

**GOVERNMENT OF ANDHRA PRADESH  
ABSTRACT**

Agriculture & Cooperation Department – Crop Insurance - Implementation of Free Crop Insurance scheme, during Kharif 2020, subject to restrict the insurance to those who have insured their crops through in e-panta portal - Notification- Orders – Issued.

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**AGRICULTURE & COOPERATION (AGRI.II) DEPARTMENT**

G.O.Ms.No.79.

Dated: 08.10.2020.

Read the following:

1. G.O.Ms.No.157, Finance (Admn.III-DI&DSA) Department, Dt.20.12.2019.
2. G.O.Ms.No.119, Agriculture & Cooperation (Agri.II) Department, Dt.22.12.2019.
3. G.O.Ms.No.40, Finance (Admn.III-DI&DSA) Department, Dt.01.05.2020.
4. G.O.Rt.No.1989, Finance (Op.I) Department, Dt.28.07.2020.
5. From the Commissioner of Agriculture, A.P., Guntur, Lr.No.Crop Ins.(2)10/2019, Dt.14.08.2020.

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**ORDER:**

The following Notification shall be published in the Andhra Pradesh State Extra-Ordinary Gazette dated:09.10.2020.

NOTIFICATION

In the G.O 1<sup>st</sup> read above, orders have been issued for formation of Andhra Pradesh General Insurance Corporation Limited (APGICL) to establish under the Companies Act, 2013, with an authorised share capital of Rs.101.00 crores, as a 100% State owned entity primarily for taking care of insurance needs of farming sector.

2. In the G.O 2<sup>nd</sup> read above, Government have issued Notification orders for implementation of Free Crop Insurance Scheme during Rabi 2019-20, as a 100% State Scheme for all the cultivators, who are cultivating Agriculture & Horticulture crops as notified by the Agriculture & Cooperation Department, for insurance coverage in the specified areas, pending establishment of APGICL, with certain modalities.

3. In the circumstances reported by the Commissioner & Director of Agriculture, A.P., Guntur, in the reference 5<sup>th</sup> read above, Government after careful consideration, have decided to implement Free Crop Insurance Scheme during Kharif 2020, subject to restrict the insurance to those who have insured their crops through in e-panta portal.

4. Accordingly, the list of Crops, areas notified under Yield based and Weather based schemes for Kharif 2020 along with other operational modalities, Term sheets etc, are hereby Annexed to this order.

*“The claims under Yield based Crop Insurance scheme will be settled on the basis of yield data furnished by State Government based on requisite number of Crop Cutting Experiments (CCEs) conducted under General Crop Estimation Survey (GCES) and not on any other basis like Annavari / paisawari certificate / Declaration of drought /flood, Gazette Notification etc., by any other Department/Authority”*

*“Further, the claims under Weather Based Crop Insurance Scheme shall be settled on the basis of the weather data furnished by the APSDPS/ State Govt. Mandal level Rain Gauge Stations/IMD Weather Stations for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., issued by the Government.”*

5. The Commissioner & Director of Agriculture, A.P., shall take further necessary action accordingly, in the matter.

6. This order is issued with the concurrence of the Finance Department, vide their U.O.No.FIN01-FMU0ASD(AC)/22/2020-FMU-AC-CS-AH, Computer No: 1124682, dated: 03.10.2020

**(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)**

**POONAM MALAKONDAIAH  
SPECIAL CHIEF SECRETARY TO GOVERNMENT**

To

The Commissioner of Printing & Stationery (Printing Wing), Vijayawada.

(With a request to publish the Notification in the Andhra Pradesh

Extra-Ordinary Gazzette and supply 50 copies of the same.)

The Commissioner & Director of Agriculture, A.P., Guntur.

Copy to:-

The Revenue Department.

The Planning Department.

The Director of Economics & Statistics, A.P., Vijayawada.

The Director of Insurance, Andhra Pradesh.

The Finance (FMU.A&C, AH DD &F, CS) Department.

The P.S. to Hon'ble Minister for Agriculture.

The P.S. to Special Chief Secretary (Agri.).

SF/SC.

**//FORWARDED :: BY ORDER//**

**SECTION OFFICER**

**ANNEXURE**

(To G.O.Ms. No.79, Agriculture & Cooperation (Agri.II) Dept., dt: 08.10.2020)

**FREE CROP INSURANCE SCHEME DURING KHARIF 2020**

**1. CROPS & AREAS COVERED:**

During Kharif 2020, the following crops are notified to be covered under Yield Based and Weather Based Crop Insurance schemes given along with the level of Insurance Unit (IU) considered for coverage of risk.

<b>DISTRICT/ CROP/SCHEME WISE CROPS NOTIFIED FOR KHARIF 2020</b>					
<b>SL No</b>	<b>DISTRICT</b>	<b>Yield Based Crop insurance scheme</b>			<b>Weather based Scheme</b>
		<b>Level of Insurance Unit</b>			<b>Mandal Insurance Unit (MIU)</b>
		<b>District Insurance Unit (DIU)</b>	<b>Mandal Insurance Unit (MIU)</b>	<b>Village Insurance unit (VIU)</b>	
1	Srikakulam	Bajra	Sugarcane(P)	Rice	Banana
			Sugarcane (R)	Maize	
			Groundnut(UI)		
2	Vizianagaram	Cotton (UI)	Sugarcane(P)	Rice	Banana
		Maize	Sugarcane (R)		
			Bajra		
			Groundnut (UI)		
3	Visakhapatnam	Red gram	Sugarcane(P)	Rice	
		Maize	Sugarcane (R)		
			Bajra		
			Groundnut (UI)		
			Blackgram		
4	East Godavari	Bajra	Sugarcane(P)	Rice	
		Cotton (UI)	Sugarcane (R)		
5	West Godavari			Rice	Cotton (UI)
				Sugarcane(P)	
				Sugarcane(R)	
6	Krishna	Maize	Sugarcane(P)	Rice	Banana
			Sugarcane (R)		Turmeric
			Red gram		
			Cotton (UI)		
			Chilly (I)		
			Groundnut UI)		
			Green gram		
	Black gram				
7	Guntur	Sugarcane (P)		Rice	Cotton (UI)
		Sugarcane (R)			Red Chillies
		Red gram			
		Black gram			

		Turmeric			
		Castor			
8	Prakasam	Maize	Redgram	Rice	Cotton (UI)
			Bajra		Tomato
			Chilly (I)		Pomegranate
			Castor		Red Chilly(UI)
9	SPS Nellore	G.Nut (I)	Sugarcane(P)	Rice	Turmeric
		Maize	Sugarcane (R)		
		Bajra			
10	Chittoor	Bajra	Sugarcane(P)	Rice	Groundnut(UI)
		Redgram	Sugarcane (R)		Tomato
					Pomegranate
11	Y.S.R. Kadapa	Sunflower	Cotton (I)	Rice	Pomegranate
		Onion	Sugarcane (P)	Cotton (UI)	Sweet lime
			Sugarcane (R)		Tomato
			Turmeric		Groundnut(UI)
			Jowar		
			Bajra		
12	Kurnool	Sugarcane(P)	Bajra	Rice	Groundnut(UI)
		Sugarcane (R)	Red gram		Tomato
		Jowar	Sunflower		Cotton (UI)
		Cotton (I)	Korra		
		Chilly (I)	Maize		
		Chilly (UI)			
		Castor			
		Onion			
13	Ananthapuram	Sunflower	Rice	Red gram	Sweet lime
		Chilly(I)	Jowar	Cotton (UI)	Pomegranate
			Bajra		Grape
			Maize		Groundnut(UI)
			Korra		
			Ragi		

## **2. COVERAGE OF FARMERS:**

All the cultivators growing above crops in the notified areas, and whose details recorded through e-crop (approved after the social audit) and after successful Aadhar biometric authentication became eligible for coverage under Crop Insurance Scheme and no separate enrollment required.

Biometric Aadhar authentication is a one-time exercise for the cultivator, for all crops growing during Kharif 2020 at different locations across the State. All necessary safeguards will also be taken (flagging of non-cultivators in e-crop) to ensure, benefit of Crop Insurance to reach the actual cultivators.

### **COVERAGE OF RISKS (Yield Based & Weather Based):**

#### **Yield based:**

Crop Insurance claims arising out of final yield estimates (based on Crop Cutting Experiments) and Post-harvest losses for Paddy Crop are covered.

#### **Weather based:**

The following major weather perils, which are deemed to cause “Adverse Weather Incidence”, leading to crop loss, shall be covered according to each Crop notified.

- a) Rainfall – Deficit/Excess/Unseasonal Rainfall, Rainy days, Dry-spell
- b) Temperature– High temperature (heat), Low temperature
- c) Relative Humidity
- d) Wind Speed
- e) A combination of the above

### **3. CROP WISE INDEMNITY LEVELS, SUM INSURED ETC.**

For Yield based crops, 2 Indemnity Levels i.e., 90% for Sugarcane & 80% for all remaining crops is applicable. District/ crop wise Sum Insured, Level of Indemnity given as follows:

<b>District</b>	<b>Crops</b>	<b>Insurance Unit</b>	<b>Indemnity level (%)</b>	<b>Sum Insured/SOF (Rs/Ha)</b>
Srikakulam	<b>Rice</b>	<b>VIU</b>	80%	98750
	<b>Maize</b>	<b>VIU</b>	80%	57500
	Bajra	DIU	80%	36250
	Groundnut(IU)	MIU	80%	62500
	Sugarcane (P)	MIU	90%	137500
	Sugarcane ®	MIU	90%	142500
Vizianagaram	<b>Rice</b>	<b>VIU</b>	80%	78750
	Cotton (UI)	DIU	80%	77500
	Maize	DIU	80%	80000
	G.Nut (UI)	MIU	80%	55000
	Sugarcane (P)	MIU	90%	155000
	Sugarcane ®	MIU	90%	130000
	Bajra	MIU	80%	18750
Vishakha-patnam	<b>Rice</b>	<b>VIU</b>	80%	87500
	Maize	DIU	80%	67500
	Redgram	DIU	80%	32500
	Ragi	MIU	80%	25000
	Blackgram	MIU	80%	40000
	Bajra	MIU	80%	25000
	G.Nut (UI)	MIU	80%	50000
	Sugarcane (P)	MIU	90%	162500
	Sugarcane ®	MIU	90%	137500

East Godavari	<b>Rice</b>	<b>VIU</b>	80%	85000
	Bajra	DIU	80%	15000
	Cotton (UI)	DIU	80%	72500
	Sugarcane (P)	MIU	90%	212500
	Sugarcane ®	MIU	90%	110000
West Godavari	<b>Rice</b>	<b>VIU</b>	80%	85000
	<b>Sugarcane (P)</b>	<b>VIU</b>	90%	162500
	<b>Sugarcane (R)</b>	<b>VIU</b>	90%	145000
Krishna	<b>Rice</b>	<b>VIU</b>	80%	95000
	Maize	DIU	80%	87500
	Greengram	MIU	80%	37500
	Blackgram	MIU	80%	37500
	Redgram	MIU	80%	45000
	Chilly (I)	MIU	80%	195000
	Cotton (UI)	MIU	80%	112500
	G.Nut(UI)	MIU	80%	55000
	Sugarcane (P)	MIU	90%	185000
	Sugarcane ®	MIU	90%	145000
Guntur	<b>Rice</b>	<b>VIU</b>	80%	82500
	Blackgram	DIU	80%	37500
	Castor	DIU	80%	20000
	Redgram	DIU	80%	45000
	Sugarcane (P)	DIU	90%	150000
	Sugarcane ®	DIU	90%	112500
	Turmeric	DIU	80%	200000
Prakasam	<b>Rice</b>	<b>VIU</b>	80%	90000
	Bajra	MIU	80%	30000
	Redgram	MIU	80%	45000
	Castor	MIU	80%	37500
	Chilly (I)	MIU	80%	227500
	Maize	DIU	80%	67500
Nellore	<b>Rice</b>	<b>VIU</b>	80%	77500
	<b>Maize</b>	<b>DIU</b>	80%	62500
	G.Nut (I)	DIU	80%	52500
	Bajra	MIU	80%	30000
	Sugarcane (P)	MIU	90%	150000
	Sugarcane ®	MIU	90%	125000
Chittoor	<b>Rice</b>	<b>VIU</b>	80%	80000
	Bajra	DIU	80%	20000
	Redgram	DIU	80%	32500

	Sugarcane (P)	MIU	90%	162500
	Sugarcane ®	MIU	90%	137500
Y.S.R (Kadapa)	<b>Rice</b>	<b>VIU</b>	80%	87500
	<b>Cotton (UI)</b>	<b>VIU</b>	80%	100000
	Sunflower	DIU	80%	50000
	Onion	DIU	80%	100000
	Jowar	MIU	80%	37500
	Bajra	MIU	80%	37500
	Redgram	MIU	80%	50000
	Cotton(I)	MIU	80%	100000
	Turmeric	MIU	80%	250000
	Sugarcane (P)	MIU	90%	162500
	Sugarcane ®	MIU	90%	137500
	Kurnool	<b>Rice</b>	<b>VIU</b>	80%
Bajra		MIU	80%	32500
Redgram		MIU	80%	45000
Sunflower		MIU	80%	32500
Korra		MIU	80%	25000
Maize		MIU	80%	87500
Jowar		DIU	80%	37500
Chilly (I)		DIU	80%	237500
Chilly(UI)		DIU	80%	237500
Cotton (I)		DIU	80%	137500
Castor		DIU	80%	45000
Sugarcane (P)		DIU	90%	162500
Sugarcane ®		DIU	90%	137500
Onion		DIU	80%	87500
Ananthapur	<b>Redgram</b>	<b>VIU</b>	80%	32500
	<b>Cotton(UI)</b>	<b>VIU</b>	80%	77500
	Rice	MIU	80%	62500
	Jowar	MIU	80%	42500
	Bajra	MIU	80%	31250
	Maize	MIU	80%	62500
	Ragi	MIU	80%	35000
	Korra	MIU	80%	35000
	Sunflower	DIU	80%	32500
	Chilly(I)	DIU	80%	212500

#### 4. PROCEDURE FOR ESTIMATION OF YIELD:

For estimation of Actual Yield at notified Insurance unit level, the following Crop Cutting Experiments (CCEs) will be conducted:

<b>District/ Crop/ Insurance unit wise No. of Crop Cutting Experiments to be conducted under Yield based Crop Insurance scheme</b>				
VIU: Village Insurance Unit, MIU: Mandal Unit & DIU: District Unit				
District	Crop	Level of Insurance Unit	No of Crop Cutting Expts (CCEs) to be conducted	No of Insurance units
Srikakulam (No of Mandals : 38)	<b>Rice</b>	<b>VIU</b>	<b>4130</b>	989
	<b>Maize</b>	<b>VIU</b>	<b>416</b>	83
	Groundnut (UI)	MIU	132	10
	Bajra	DIU	26	1
	Sugarcane (Plant)	MIU	36	2
	Sugarcane (Ratoon)	MIU	36	2
Vizianagaram (No of Mandals : 34)	<b>Rice</b>	<b>VIU</b>	<b>2900</b>	647
	Bajra	MIU	36	2
	Maize	DIU	26	1
	Groundnut (UI)	MIU	204	14
	Sugarcane (Plant)	MIU	90	5
	Sugarcane (Ratoon)	MIU	84	5
	Cotton (UI)	DIU	54	1
Visakhapatnam (No of Mandals : 43)	<b>Rice</b>	<b>VIU</b>	<b>3800</b>	656
	Ragi	MIU	84	6
	Black gram	MIU	54	3
	Bajra	MIU	90	5
	Maize	DIU	26	1
	Redgram	DIU	26	1
	Groundnut (UI)	MIU	54	3
	Sugarcane (Plant)	MIU	162	11
	Sugarcane (Ratoon)	MIU	108	8
East Godavari (No of Mandals : 64)	<b>Rice</b>	<b>VIU</b>	<b>3340</b>	766
	Bajra	DIU	26	1
	Cotton (UI)	DIU	54	1
	Sugarcane (Plant)	MIU	54	3
	Sugarcane (Ratoon)	MIU	84	5
West Godavari (No of Mandals : 48)	<b>Rice</b>	<b>VIU</b>	<b>2626</b>	652
	<b>Sugarcane (Plant)</b>	<b>VIU</b>	<b>322</b>	37
	<b>Sugarcane (Ratoon)</b>	<b>VIU</b>	<b>382</b>	46



Krishna (No of Mandals : 50)	<b>Rice</b>	<b>VIU</b>	<b>2856</b>	702
	Maize	DIU	26	1
	Greengram	MIU	60	4
	Redgram	MIU	36	2
	Chillies (Irrigated)	MIU	36	2
	Cotton (UI)	MIU	78	5
	Groundnut (UI)	MIU	36	2
	Sugarcane (Plant)	MIU	90	5
	Sugarcane (Ratoon)	MIU	72	4
	Black gram	MIU	36	2
	Guntur (No of Mandals : 57)	<b>Rice</b>	<b>VIU</b>	<b>2002</b>
Black gram		DIU	54	1
Castor		DIU	26	1
Red gram		DIU	54	1
Turmeric		DIU	57	26
Sugarcane (Plant)		DIU	26	1
Sugarcane (Ratoon)		DIU	26	1
Prakasam (No of Mandals : 56)	<b>Rice</b>	<b>VIU</b>	<b>1308</b>	240
	Bajra	MIU	72	4
	Maize	DIU	26	1
	Red gram	MIU	372	27
	Castor	MIU	36	2
	Chillies (Irrigated)	MIU	54	3
SPSR Nellore (No of Mandals : 46)	<b>Rice</b>	<b>VIU</b>	<b>978</b>	183
	Maize	DIU	26	1
	Bajra	DIU	54	1
	Groundnut (I)	DIU	26	1
	Sugarcane (Plant)	MIU	54	3
	Sugarcane (Ratoon)	MIU	54	3
YSR Kadapa (No of Mandals : 51)	<b>Rice</b>	<b>VIU</b>	<b>1284</b>	246
	<b>Cotton (UI)</b>	<b>VIU</b>	<b>478</b>	82
	Bajra	MIU	36	2
	Cotton (Irrigated)	MIU	54	3
	Sunflower	DIU	26	1
	Sugarcane (Plant)	MIU	36	2
	Sugarcane (Ratoon)	MIU	36	2
	Turmeric	MIU	36	2
	Onion	DIU	51	88
	Jowar	MIU	36	2
	Redgram	MIU	54	3
Kurnool (No of Mandals : 54)	<b>Rice</b>	<b>VIU</b>	<b>1580</b>	338
	Jowar	DIU	72	1
	Bajra	MIU	90	5
	Redgram	MIU	54	3

	Sunflower	MIU	72	4
	Chillies (Irrigated)	DIU	26	1
	Chillies (UI)	DIU	26	1
	Cotton (Irrigated)	DIU	36	1
	Castor	DIU	90	1
	Onion	DIU	54	88
	Sugarcane (Plant)	DIU	26	1
	Sugarcane (Ratoon)	DIU	26	1
	Korra	MIU	54	3
	Maize	MIU	192	13
Anantapuram (No of Mandals :63)	<b>Redgram</b>	<b>VIU</b>	<b>1514</b>	329
	<b>Cotton (UI)</b>	<b>VIU</b>	<b>648</b>	135
	Rice	MIU	102	6
	Sunflower	DIU	72	1
	Chillies (Irrigated)	DIU	26	1
	Bajra	MIU	36	2
	Maize	MIU	102	6
	Jowar	MIU	96	6
	Korra	MIU	36	2
	Ragi	MIU	36	2
Chittoor (No of Mandals :66)	<b>Rice</b>	<b>VIU</b>	<b>1020</b>	129
	Bajra	DIU	26	1
	Redgram	DIU	54	1
	Sugarcane (Plant)	MIU	144	8
	Sugarcane (Ratoon)	MIU	126	7
<b>TOTAL</b>			<b>36656</b>	

Necessary CCE plan along with Random numbers for conduct of Crop Cutting Experiments and allotment of supervision will be issued at District level by the Planning Department.

##### **5. PROCEDURE FOR LOSS ASSESSMENT & SETTLEMENT OF CLAIMS:**

###### **Yield based:**

Calculation of Claims will be done, based on the Actual Yield (AY) and Threshold Yield (TY) of notified crop at each Insurance Unit. Actual Yield (AY) is calculated, based on the results of Crop Cutting Experiments. Threshold yield (TY) for a crop in a notified insurance unit is the average yield of best 5, out of past 7 seasons years multiplied by applicable indemnity level for that crop.

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit, 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 and the Government will provide coverage against such contingency.

‘Claim’ shall be calculated as per the following formula:

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

Wherever the yield estimates reported at IU level are abnormally low or high vis-à-vis the general crop condition, the State Government will make use of satellite image data or other technologies to confirm the yield estimates and accordingly decision will be taken.

At the end of season, the Directorate of Economics and Statistics needs compile the yields recorded through CCEs, and to provide IU wise Threshold Yield and Actual Yield for all notified crops to the Department of Agriculture for processing of claims.

### **Post-harvest losses for Paddy Crop:**

In case of occurrence of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested Paddy crop lying in the field in ‘cut and spread’ condition up to maximum period of two weeks (14 days) for sole purpose of drying, such Post-harvest losses will be covered on individual plot basis.

In the event of post-harvest loss, the Farmers need to give loss intimation to the concerned RythuBharosaKendram (or) through Integrated Call Centre 155251 within 24 hrs of incidence.

These intimations need to be surveyed at the Village level immediately by taking a minimum of 2 field photographs of each affected field depicting the degree of damage using Geo-coordinates.

Immediately, the Mandal level enumeration team should complete field inspection and report to District Administration duly indicating the Percentage of damage. The District Administration should submit the final report to reach the Commissioner of Agriculture within 72 hours of incidence.

Proxy indicators: Rainfall data, other weather data, satellite imagery, supported by media report and field photographs.

If the claim based on the final yield estimates is more than the claims eligible under post-harvest losses, the difference in the claims will also be paid to affected farmers. If the final claim is less, no recovery will be applicable from individual affected farmers.

List of District / Crop/ Village wise Crop Cutting Experiments to be conducted (CCE Plan) is appended as Annexure-I.