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**Subject: Approval of Chief Minister Bagwani Bima Yojana (CMBBY) – an Assurance Based Scheme to Compensate Farmers Growing Horticulture Crops Losses due to Adverse Weather and Natural Calamities.**

In reference of NP-13/ante, meeting was convened on 21.05.2020 under the Chairmanship of Additional Chief Secretary to Govt. Haryana, Agriculture & Farmers Welfare Department with concerned officers/ members of SLCCCI for discussion on the detailed proposal of CMBBY submitted by Horticulture Department. Based on the discussion the revised comprehensive proposal of Chief Minister Bagwani Bima Yojana (CMBBY) has been prepared and is as under:

Horticulture growers face huge financial losses due to various factors, biotic factors i.e. losses due to sudden outbreak of crop diseases, insect-pests infestation, and abiotic factors i.e. untimely rainfall, hailstorms, drought, frost, extreme temperatures, etc. Therefore, the farmers growing horticultural crops needs to be covered under the insurance scheme. Govt. has launched various insurance programmes over the past many years for agriculture and horticultural crops. The detail of the scheme and its implementation mode is described here under with the proposed assurance model.

2. Department of Agriculture & Farmers Welfare is implementing Pradhan Mantri Fasal Bima Yojana (PMFBY) scheme since Kharif 2016. PMFBY has not been implemented for horticultural crops due to absence of horticulture crop cutting experiments for the past 5/7 years, hence there is no horticulture crop loss compensation mechanism against weather vagaries. Farmer are demanding compensation of their horticulture crops since long time. Hon'ble Minister of Agriculture & Farmers' Welfare, Haryana has also desired to design crop insurance scheme for the farmers of the State. Coverage of crops against weather vagaries will financially support the farmers and they will be encouraged to adopt the horticulture crops as diversified option. By covering crop insurance we intend to achieve the following objectives:
  - i. To compensate the horticulture crop growers against weather vagaries.
  - ii. Encourage Farmers to raise Horticulture Crops to increase their Income level.
  - iii. Ensure the Financial sustainability of Farmers growing horticultural crops.
  - iv. Encourage Farmers to use innovative & modern agricultural Practices.
  - v. Encourage Farmers to diversify from wheat & paddy to horticultural crops.
3. Department of Horticulture has examined various Crop Insurance schemes suitable for horticulture crops viz. Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS). Further, Department has also designed Chief Minister Bagwani Bima Yojana (CMBBY) as alternative option as proposal. The suitability of various existing Crop Insurance Schemes & newly proposed Crop Assurance Schemes are mentioned below.

i) Pradhan Mantri Fasal Bima Yojana (PMFBY) :



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crops. The crop yield data, assessment under PMFBY scheme, is conducted through Crop Cutting Experiments (CCEs) before harvesting. In horticulture crops the harvesting takes place multiple times on continuous short intervals, whereas, Crop Cutting Experiment is one time activity performed before harvesting. Further, the harvesting maturity also differs crop to crop, for example, some vegetables like potato, radish, carrot, etc. are harvested by farmers earlier than its physiological maturity depending on prevailing market conditions which in turn makes CCEs difficult. PMFBY is a yield based crop insurance scheme, this scheme does not suits to short period horticultural crops. Hence, PMFBY is not suitable for horticulture crops.

**ii) Restructured Weather Based Crop Insurance Scheme (RWBCIS):**

RWBCIS is a Govt. of India Crop Insurance Scheme for horticulture crops as the crop loss assessment is assessed through live weather data provided by network of Automated Weather Stations. This scheme covers crop losses arising out of "Adverse Weather Incidence" due to weather perils such as rainfall, temperature, wind velocity & hailstorms. Weather indices basis as "proxy for crop yields in compensating the cultivators for crop losses. The payout structures are developed to the extent of losses deemed to have been suffered using the weather triggers. The hailstorm risk may be covered as 'Add On' by paying extra premiums. RWBCIS is not able to compensate the farmers to the extent of their actual loss. Moreover farmers can never be reimbursed to the extent of full crop loss as sum insured is divided between the perils.

**iii) Chief Minister Bagwani Bima Yojana (CMBBY):**

CMBBY is a proposal to implement in Haryana state in lieu of other crop insurance schemes. It is customized and specifically designed as **Crop Assurance Scheme**. The proposed scheme may be implemented in addition to **Bhavantar Bharpayee Yojna (BBY)** which is a state plan scheme to strengthen the cluster development programs of Horticulture department. Proposed CMBBY is aimed to encourage farmers to take high risk horticulture crops instead of conventional cereal crops.

**4. Merit and demerits between Chief Minister Bagwani Bima Yojana (CMBBY) & Restructured Weather Based Crop Insurance Scheme (RWBCIS):**

- i. Chief Minister Bagwani Bima Yojana (CMBBY) will be fully owned and governed scheme under the State Govt. of Haryana. The risk contribution will accumulate into corpus fund and farmers will have higher per acre compensation for their crop losses, as compensation is based on actual field loss and not divided in the basis of weather triggers.
- ii. Restructured Weather Based Crop Insurance Scheme (RWBCIS) will be implemented based on Govt. of India guidelines, premium contribution amount from the farmer will be much higher compare to CMBBY and total premium paid under this scheme will not be accumulative into the corpus



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under this scheme will be restricted maximum upto 50% of actual loss due to division of sum assured into weather triggers.

### 5. Detailed proposal of CMBBY:

The CMBBY proposal was placed before the State Level Co-ordination Crop Insurance Committee (SLCCCI) meeting held on 21.04.2020 under the chairmanship of Additional Chief Secretary to Govt. Haryana, Agriculture & Farmers Welfares Department. In that meeting PMFBY, RWBCIS and CMBBY the new assurance scheme designed by Horticulture Department namely "Chief Minister Bagwani Bima Yojana (CMBBY)" were examined in detail and CMBBY was considered being well suited for implementation for horticulture crops in the State. Based on the decision in SLCCCI, a detailed proposal was submitted to Govt. Further, a meeting again was convened on 21.05.2020 under the Chairmanship of ACS/A&FW for discussion on the detailed proposal submitted Horticulture Department. Based on the discussion in that meeting the comprehensive proposal of Chief Minister Bagwani Bima Yoajan (CMBBY) has been prepared and is as under:

#### 1. Objectives:

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

#### 2. Eligible Farmers:

All the registered farmers under Bhavantar Bharpayee Yojana (BBY) scheme, will be eligible to enroll for the scheme. This scheme will an optional for all farmers availing BBY. Individually farmers have to opt for the scheme while registering in Meri Fasal Mera Byora portal [www.fasalhry.in](http://www.fasalhry.in).

#### 3. Implementation Mechanism:

Department of Horticulture, Haryana will be nodal implementing agency for implementation of the scheme. Govt. has approved Statistical Wing in the Department that will handle the entire implementation process alongwith few outsourced technical expert. The policy of the Statistical Wing is under approval with the Govt. The responsibilities of various officers shall be as under:

Table-1

Statistical Wing-cum-TSU								
Dy. Director Statistics Nodal Officer								
At Head Quarter Level								
Marketing Intelligence Officer	Superintendent	Technical Consultant	Statistical Assistant -I	Statistical Assistant - II	Statistical Assistant - III	Clerk	Data Entry Operator	Peon
Technology, IT & MIS, Data	Admins Procurement, Financial	Monitors, Evaluation &	Insurance and BBY & Risk	All Horticulture	CHAMA N Survey and	Maintenance of office	Data Entry	



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Already Sanctioned, policy under approval	Already Sanctioned, policy under approval	To be Outsourced	Already Sanctioned, policy under approval	Already Sanctioned, policy under approval	Already Sanctioned, policy under approval	To be Outsourced	To be Outsourced	To be Outsourced
<b>At Field Level</b>								
FSA1	FSA2	FSA3	FSA4	FSA5	FSA6	FSA7		
Kurukshetra	Karnal	Rohtak	Gurugram	Bhiwani	Bhuna	Sirsa		
Ambala, Yamunanagar, Kurukshetra, Panchkula	Karnal, Panipat, Sonapat	Rohtak, Jhajjar, Jind,	Gurugram, Mewat, Faridabad, Palwal,	Bhiwani, C. Dadri, Narnaul, Rewari	Fatehabad, Hisar, Kaithal	Sirsa,		
Field SA (7 no.): already sanctioned, policy under approval All Statistical work, survey reporting, loss assessment, risk mitigation, validation, etc.								

a. **Optional Coverage:**

Chief Minister Bagwani Bima Yojana (CMBBY) scheme will be optional for all the farmers enrolling under Bhavantar Bharpayee Yojna (BBY).

b. **Notification:**

State Government will issue notification for the implementation of the scheme and review shall be monitored by already constituted committee for Crop Insurance as State Level Coordination Committee on Crop Insurance (SLCCCI), the structure of the SLCCCI is enclosed as **Annexure-I**. The notification will be issued yearly basis.

4. **Assured Crops:**

Crops covered under Bhavantar Bharpayee Yojana (BBY) shall be part of CMBBY. In subsequent years, more crops may be included based on recommendation of State Level Co-ordination Committee on Crop Insurance (SLCCCI).

**Crops covered under BBY scheme.**

Table-2

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. Kimmow	2. Guava	3. Mango		

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

- 1) Adverse Weather Incidence & Natural Calamities leading to crop loss, shall be covered under the scheme.
- 2) The following parameters are taken:
  - i. Rainfall
  - ii. Flood
  - iii. Cloud- Burst
  - iv. Canal/Drain Break



- historical data)
- ix. Wind Speed/ Storm/ Cyclone/ Typhoon/ Tempest/ Hurricane/ Tornado/ Hailstorm.
- x. Wide Spread Pest/ Diseases.
- 3) The inspecting team shall take reference of above parameters from the nearest meteorological weather station.
- 4) SLCCCI can include or exclude any of the aforesaid perils or may include any peril 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:**

**Table-3**

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:**

Chief Minister Bagwani Bima Yojana (CMBBY) shall charge to farmers per acre risk contribution amount @ 5% of Sum Assured value. User fee/ risk contribution amount is essential for the financial sustainability of scheme in long run. State Govt. will contribute an equal amount collected from the farmer as user fee/ risk contribution amount. Yearly amounts received from Farmer's contribution & State Govt. Share of contribution will be kept into corpus fund designated for this purpose. Accumulation of funds will ensure the financial sustainability of CMBBY scheme. A seed capital of Rs. 10 crores will be part of this corpus fund & annual contribution fee will be adding to the corpus fund.

**User Fee/ Risk contribution Amount Per Acre.**

**Table-4**

Crops	Sum Assured per Acres in Rs	Farmers Contribution per Acre in Rs @ 5%	State Govt. Contribution per Acres in Rs @ 5%	Total Contribution per Acres in Rs
Vegetables	30000	1500	1500	3000
Spices	30000	1500	1500	3000
Fruits	40000	2000	2000	4000

**9. Chief Minister Bagwani Bima Yojana (CMBRY) will be exempted from**



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### 10. Enrollment Process:

Farmers has to enroll for the scheme while registering under Bhavantar Bharpayee Yojna (BBY). Individually farmers have to opt for CMBBY scheme while registering in Meri Fasal Mera Byora portal [www.fasalhry.in](http://www.fasalhry.in)

- 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 on the mobile app.
- The area authentication is subjected to verification under BBY scheme. The Unit of assurance must have Geo-tagged under the defined area under the BBY Scheme and Horticulture Department team.
- Registration of under the scheme must have to full fill the conditions of proposal form. Implementation number will be send by SMS to each farmer as confirmation of coverage under the scheme.
- Department of Horticulture will be doing periodical field visits/Geo mapping for transparency of the scheme.
- Registration shall remain open during the benchmark sowing period as defined already under BBY on the portal.
- Any grievance with respect to area authentication, a farmer can file an appeal to District Horticulture Officer within 10 to 15 days of closing date of area authentication.
- Farmer who doesn't register/opt themselves during the opening window of registration shall not be eligible under this scheme.
- The online processing, right from registration to disbursal of crop loss amount to farmers, shall be supervised by statistical wing of Horticulture Department.
- The contract will be void if the necessary information provided by the farmer found untrue/ incorrect.

### 11. The Crop Registration Period, Crop Period & Verification Period:

Crop period shall be pre-defined for each crop as per the period mentioned on BBY portal farmer will filled up a proposal form while opting for scheme.

Table-5

Sn.	Crop	Registration Period	Crop Period	Verification Period
1	Tomato	1 August to 30 September	Rabi Season (September to March)	One month in addition to registration period
2	Potato			
3	Cauliflower			
4	Carrot			
5	Cabbage			
6	Pea			
7	Radish			
8	Garlic			
1	Onion		Zaid Season	
2	Bhindi			
3	Bottle gourd			



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10	Kinnow			
1	Bhindi	1 May to 30 June	Kharif Season (June to October)	
2	Bottle gourd			
3	Bitter gourd			
4	Cauliflower			
5	Brinjal			
6	Kharif Onion			
7	Turmeric			

## 12. Unit of Assurance & Notified Area:

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. Scheme will be claims made policy, assessment of the loss will be subjected to claim intimations only.

### a. 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. CMBBY is an extension of BBY scheme, hence the corpus fund established for Bhavantar Bharpayee Yojana (BBY) under HSAMB will be used for Chief Minister Bagwani Bima Yojana (CMBBY). Seed capital of Rs. 10.0 Crores will be contributed by State Govt. for CMBBY 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. **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.
- iii. Department of Horticulture will contribute fund in the form of corpus amount in the fund maintained for Bhavantar Bharpayee Yojana (BBY).
- iv. The corpus fund shall be used only for crop loss compensation payment except budgetary expenditure as mentioned in point no. ii (a) of 14 as per the guidelines of CMBBY scheme to the farmers opt & paid contribution amounts.
- v. Crop Loss Compensation assessment will be done by Department of Horticulture and shall be assessed through 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



Under BBY scheme 19 horticulture crops have been covered with a targeted area of 1.15 lakh acres as given below. It is expected CMBBY scheme will also be covering the same area during initial phase of policy implementation.

Table-6

Crops	Area Cultivation (acres)	Sum Assured per acre	Farmers Contribution in Crores	State Govt. Contribution in Crores	Total Contribution in Crores
Vegetables	100000	30000	15.00	15.00	30.00
Spices	5000	30000	0.75	0.75	1.50
Fruits	10000	40000	2.00	2.00	4.00
Total	115000		17.75	17.75	35.50

#### 15. Crop Loss Assessment and Compensation:

- 1) Crop Loss Assessment will be done by designated field level committee through "EYE ESTIMATION" and validation through based on technical solutions.

#### Categories of Crop Losses Compensation Percentage and amount:

Table-7

Sn	Crop Losses categories	Compensation % of sum assured	Compensation Amount (Rs.)	
			Vegetable/ Spices	Fruit
1	Less than 25%	No compensation	-	-
2	26 to 50%	50%	15000	20000
3	51 to 75%	75%	22500	30000
4	More than 75%	100%	30000	40000

- 2) A registered farmer can claim crop loss second time on the same crop on the same field due to weather perils subject to balance of remaining sum insured (total sum insured – compensation paid 1<sup>st</sup> time).
- 3) If the field is changed with the same crop then he has to re-register to become eligible for compensation.

#### 16. Use of Innovative Technology Solutions:

Initially survey shall be conducted by the team for assessment of losses, however, subsequently technologies like UAV, AWS and Remote Sensing shall be used. Crop is subjected to various types of risks right from the time of sowing till harvesting. Extreme weather events like Hail storm, Heavy rains, High wind speeds etc. are short lived but cause intensive localized damages to the crops standing in the field. Impact on vegetable, spice and fruit crops are quite venerable due to nature of the crops, therefore, there shall be extensive use technology solutions through satellite/remote sensing, UAV and Automatic Weather Stations (AWS) through defined parameters.

- i. The protocols shall be developed and defined while inviting tenders for use of these technologies.
- ii. These technologies shall be used for validation of the field data conducted physically.





## v. Technology based parameters

1. Sensors (Microwave, Optical, Multispectral, Hyper spectral etc.)
2. Revisit cycle (daily, weekly, fortnightly, monthly etc. to as and when required (UAV)
3. Spatial resolution (250m pixel size to 2 cm per pixel) that allows assessment of the crop damage more effectively.

## a. Peril based and use of remote sensing:

Table-8

Sn	Loss Due to	Impact study scale	Source	Sensor	Index	Technology	Execution
1	Drought	Village level	Satellite	Multispectral and thermal	Soil moisture, NDVI, NDWI	In-season temporal study	Within a week
2.	Excess rains	Village/ Plot	Satellite/ UAV	RGB/ Multispectral	Soil moisture, GVI	Trend analysis, inundation possibility and Modelling	

- Village level satellite impact assessment will cost tentatively Rs. 5000/- per village.

## b. Peril based use of drone/ use of Technology Solutions through Unmanned Aerial Vehicle (UAV)/ Drone.

At the beginning of season, collection of assured plot details in terms of survey number and crop type is must. Geo referenced cadastral maps can be used to derive location of assured field and rest of analysis can be done by overlaying these locations (Plot polygons) with any of the satellite or UAV datasets for precise survey and assessment.

Survey number wise loss percentage reports in the form of one page reports containing plot location, ownership, dimensions, crop sown, loss percentage along with satellite/UAV captured picture and damage demarcated area can be given. The results can be shared in excel format too for direct integration with any digital platform already operational for facilitating immediate payment of compensation.

It would be most appropriate to carry out such detailed studies with UAVs only and service providers can deploy teams to cover any large area, within 2 days of receipt of loss intimations and complete operations within a week time.

## Peril based use of drone.

Table-9

Sn.	Loss Due to	Impact study scale	Source	Sensor	Index	Technology	TAT
1.	Disease	Plot level	UAV	Multispectral and thermal	NDVI, NDWI, Ratios	Computation and modelling	24
2.	Wind	Plot level	UAV	Red, Green, Blue	Actual Imageri	Physical damage assessment through Imageri	





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2010-11	47.27	378.92	0.71	-	-	5.45	432.35	-	432.35
2011-12	0.8	2.09	14.9	-	-	0.26	18.05	-	18.05
2012-13	-	8.78	0.54	37.21	-	0.36	46.89	-	46.89
2013-14	11.98	82.85	85.02	-	-	0.76	180.61	-	180.61
2014-15	123.38	-	-	-	18.4	0.29	142.07	-	142.07
2015-16	1.08	21.96	1207.73	-	976.03	0.46	2207.26	-	2207.26
2016-17	17.85	0.11	25.38	-	28.45	0.17	71.96	291.25	363.21
2017-18	2.00	5.46	69.42	-	12.60	0.2	89.68	882.34	972.02
2018-19	-	164.74	16.97	-	-	2.83	184.54	924.35	1108.89
2019-20	-	39.30	26.91	-	-	3.21	69.42	449.00	518.42
	144.31	231.57	1346.41	37.21	1035.48	7.16	3591.94	2546.94	6138.88

ii. **Financial Implications for Payable towards Horticulture Crops:**

- a) Since, the historical data of crop loss compensation paid for horticulture crops is not available with the Horticulture Department. The area under horticulture crops in the State is approx. 8% of total cultivated area. The crops shall be taken under CMBBY are only the crops which covered under BBY only. There are only 19 horticulture crops have been covered under BBY till date. Therefore, it is an estimate that the crop losses compensation may be assumed 5% of the compensation relief provided for natural calamities on account of crop damage during last 10 years by Revenue & Disaster Management Department Haryana. Therefore, the tentative financial implications estimated @ 5% of the total compensation paid for all crops during 2019-20 and estimated as under:

Table-12

One Year Maximum Tentative Claim Liability (Rs. in Crore)		
Sn.	Crop	Tentative Amount of Loss
		2020-21
1.	Vegetables, Fruits & Spices	25.92

- b) The amount collected annually as user fee/ contribution paid by farmers and the State Govt. share will be totaling to Rs. 34.00 crore. Hence, the feasibility of scheme is assured since the 1st year of the policy and later years risk contribution will be accumulated into corpus fund.

18. **Claim Liability Restrictions:**

Crops loss compensation ceiling shall be restricted with the liability of crop loss compensation to the extent maximum upto 250% of risk contribution collected (Farmer share plus State Govt. subsidy) for that particular year. The liability of the State Government in case of catastrophic losses/other perils losses shall be capped up to 250% only. Calculating coverage of area 1.15 lakh acre, the claim liability shall restrict to Rs. 88.75 crores against Rs. 35.50 crore as premium collected of the insured area.



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assessment will not be done under this scheme.

**b. Automatic Weather Station data based intimation:**

- i. Crop Loss Intimations (sample format attached Annexure-B, C) from farmers within 72 Hours of the loss. Assessment of crop loss must be completed within 72 Hours of the loss intimation time.
- ii. **Crop Loss Assessment Procedure:** Satellite & Drone Based Aerial Survey within 72 Hours from the Claim Intimation, further Eye Estimation based claim assessment at field through designated Committee comprises of DHO, Technical Experts, etc. as and when designated team formed for the purpose.
- iii. **Validation Parameters:** Mandatory Temperature, Frost, Humidity, Rainfall & Wind Directions, Hail Storm through Nearest Automated Weather Station & Hail Storm, Pest & Diseases from Geo Tagged Crop Damage Field Images & Local News Papers Publications reports.

**20. Publicity & Awareness:**

Adequate publicity needs to be given in all the villages of the notified districts/ areas. All possible means of electronic and print media, farmer's fair, exhibitions including messages, short films, and documentaries shall be utilized to create and disseminate awareness, benefits and limitations of the Scheme among the Farmers.

**21. 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. The notification issued no. 2535-Agri.II(1)-2017/14302 dated 11.09.2017.
- 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.

**22. 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.

**23. Budget Provision:**

- a. Initial Seed Capital amount of Rs. 10.00 Crores shall be deposited to corpus fund and for this provision shall be made under the new plan scheme proposed to be launched in the name of "State Plan Scheme of Chief Minister Bagwani Bima Yojana (CMBBY)".
- b. The 5% equal contribution against total farmer contribution of 5% collected shall be made by the Govt. periodically at the time of closing of registration period in each season.



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- admissibility of the claim intimation and validation of loss % categories recommended by designated loss assessment committees at field level.
- c. Revenue Department shall ensure that land ownership records uploaded on the e-portal.

The detailed draft of CMBBY policy has also been placed below at **Flag-F**.

Therefore, keeping in view of the above, it is proposed that:

1. The proposal for "Chief Minister Bagwani Bima Yojana (CMBBY) may be approved as defined above from NP- 15 to NP- 27/ante (**point no. 1 to 24**).
2. The launching of new plan scheme Chief Minister Bagwani Bima Yojana (CMBBY) may be approved as proposed.
3. A corpus fund of Rs. 10.00 crore including Rs. 2.00 crore annually for budgetary provision 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 may be approved as proposed in the policy. Technical service such as drone, satellite and Automatic Weather Station (AWS) providers will be selected through e-Tender process as per Govt. rules.
4. In Principal approval of State Govt. share to corpus fund equal to farmer contribution amount as defined in the policy may be approved.

Submitted for approval from Govt. please

~~DDH/F~~  
(21.05.2020)

DGH Chief Minister Bagwani Bima Yojna :

Vide meeting held today (21.05.2020), the proposal has been amended and detailed on NP-15 to 27/ante (copy of draft proposal has also been placed at **Flag-F**). The proposal as "X" above may kindly be considered for approval please.

(Dr. Arjun Singh Saini)  
DGH/21.05.2020  
Dir.Gen.Hold.

~~ACS/A&FW~~

AM

*Sanjeev Kaushal*  
27/05  
(SANJEEV KAUSHAL)  
ACS A&FW

HoR  
4223  
21.5.2020 X

Diary No. 4223  
Dated 21-05-2020  
PS/DGH

AL'S AGT. 18.02.19  
Date 21/5/20  
27/5/2020  
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150895/2020/FRUIT

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**Subject:** Approval of Chief Minister Bagwani Bima Yojana (CMBBY) an Assurance Based Scheme to Compensate Farmers Growing Horticulture Crops Losses due to Adverse Weather and Natural Calamities.

Horticulture Department proposal may be considered for launching of new scheme on insurance for horticultural crops (all BBY crops + Ber) with the recommendation that farmer contribution may be kept as 2.5% and of State @ 7.5% of the sum assured.

*[Signature]*  
AM  
3.6.20

*Hg G*  
O/o Agriculture and Farmer Welfare,  
Animal Husbandry and Dairying,  
Fisheries and Law & Legislative Minister  
Haryana, Chandigarh.  
Bairy No. 04-06-2020  
Dated 21-07-2020

Chief Minister Secretariat  
Haryana  
File Receipt No. 19828  
Dated 21/7/2020

J. PSCM, Haryana  
Bairy No. (File) 19828  
Date 20/7/2020

CM would prefer AD to make a Umeshkar presentation on the CMBBY on 21.7.2020 at 3 pm. He would also like a discussion on the Price Stabilisation Fund for funding Bhawantar Bhoopayee Yojana on the same date + time.

Umeshkar  
19/7/20

AM (Sush)

*[Signature]*  
PS/AM  
21/7/20

ACSA

*[Signature]*  
21.7.2020

D S Hood

398  
420



Addl. PSCM, Haryana  
Dairy No. (File) 19828  
Date 24/9/2020

HOK-1223  
Dairy No. PSCM  
Date 07-09-2020

ACS Agri. 10398  
Date 8.9.2020

Animal Husbandry and Dairying,  
Fisheries and Law & Legislative  
Minister, Haryana, Chandigarh.  
Dairy No. 10398  
Dated 12/09/2020

Secretary  
No. 19828  
19/2020

**Subject: Approval of Chief Minister Bagwani Bima Yojana (CMBBY) an Assurance Based Scheme to Compensate Farmers Growing Horticulture Crops Losses due to Adverse Weather and Natural Calamities.**

Vide Hon'ble CM orders on pre-page, the presentation meeting was not held. File is re-submitted for fixing the date and time of presentation please.

~~ACS/A&FW~~

(Dr. Arjun Singh Saini)  
DGH/07.09.2020  
Dir.Gen.Horti.

A meeting was earlier fixed by CM but for some reasons could not be held. May like to reconsider holding the same

(SANJEEV KAUSHAL)  
Additional Chief Secretary to Govt. Haryana

Jai Parkash Dalal  
Agriculture and Farmer Welfare Minister,  
Haryana, Chandigarh.

Hon'ble CM

Hon'ble CM has fixed the presentation meeting on 24/09/2020 at 04-00 p in his Camp Office.

APSCM/(100)

(V. Umashankar)

22/9/2020  
Spl. Secy./cm

150895/2020/FRUIT



- 38 - 16 -  
हरियाणा सरकार



Sub : Approval of Chief Minister Bagwani Bima Yojana on Assurance Based Scheme to Compensate Farmers Growing Horticulture Crops Losses due to Adverse Weather and Natural Calamities.

Vide Hon'ble C.M. orders on pre page, the presentation meeting was not held. File is re-submitted for fixing the date and time of presentation please.

*[Signature]*  
Secretary/A.M.  
25.9.2020

P.S./APSCM

*[Signature]*  
28/9/20

Spl Secy / CM

Hon'ble CM has fixed the presentation meeting on 12/10/20  
Ⓟ at 11-00 AM in his Camp Office

*[Signature]*  
8/10/20  
SSS CM

APSCM (VU)

*[Signature]*  
8/10/20  
Secy / AM  
APSCM

AM (on time)

*[Signature]*  
Secy / AM  
9/10/20

ACSA

*[Signature]*  
9/10/20

i need brief in advance.

Chief Minister Secretariat

Haryana  
Co ACS IWR, PHE & SDIT Deptt.  
File Receipt No. 19828  
Diary No. 10398  
Dated 28/9/2020

Dated: 09/10/2020

Animal Husbandry and Dairying,  
Fisheries and Law & Legislative  
Minister, Haryana, Chandigarh  
Dairy No. 10398  
Dated 28/9/2020

Adtl. PSCM, Haryana  
Dairy No. (File) 19828  
Date 9/10/2020

11:30 am  
CM



Government of Haryana  
Finance Department



31  
301934 PS/DGH

07-01-2021  
हरियाणा सरकार

वित्त विभाग

HOR No. 50 PS/DGH  
Dated: 07-01-2021

Subject:- Horticulture Crop Insurance An Assurance Based Scheme to compensate Farmers Growing Horticulture Crops Losses due to Adverse Weather and Natural Calamities- Proposal reg.  
[Regarding opening of new scheme "Mukhyamantri Bagwani Bima Yojana (MBBY)"]  
\*\*\*\*\*

Finance Department agrees to open a scheme namely; "[P-01-27-2401-51-119-63-51]- Mukhyamantri Bagwani Bima Yojana (MBBY)" under State Plan (Part-I) by transferring and renaming the sharing basis (Part-II) scheme namely; "[P-02-27-2401-51-119-63-51]- Scheme for the Horticulture Crops Insurance in Haryana (50:50)". The budget provision of ₹1.00 crore under the said State Scheme will be made from the overall outlay of the Horticulture Department during the year 2020-21.

Superintendent FD-I

for Additional Chief Secretary to Government Haryana,  
Finance Department.

To

The Additional Chief Secretary to Government Haryana,  
Agriculture and Farmers' Welfare Department.

U.O. No.16/15/2020-4FD-I/29385  
Endst. No.16/15/2020-4FD-I/29385

Dated:-05-01-2021  
Dated:-05-01-2021

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

1. The Principal Accountant General (A&E), Haryana.
2. The Director, Department of Economic and Statistical Analysis (DESA), Yojana Bhawan, Bays 21-28, Sector-4, Panchkula (Haryana).
3. The Officer-in-Charge, Computer Cell, Finance Department.

Superintendent FD-I

for Additional Chief Secretary to Government Haryana,  
Finance Department.

Off. Horticulture

Further action on scheme formation be taken pl

2/11/2021

5071/2021  
11/11/21

B.O.  
11/11/2021  
B.A.

"CONSERVE WATER-SAVE LIFE"