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HARYANA GOVERNMENT
DEPARTMENT OF HORTICULTURE
NOTIFICATION

Dated, the 10/11/2021

No.1163-Agri.II(5)-2021/9418. The Governor of Haryana is pleased to notify an assurance based scheme in the name of "Mukhyamantri Bagwani Bima Yojana"(MBBY) in the State of Haryana for the Horticulture crops of fruits, vegetables & spices.

The scheme shall be governed by the following terms and references:

1) Objectives:

- To encourage farmers to raise horticulture crops to increase their income level.
- To ensure the financial sustainability of farmers suffering crop losses due to adverse weather & natural calamities.
- To encourage farmers to use innovative & modern agricultural practices.
- To encourage farmers to diversify from wheat & paddy to horticulture crops.

2) Eligible Farmers:

All the registered farmers under Meri Fasal Mera Byora (MFMB) will be eligible to enroll under the scheme. This scheme will be optional for the farmers growing horticulture crops. Individually farmer must opt for the scheme on the scheme portal.

3) Implementation Mechanism:

Department of Horticulture Haryana will be the nodal implementing agency for implementation of the scheme.

a) Optional Coverage:

Mukhyamantri Bagwani Bima Yojana will be optional for all the farmers enrolling under Meri Fasal Mera Byora (MFMB) growing horticulture crops.

4) Assured Crops:

The total 21 crops will be covered under MBBY. In subsequent years, more crops may be added based on recommendation of Horticulture Department & approval of State Level Co-ordination Committee on Crop Insurance (SLCCCI).

Crops covered under BBY scheme.

Vegetables				
1. Tomato	2. Onion	3. Potato	4. Cauliflower	5. Pea
6. Carrot	7. Bhindi	8. Bottle Gourd	9. Bitter Gourd	10. Brinjal
11. Chilly	12. Capsicum	13. Cabbage	14. Radish	
Spices				
1. Turmeric	2. Garlic			
Fruits				
1. Kinnow	2. Guava	3. Mango	4. Ber	5. Litchi

5) Risks Covered (Sowing/ Transplanting to Harvesting):

- Adverse Weather Incidence & Natural Calamities leading to crop loss, shall be covered under the scheme & as defined and approved under SLCCCI.
- The following parameters are taken:
 - Hail Storm

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- ii. Temperature: Frost
 - iii. Water Perils: Rainfall, Flood, Cloudburst, Canal/Drain Break, Inundation.
 - iv. Wind Velocity
 - v. Fire: when there is a widespread incident in at least in 50 acres in the vicinity of incident.
- c) SLCCCI can include or exclude any of the aforesaid perils which is not prevailing in the State as and when required.

6) **Exclusions:**

Risks and Losses arising out of following perils shall be excluded:

War, nuclear risks, riots, malicious damage & other preventable risks, theft, grazed and/or destroyed by domestic and/or wild animals. SLCCCI can include any of the aforesaid perils listed above which is not prevailing in the State.

7) **Sum Assured Amount:**

Sum assured amount shall be Rs. 30,000 to Rs. 40,000 depending upon the type of crop, and shall be as under:

SN.	Crop	Sum Assured Amount Per Acre
1	Vegetables	30000
2	Spices	30000
3	Fruits	40000

8) **Per Acre user Fee/ Risk Contribution from Farmers:**

MBBY shall charge to farmers per acre risk contribution @ 2.5% of Sum Assured value. The contributing amount for different crops shall be as under:

Crops	Sum Assured per Acres in Rs	Farmers Contribution per Acre in Rs @ 2.5%
Vegetables	30000	750
Spices	30000	750
Fruits	40000	1000

9) Mukhyamantri Bagwani Bima Yojana will be exempted from GST, on the pattern of Pradhan Mantri Fasal Bima Yojana (PMFBY).

10) **Enrollment Process:**

- a) Farmers must register themselves on Meri Fasal Mera Byora (MFMB) portal. Therefore, one must apply on MBBY portal, which will be integrated with MFMB portal. The MBBY portal shall be used for registration of farmers and disbursement of compensation to the beneficiaries.
- b) Registration on e-portal can be done through Common Service Centres (CSC)/ e-Disha Centers or through portal of HSAMB or Agriculture/Horticulture departments or internet kiosks or on the mobile app.
- c) Registered farmers shall have to fill the conditions of proposal form and upon successful registration will get registration number through SMS as confirmation of coverage under the scheme.
- d) The area authentication is subject to verification. The Unit of assurance shall be Geo-tagged as per requirement of scheme.
- e) Department of Horticulture shall do periodical field visits/Geo mapping for transparency of the scheme.

- f) Registration shall remain open during the benchmark sowing period as defined under the scheme time to time.
- g) Any grievance shall be referred to the Committees constituted for this purpose.
- h) Farmer who does not register/opt themselves during the opening window of registration shall not be eligible under this scheme.
- i) The online processing, right from registration to disbursal of crop loss amount to farmers, shall be supervised by Horticulture Department.
- j) The contract will be void if the necessary information provided by the farmer found untrue/ incorrect and shall not be eligible for compensation

11) The Crop Season, Registration Period, Crop Period & Verification Period:

- a) Crop period shall be pre-defined for each crop as per the period notified time to time by Horticulture Department and shall also be approved from SLCCCI.
- b) During registration period, and any peril strikes, the registration on portal shall remain suspended during that peril period to avoid anti selection.

12) Unit of Assurance & Notified Area:

- a) The Scheme shall be implemented at "Individual Field" level i.e. crop loss assessment will be done at individual field level subject to the conditions mentioned in this policy. This loss assessment can be done through physical verification or using technologies both by field and aerial and shall be acceptable to both parties. Scheme will be claims made policy, assessment of the loss will be subjected to claim intimations only.
- b) Area of Operation the area of operation of the scheme shall be entire Haryana and as notified by the State Govt. time to time.

13) Contribution Amount & Corpus Fund:

- i. Seed capital of Rs. 10.0 Crores will be contributed by State Govt. for this Scheme initially and yearly farmer contribution & State Government contribution will be deposited into corpus fund. Seed amount & yearly contribution from farmers will accumulate into Corpus Fund in case there is no payment for crop losses.
- ii. Corpus fund shall be maintained by Horticulture Department.
- iii. Use/ purpose of corpus fund
 - a. At least Rs. 2.0 crore annually budgetary provision should made available for administrative expenses, publicity, yield/loss assessment expenses, purchase of smart phones, adoption of new technology, hiring of Expert/consultant, travelling and contingency fund out of corpus fund.
 - b. To use the fund for payment towards paid services like in drone services and satellite services.
- iv. The corpus fund shall be used only for crop loss compensation payment except budgetary expenditure as per the guidelines of Mukhyamantri Bagwani Bima Yojana to the farmers who opted the scheme & had paid the contribution amount.
- v. Crop Loss Compensation assessment will be done by Department of Horticulture and shall be assessed through physical means &/or web-based APP and data will be directly uploaded and directly linked with Meri Fasal Mera Byora (MFMB) Portal.
- vi. Crop Loss Compensation shall be paid through NEFT/e-transfers only in the farmer bank account provided in the proposal form during the registration time.

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17) Supervision, Monitoring, Dispute resolution & Review of the Scheme:

- a. **State Level Monitoring Committee (SLCCCI)** as already notified by the Agriculture Department shall monitor the scheme.
- b. **State Level Grievance Committee (SLGC):** The Committee already constituted by Agriculture Department for PMFBY shall be SLGC with condition of one member from Horticulture Department at the level of Deputy Director Horticulture and above from Directorate of Horticulture.

18) District Level Monitoring & Grievance Committee (DLMC): The Committee already constituted by Agriculture Department for PMFBY shall be DLGC with condition of one member from Horticulture Department at the level of DHO and above.

Dr. Sumita Misra, IAS
Additional Chief Secretary to Govt. of Haryana
Agriculture and Farmers Welfare Department

Endst. No.1163-Agri.II(5)-2021

Chandigarh dated the

A copy with a spare copy is forwarded to the Controller, Printing & Stationery, Haryana, Sector-18, Chandigarh for publishing the notification in the Haryana Government Gazette ordinary.




Under Secretary
for Additional Chief Secretary to Govt. of Haryana
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Endst. No.1163-Agri.II(5)-2021 9419

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A copy is forwarded to the following for information and necessary action:-

1. Additional Chief Secretary and Financial Commissioner to Govt. Haryana Revenue and Disaster Management Department.
2. Additional Chief Secretary to Govt. of Haryana, Cooperation Department.
3. Additional Chief Secretary to Govt. of Haryana, Finance Department.
4. Registrar, Cooperative Societies, Haryana, Panchkula.
5. Director General, Agriculture and Farmers Welfare, Department Haryana Panchkula.
6. Director, Economic and Statistical Analysis, Haryana, Panchkula.
7. Director General Land Records, Haryana, Panchkula.
8. Secretary/Advisor Finance Department, Chandigarh.
9. Director General Horticulture, Haryana, Panchkula. He is also requested to kindly arrange the copies to all the concerned.
10. Additional Director (Extension), Agriculture and Farmers Welfare, Haryana, Panchkula.
11. Joint Director (Statistics) Department of Agriculture and Farmers Welfare, Haryana
12. Director (Credit) Government of India, Ministry of Agriculture and Farmers Welfare, Department of Agriculture, Cooperation and Farmers Welfare, Krishi Bhawan, New Delhi.


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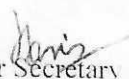

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