistan and are in receipt of ad-hoc ex-gratia allowance.

(ii) Central Government Employees who had drawn lump-sum amount on absorption in a PSU/Autonomous Body and are in receipt of 1/3rd restored commuted portion of pension.

(iii) CPF beneficiaries, their widows and eligible children who are in receipt of ex-gratia payment in terms of this Department's O. M. No. 45/52/97-P&PW(E) dated 16-12-1997 and revised vide this Department's O. M. No. 1/10/2012-P&PW(E) dated 27-06-2013.

Separate orders will be issued in respect of the above categories.

4. Payment of DR involving a fraction of a rupee shall be rounded off to the next higher rupee.

5. Other provisions governing grant of DR in respect of employed family pensioners and re-employed Central Government Pensioners will be regulated in accordance with the provisions contained in this Department's O. M. No. 45/73/97-P&PW(G) dated 2-7-1999 as amended vide this Department's O. M. No. F. No. 38/88/2008-P&PW(G) dated 9th July, 2009. The provisions relating to regulation of DR where a pensioner is in receipt of more than one pension will remain unchanged.

6. In the case of retired Judges of the Supreme Court and High Courts, necessary orders will be issued by the Department of Justice separately.

7. It will be the responsibility of the pension disbursing authorities, including the nationalized banks, etc. to calculate the quantum of DR payable in each individual case.

8. The offices of Accountant General and authorised Pension Disbursing Banks are requested to arrange payment of relief to pensioners etc. on the basis of these instructions without waiting for any further instructions from the Comptroller and Auditor General of India and the Reserve Bank of India in view of letter No. 528-TA,II/34-80-II dated 23-04-1981 of the Comptroller and Auditor General of India addressed to all Accountant Generals and Reserve Bank of India Circular No. GANB No. 2958/GA-64 (ii) (CGL)/81 dated the 21st May, 1981 addressed to State Bank of India and its subsidiaries and all Nationalised Banks.

9. In their application to the pensioners/family pensioners belonging to Indian Audit and Accounts Department, these orders issue after consultation with the C & AG.

10. This issues with the concurrence of Ministry of Finance, Department of Expenditure conveyed vide their O. M. No. 1/3/2017-E.II(B) dated 30th March, 2017.

Sd/-

(CHARANJIT TANEJA)

Under Secretary to the Government of India.

## Department of Personnel

—  
**Notification**

1/2/2001-PER

In exercise of the powers conferred by the proviso to Article 309 of the Constitution of India and in supersession of the Government Notification No. 1/2/2001-PER dated 8-11-2001, published in the Official Gazette, Series I No. 36 dated 06-12-2001, the Governor of Goa hereby makes the following rules to regulate the recruitment to the Group 'C', Ministerial, Non-Gazetted post, in the Department of Sainik Welfare, Government of Goa, namely:—

1. *Short title, application and commencement.*— (1) These rules may be called the Government of Goa, Department of Sainik Welfare, Group 'C', Ministerial, Non-Gazetted post, Recruitment Rules, 2017.

(2) They shall apply to the post specified in column (1) of the Schedule to these rules (hereinafter called as the "said Schedule").

(3) They shall come into force from the date of their publication in the Official Gazette.

2. *Number, classification and scale of pay.*— The number of posts, classification of the said post and the scale of pay attached thereto shall be as specified in columns (2) to (4) of the said Schedule:

Provided that the Government may vary the number of posts as specified in column (2) of the said Schedule from time to time subject to exigencies of work.

3. *Method of recruitment, age limit and other qualifications.*— The method of

recruitment to the said post, age limit, qualifications and other matters connected therewith shall be as specified in columns (5) to (13) of the said Schedule.

4. *Disqualification.*— No person who has entered into or contracted a marriage with a person having a spouse living or who, having a spouse living, has entered into or contracted a marriage with any person, shall be eligible for appointment to the service:

Provided that the Government may, if satisfied that such marriage is permissible under the personal law applicable to such person and the other party to the marriage and that there are other grounds for so doing, exempt any person from the operation of this rule.

5. *Power to relax.*— Where, the Government is of the opinion that it is necessary or expedient so to do, it may, by order, for reasons to be recorded in writing, relax any of the provisions of these rules with respect to any class or category of persons.

6. *Saving.*— Nothing in these rules shall affect reservation, relaxation of age limit and other concessions required to be provided for Scheduled Castes and other special categories of persons in accordance with the orders issued by the Government from time to time in that regard.

By order and in the name of the Governor of Goa.

*Yetindra M. Maralkar*, Additional Secretary (Personnel).

Porvorim, 10th April, 2017.

SCHEDULE

Name/ /Designation of the post	Number of posts	Classifi- cation	Level in the Pay Matrix	Whether selection post or non- selection post	Age limit for direct recruits	Whether the benefit of added years of service is admissible under Rule 30 of CCS (Pension) Rules, 1972	7	8	9	10	11	12	13
					Whether age & educational qualifications prescribed for the direct recruits will apply in the case of promotees		Method of recruitment, whether by direct recruitment or by promotion/ or by deputation/ /transfer/contract and percentage of the vacancies to be filled by various methods	In case of recruit- ment by promotion/ /deputation/ /transfer, grades from which promotion/ /deputation/ /transfer is to be made	If a D.P.C./ /D.S.C. exists, what is its compo- sition	Circum- stances in which the Goa Public Service Commission is to be consulted in making recruitment			
1	2	3	4	5	6	6(a)	7	8	9	10	11	12	13
Superin- tendent (Welfare cum Adminis- trative).	01 (2017).	Group 'C', Minis- terial, Non- -Gaze- tted.	L-7.	Selection.	N. A.	N. A.	N. A.	N. A.	N. A.	By promotion.	Promotion: Welfare Organizer from Ex-Servicemen category with three years regular service in the grade.	Group 'C', D.P.C.	N. A.

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