



# TAMIL NADU GOVERNMENT GAZETTE

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CHENNAI, WEDNESDAY, AUGUST 24, 2011  
Aavani 7, Thiruvalluvar Aandu-2042

## Part II—Section 2 (Supplement)

NOTIFICATIONS BY GOVERNMENT

AGRICULTURE DEPARTMENT

**Government Notification of crops / District / Blocks under Pilot Weather Based Crop Insurance scheme (WBCIS) for Kharif 2011.**

[G.O. Rt. No. 255, Agriculture (AP1), 11th August 2011, Aadi 26, Thiruvalluvar Aandu-2042.]

**No. II(2)/AG/383/2011.**

With Reference to the G.O No. 13011/01/08 – Credit II (Pt. 1) Government of India, Ministry of Agriculture Dept. of Agriculture and Co-operation of Krishi Bhavan New Delhi, dated 03-03-2010, the Government of Tamil Nadu *vide* Lr. No 11255/AP1/2011, dated 08-06-2011, The Commissioner of Agriculture Letter No. G1/20665/2011, Dated 14-06-2011 for implementation of the Pilot Weather Based Crop Insurance Scheme (WBCIS) through Agriculture Insurance Company of India Limited (AIC), IFFCO-TOKIO, ICICI- LOMBARD, CHOLAMANDALAM-MS, HDFC-ERGO General Insurance company during Kharif 2011 his appended as **Annexure I** for Paddy I (Kar/Kuruvai/Sornavari), Paddy II (Samba/Thalady/Pishanam), Pulses (Blackgram), Millets, Redgram, Maize, Cumbu (Bajra), Groundnut, Gingelly (Sesame), Sunflower, Cotton Irrigated and Rainfed, Vegetables Crops (Onion, Tomato, Chillies), Tapioca, Turmeric, Oil Palm and Banana in 11 Districts, *viz.* Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar, Villupuram, Dindigul, Coimbatore, Thiruppur, Theni and Thirunelveli. Oil Palm coverage is only for the districts of Nagapattinam, Thiruvarur, Thanjavur, Cuddalore, Trichy and Perambalur.

**Guidelines for participating in WBCIS – Kharif - 2011 are as follows:**

◆ The National Agricultural Insurance Scheme (NAIS) stands withdrawn for Kharif 2011 for Paddy I (Kar/Kuruvai/Sornavari), Paddy II (Samba/Thalady/Pishanam), Pulses (Blackgram), Millets, Redgram, Maize, Cumbu (Bajra), Groundnut, Gingelly (Sesame), Sunflower, Cotton Irrigated and Rainfed, Vegetables Crops (Onion, Tomato, Chillies), Tapioca, Turmeric and Banana in 11 Districts, *viz.* Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar, Villupuram, Dindigul, Coimbatore, Thiruppur, Theni and Thirunelveli *viz.*, w.r.t. Loanees Farmers. The Loanees farmers would be covered under the Pilot WBCIS on Compulsory basis which is mandatory as per Govt. Of India Guide lines.

◆ Non-Loanees Farmers have the choice of NAIS and the pilot WBCIS to choose from. The Non Loanees farmers interested in the pilot WBCIS in these selected districts/blocks can insure their respective crops through the banking network or insurance intermediaries or the authorized representatives of AIC and Other private Insurance company *viz.*, IFFCO-TOKIO, ICICI- LOMBARD, CHOLAMANDALAM-MS, HDFC-ERGO General Insurance company.

◆ The sum insured is pre-defined & fixed per unit area, i.e. in acre.

◆ The criteria for covering Loanee Farmers is as below :

◆ Those farmers eligible for availing loans within the **seasonality** defined (Refer Table encl in **Annexure II:**) and as per their loan proposal the respective notified crop should be taken in to account for collection of premium .The premium should be debited to the account of the eligible farmer without obtaining any consent from the farmer. In other words the premium should be an additionality to the loan, debited in advance (even before sowing/ availing loan). Since these loanee farmers cannot be covered under NAIS there is a possibility that they may miss their opportunity of availing coverage under WBCIS also. As per GOI direction all eligible credit limit (sanctioned) should be taken in to consideration for compulsory coverage in to the scheme.

◆ The criteria for covering Loanee Farmers is based on the availability of '**Sanctioned Credit Limit**' as on the cut-off date prescribed for the purpose. The sum insured is to be arrived at on the basis of the acreage of Paddy II crop declared by the farmer in the loan application (based on which the credit limit has been sanctioned).

◆ **As an illustration**, a farmer has a sanctioned credit limit of Rs. 30,000 as on 15<sup>th</sup> July 2011 for Tapioca Crop.. Since the farmer has sanctioned credit limit, he / she is eligible for compulsory insurance. Assuming, the farmer's loan application reveals that he / she had declared 4 acres under Tapioca, the sum insured, therefore, is Rs. 12,000 (per acre pre-defined sum insured) multiplied by the no. of acres declared in the loan application, i.e. 4 acres = Rs. 48,000. The premium for Loanee is based on acreage i.e. for Tapioca Crop 4 acres multiplied by Rs.720/- = 2880.00 must be compulsorily remitted for Insurance by banks.

◆ Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other / pure agricultural loans.It should be ensured that all eligible AJLs sanctioned / disbursed as on the cut-off date prescribed for the purpose are insured under the pilot WBCIS, based on acreage declared, multiplied by Acreage Sum Insured.

◆ In case of Non Loanee farmers, the sum insured is arrived at by multiplying the pre-defined sum insured for example Groundnut Crop (Rs.10,000) (**Refer Annexure III**) with the no. of acres for the farmer is proposing (in the proposal form) for insurance. An illustration: A non-loanee farmer wishes to buy insurance for 5 acres (through proposal form), and in which case the total sum insured is for Rs. 10,000 multiplied by 5 acres = Rs. 50,000. The premium for Groundnut Crop payable by the farmer is Rs. 350 per acre. For 5 acres the premium payable by the farmer is Rs. 350 \*5 = Rs.1750/- The remaining portion of premium Rs. 625\*5 =3125/- on behalf of the farmer is shared equally by both State and the Central Govts.

◆ The sum insured per acre is broadly distributed under different crop phases for notified crops under WBCIS Rabi 2010-11. The details of risk period and distribution of Sum insured Premium rates for various period is provided under Annexure-III. The actuarial premium for Cereal, Millets, Pulses and Oil seeds is 9.75 % of sum insured. The actuarial premium for Commercial Horticultural Crops is 11.75 % of sum insured. However, the actual premium payable by the farmer is what he / she is paying under NAIS, for Cereal, Millets and Oil seeds and for Commercial Horticultural Crops is 6% of sum insured only. The difference between the actuarial premium and the actual premium payable by the farmer is borne by the State and Central Government on 50:50 basis. The details premium payable is appended as Annexure-III.

◆ Pay outs (claims) under the scheme are decided on 'area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. If the RWS data be unavailable for any day during the risk period, the data of 'Back-up Weather Station (BWS)' would be used for the purpose. The details of the RWS and BWS are appended as **Annexure-IV**

◆ A copy of the 'Non-Loanee Declaration format' (Annexure-V) and 'Loanee Declaration format' (Annexure-VI) is appended with this communication.

◆ All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) and Other private Insurance company viz., IFFCO-TOKIO, ICICI- LOMBARD, CHOLAMANDALAM-MS,HDFC-ERGO General Insurance company. and to the extent possible within few days from the end of the risk / observation period as per the time of availability of the data.

◆ State Government would continue to conduct the 'Crop Cutting Experiments (CCEs)' for all the above notified crops which is also under NAIS in the pilot areas for the purpose of comparing the results and review. However, the payouts under the pilot WBCIS would be made strictly based on the reference weather station data.

**ANNEXURE - I**

## DEPARTMENT OF AGRICULTURE

FROM

Commissioner of Agriculture,  
Chepauk, Chennai-5.

TO

1. The Principal Secretary to Government,  
Finance Department, Chennai-9.
2. The Principal Secretary to Government,  
Co-operation Food and Consumers Protection Department,  
Fort St. George, Chennai-9.
3. The Registrar of Co-operative Societies,  
E.V.R. Periyar High Road,  
Kilpauk, Chennai-10.
4. The Commissioner of Horticulture and Plantation Crops,  
Chepauk, Chennai-5.
5. The Director, Centre for Soil and Crop Management Studies,  
Tamilnadu Agriculture University,  
Coimbatore.
6. The Regional Manager,  
Agricultural Insurance Company of India Limited,  
Chennai-1.
7. The Regional Manager,  
ICICI-Lombard General Insurance Company Limited,  
Coimbatore.
8. The Regional Manager,  
IFFCO-TOKIO-General Insurance Company Limited,  
Chennai.
9. The Assistant General Manager,  
Cholamandalam MS General Insurance Company Limited,  
Chennai.
10. The General Manager,  
HDFC-ERGO General Insurance Company,  
Chennai.
11. The Special Officer,  
Tamil Nadu State Apex Co-operative Bank,  
Chennai-1.
12. The Chief Manager, I  
Indian Overseas Bank (Lead Bank),  
Chennai-32.
13. The Director,  
India Meteorological Department,  
Nungambakkam, Chennai-6.

*Lr. No. G1/20665/2011, dated: 14-06-2011*

Sir,

Sub: Agriculture-State Level Co-ordination Committee Meeting on Crop Insurance on Weather Based Crop Insurance Scheme for Kharif 2011 meeting held on 31-05-2011- Approved minutes- communicated-regarding

Ref: Government Lr. No. 11255/API/2011-3, dated 08-06-2011

The approved minutes of the SLCCCI on Weather Based Crop Agricultural Insurance Scheme for implementation during Kharif 2011 held on 31-05-2011 under the Chairmanship of Agriculture Production Commissioner and Principal Secretary to Government is herewith enclosed for favour of information and necessary action.

SANDEEP SAXENA  
Commissioner of Agriculture.

Enclosure: As above

/By Order/

Additional Director of Agriculture (IWM)

MINUTES OF THE STATE LEVEL CO-ORDINATION COMMITTEE ON CROP INSURANCE (SLCCCI) MEETING ON WEATHER BASED CROP INSURANCE SCHEME HELD FOR KHARIF 2011-2012.

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**VENUE: Agricultural Production Commissioner and Principal Secretary to Government Chamber, Secretariat, Chennai-9.**

Date: 31-5-2011 (Tuesday)

Time: 12.00 A.M.

The meeting of State Level Co-Ordination Committee on Crop Insurance for Weather Based Crop Insurance Scheme was held for Kharif 2011-2012 on 31-5-2011. The meeting was chaired by the Agricultural Production Commissioner and Principal Secretary to Government, Agriculture Department.

The list of participants is appended.

The Agricultural Production Commissioner and Principal Secretary to Government Chairman of the State Level Co-ordination Committee on Crop Insurance welcomed the Members of the committee.

The Chairman presided over the meeting and took up the agenda points for discussion.

AGENDA POINTS

**1. Insurance Products Discussion and negotiation of Premium rates for Agricultural and Horticultural crops-Kharif 2011**

In the State Level Technical Committee on Weather Based Crop Insurance Scheme meeting, held on 02-03-2011 the products submitted by the Insurance Companies were discussed in detail. The committee has recommended to the State Level Co-ordination Committee on Crop Insurance to accept and notify the products as furnished in annexure - I.

The State Level Coordination Committee on Crop Insurance in its meeting held on 31-5-2011, decided to accept the proposal to cover the crops mentioned on the annexure in the districts indicated against them. The crops that are not included will be covered by Agricultural Insurance Company of India Limited under National Agricultural Insurance Scheme.

(ACTION: COA/All Insurance Companies)

**2. Inclusion of Central and Western Districts under Weather Based Crop Insurance Scheme**

The Agricultural Production Commissioner and Principal Secretary to Government has informed to form a committee to study the performance of the scheme. Based on the report the additional districts may be included from Rabi 2011-2012. The Agricultural Production Commissioner and Principal Secretary to Government has also requested the Commissioner of Agriculture to send the proposals to Government to form the committee.

(ACTION: COA)

**3. Inclusion of Oil palm under Weather Based Crop Insurance Scheme**

The State Level Co-ordination Committee on Crop Insurance has accept the proposals of State Level Technical Committee to implement the scheme. (ACTION: COA/All Insurance Companies)

**4. Pending issue of Government Order permission for the Implementation of Weather Based Crop Insurance Scheme in 2011-2012**

All the Agenda has already been approved, it is decided not to pursue this agenda.

K. ARULMOZHI,  
*Agricultural Production commissioner  
and Principal Secretary to Government.*

/TRUE COPY/

SECTION OFFICER.

THE STATE LEVEL CO-ORDINATION COMMITTEE ON CROP INSURANCE (SLCCCI) MEETING ON WEATHER BASED  
CROP INSURANCE SCHEME HELD FOR KHARIF 2011-2012.

**ON 31.5.2011 AT 12.00 A.M.**

LIST OF PARTICIPANTS

SL. No.	NAME & DESIGNATION
1.	Dr. K. Arulmozhi, IAS., Agricultural Production Commissioner and Principal Secretary to Government, Chennai.
2.	Thiru Sandeep Saxsena, IAS., Commissioner of Agriculture, Chennai-5.
3.	Thiru B.Chandramohan, I.A.S., Commissioner of Horticulture and Plantation Crops, Chennai -5.
4.	Thiru A. Ramamoorthy, Additional Director of Horticulture, Chennai.
5.	Thiru S. Velayutham, Additional Director of Agriculture, Chennai.
6.	Thiru R. Nandakumar, Deputy Director, Department of Economics and Statistics, Chennai.
7.	Thiru S. Santhanagopalakrishnan, Deputy Director of Agriculture, Chennai.
8.	Thiru C. Anbarasu, The Regional Manager, Agricultural Insurance Company of India Limited, Chennai.
9.	Thiru S.Suriyanarayanan, Agricultural Insurance Company of India Limited, Chennai.
10.	Thiru K.S. Sankaranarayanan, Manager, Cholamandalam MS General Insurance Company, Chennai.
11.	Tmt. Priyakumar, Vice President, Rural and Agri Business, HDFC-ERGO General Insurance Company, Chennai.
12.	Thiru S.Rajasima, Manager, IFFCO-TOKIO General Insurance Company, Chennai.
13.	Thiru D. Senthilkumar, Manager, ICICI Lombard General Insurance Company, Coimbatore.
14.	Thiru K. Balachandran, Manager, HDFC-ERGO General Insurance Company, Chennai.
15.	Thiru K. Karthikeyan, Area Manager, HDFC-ERGO General Insurance Company, Chennai.

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Paddy I under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Paddy I	May 1 <sup>st</sup> – July 10 <sup>th</sup> / July 15 <sup>th</sup> – September 30 <sup>th</sup>	Planting, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall. Defiert rainfall., disease conducive weather	10000	10	9.75	975	725	250	2.5
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

## ANNEXURE-1

## Districts Allotted

## Premium Rates Finalised for Paddy II under Weather Based Crop Insurance Scheme (Kharif 2011-12)

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Paddy II	October 1st – February 28 <sup>th</sup>	Planting, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall. Deficit rainfall., disease conducive weather	10000	10	9.75	975	775	200	2.00
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Millets-Maize I under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Millets – Maize	July 1 <sup>st</sup> – October 31 <sup>st</sup> /August 1 <sup>st</sup> – November 30 <sup>th</sup>	Sowing, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall . Deficit rainfall., disease conducive weather	10000	10	9.75	975	725	250	2.5
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI-LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											



## ANNEXURE-1

## Districts Allotted

## Premium Rates Finalised for Cumbu &amp; Other Millets under Weather Based Crop Insurance Scheme (Kharif 2011-12)

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Cumbu and Other Millets	July 15th – October 31st/September 15th – November 30th	Sowing, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum um temperature, High relative humidity. Excess rainfall . Deficit rainfall, disease conducive weather	5000	10	9.75	488	363	125	2.5
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Redgram & Other Pulses under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Redgram, other Pulses	August 1st- November 30th/September 15th – November 30th	Sowing, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall . Deficit rainfall., disease conducive weather	5000	10	9.75	488	363	125	2.5
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Cotton-Rainfed & Irrigated under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Government payable premium per acre (Rs.)		Premium payable by the Farmers (Rs.)	Premium % payable by the Farmers	
										Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)			
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Cotton I Irrigated/Cotton-Fainfed	June-January / August – January / September – March	Sowing, Vegetive, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall . Deficit rainfall., disease conducive weather	12500 10000	12	11.5	1438	550	750	600	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur								1150				
3	ICICI- LOMBARD	Villupuram & Dindigul								688				
4	CHOLAMAND ALAM MS	THIRUNELVELI												
5	HDFC-ERGO	THENI												

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Groundnut under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Groundnut	June – September 15th / August – November 30th	Sowing, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall . Deficit rainfall., disease conducive weather	10000	10	9.75	975	625	350	3.5
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Sunflower under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Sunflower	June 15th- September 30th / August 1st - November 15th	Sowing, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall . Deficit rainfall, disease conducive weather	8000	10	9.75	780	500	280	3.5
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Vegetables (Chillies,Onion,Tomato, Brinjal under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Vegetables (Chillies, Onion, tomato, brinjal)	June – October	Sowing, Vegetative, Flowering and Harvest	Rise in temperature, Low minimum temperature, High relative humidity. Excess rainfall . Deficit rainfall., disease conducive weather	15000	12	11.5	1725	825	900	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Flowers under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre (Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Flowers	July to November 30th/August 1 to November 30	Sowing, Vegetative, Flowering and Harvest	Rice in temperature low minimum temperature, Deficit rainfall, high relative humidity, disease conducive and whether	20000	12	11.75	2350	1150	1200	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Gerkuis under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Gerkuis	June – December	Sowing, Vegetative, Flowering and Harvest	Excess rainfall, Deficit rainfall, High relative, Low minimum Temperature wet spell Disease conclusive weather	25000	12	11.75	2937	1437	1500	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											



**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Tapioca under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Tapioca	July-November/August-March	Sowing, Vegetative, Flowering and Harvest	Excess rainfall, Deficit rainfall, High relative, Low minimum Temperature consequ dry days, Long wet spell	12000	12	11.75	1410	690	720	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Turmeric under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Turmeric	July-March	Sowing, Vegetative, Flowering and Harvest	Excess rainfall, Deficit rainfall, High relative, Low minimum Temperature consequ dry days, Long wet spell	15000	12	11.75	1763	863	900	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Banana under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Banana	September – May	Sowing, Vegetive, Flowering and Harvest	Rise in temperature, Low minimum temperature, High Relative rainfall, Excess rainfall, Deficit rainfall, High wind speed	20000	12	11.75	2350	1150	1200	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**ANNEXURE-1**

**Districts Allotted**

**Premium Rates Finalised for Other Fruits under Weather Based Crop Insurance Scheme (Kharif 2011-12)**

Sl. No.	Company	Districts Allotted	Crop	Period covered	Stages covered	Coverage Parameters	Sum Insured per acre	% of cap fixed by GOI	Government payable premium percentage	Full Premium per acre (Rs.)	Government payable premium per acre(Rs.)	Premium payable by the farmers (Rs.)	Premium % payable by the Farmers
1	AIC	Dharmapuri, Perambalur, Ariyalur, Salem, Virudhunagar.	Other Fruits	September – May	Sowing, Vegetive, Flowering and Harvest	Rise in temperature, Low minimum temperature, High Relative, Excess rainfall, Deficit rainfall, High wind velocity	15000	12	11.75	1763	863	900	6
2	IFFCO-TOKIO	Coimbatore & Thiruppur											
3	ICICI- LOMBARD	Villupuram & Dindigul											
4	CHOLAMAND ALAM MS	THIRUNELVELI											
5	HDFC-ERGO	THENI											

**K. ARULMOZHI,**  
Agricultural Production Commissioner and  
Principal Secretary to Government.

/True Copy/

Section Officer

**WEATHER BASED CROP INSURANCE SCHEME – KHARIF 2011 – NOTIFICATION OF CROPS/DISTRICTS/INSURANCE COMPANIES**

Sl.No.	Name of the Company	Districts to be covered	Crops Notified
1	Agricultural Insurance Company of India Limited	Dharmapuri, Perambalur, Ariyalur, Salem and Virudhunagar	Paddy I, II, Maize, Cumbu other Millets, Redgram, other Pulses, Groundnut, Sunflower, Cotton (I), Cotton (R.F), Vegetable (Chillies, Onion, Tomato, Brinjal), Flower, Ger , Tapioca, Turmeric, Banana, other fruits
2	ICICI-Lombard General Insurance Company	Villupuram and Dindigul	Paddy I, II, Maize, Cumbu other Millets, Redgram, other Pulses, Groundnut, Sunflower, Cotton (I), Cotton (R.F), Vegetable (Chillies, Onion, Tomato, Brinjal), Flower, Ger , Tapioca, Turmeric, Banana, other fruits
3	IFFCO-TOKIO General Insurance Company	Coimbatore and Tiruppur	Paddy I, II, Maize, Cumbu other Millets, Redgram, other Pulses, Groundnut, Sunflower, Cotton (I), Cotton (R.F), Vegetable (Chillies, Onion, Tomato, Brinjal), Flower, Ger , Tapioca, Turmeric, Banana, other fruits
4	Cholamandalam MS-General Insurance Company	Thirunelveli	Paddy I, II, Maize, Cumbu other Millets, Redgram, other Pulses, Groundnut, Sunflower, Cotton (I), Cotton (R.F), Vegetable (Chillies, Onion, Tomato, Brinjal), Flower, Ger , Tapioca, Turmeric, Banana, other fruits
5	HDFC-ERGO General Insurance Company	Theni	Paddy I, II, Maize, Cumbu other Millets, Redgram, other Pulses, Groundnut, Sunflower, Cotton (I), Cotton (R.F), Vegetable (Chillies, Onion, Tomato, Brinjal), Flower, Ger , Tapioca, Turmeric, Banana, other fruits

The Details of Reference weather station and Backup Weather Station

Annexure - IV

District	Group of Blocks	Term Sheets utilised in	RWS	Backup Weather Station	
Dharmapuri	Dharmapuri	Dharmapuri	TNAU Dharmapuri	TNAU Morappur	
	Morappur	Dharmapuri	TNAU Morappur	TNAU Dharmapuri	
	Arur	Arur	TNAU Arur	TNAU Pappireddipatti	
	Palacode	Palacode	TNAU Palacode	TNAU Kariamangalam	
	Kariamangalam	Palacode	TNAU Kariamangalam	TNAU Palacode	
	Pappireddipatti	Pappireddipatti	TNAU Pappireddipatti	TNAU Arur	
	Pennagram	Pennagram	TNAU Pennagram	TNAU Nallampalli	
	Nallampalli	Pennagram	TNAU Nallampalli	TNAU Pennagram	
	Thirumanur	Thirumanur	TNAU Thirumanur	TNAU Aryalur	
	Aryalur	Aryalur	TNAU Aryalur	TNAU Aryalur	
	T.Pazhur	Aryalur	TNAU T.Pazhur	TNAU Aryalur	
	Perambalur	Perambalur	TNAU Perambalur	TNAU Veppanthattai	
	Veppanthattai	Perambalur	TNAU Veppanthattai	TNAU Perambalur	
	Veppur	Perambalur	TNAU Veppur	TNAU Veppanthattai	
	Alathur	Perambalur	TNAU Alathur	TNAU Perambalur	
	Jayamkondam	Jayamkondam	TNAU Jayamkondam	TNAU Jayamkondam	
	Andimadam	Jayamkondam	TNAU Andimadam	TNAU Jayamkondam	
	Senthurai	Jayamkondam	TNAU Senthurai	TNAU Vepur	
	Perambalur and Aryalur	Aruppukkottai	Aruppukkottai	TNAU Aruppukkottai	TNAU Thiruchuli
		Virudhunagar	Virudhunagar	TNAU Virudhunagar	NCMSL's AWS, Sivakasi
Kariyapatti		Aruppukkottai	TNAU Kariyapatti	TNAU Thiruchuli	
Thirucuzhi		Aruppukkottai	TNAU Thiruchuli	TNAU Aruppukkottai	
Srivilliputhur, Rajapalayam, Vathiyariruppu		Srivilliputhur	NCMSL's AWS, Srivilliputhur	NCMSL's AWS, Sivakasi	
Sivakasi, Vembakottai		Sivakasi	NCMSL's AWS, Sivakasi	TNAU Virudhunagar	
Sathur		Sivakasi	TNAU Sathur	TNAU Virudhunagar	
Narkudi		Narkudi	NCMSL's AWS, Narkudi	TNAU Thiruchuli	
Virudhunagar		Aruppukkottai	Aruppukkottai	TNAU Aruppukkottai	TNAU Thiruchuli
		Aruppukkottai	Aruppukkottai	TNAU Aruppukkottai	TNAU Thiruchuli
		Virudhunagar	Virudhunagar	TNAU Virudhunagar	NCMSL's AWS, Sivakasi
		Kariyapatti	Aruppukkottai	TNAU Kariyapatti	TNAU Thiruchuli
		Thirucuzhi	Aruppukkottai	TNAU Thiruchuli	TNAU Aruppukkottai
		Srivilliputhur, Rajapalayam, Vathiyariruppu	Srivilliputhur	NCMSL's AWS, Srivilliputhur	NCMSL's AWS, Sivakasi
		Sivakasi, Vembakottai	Sivakasi	NCMSL's AWS, Sivakasi	TNAU Virudhunagar
	Sathur	Sivakasi	TNAU Sathur	TNAU Virudhunagar	
	Narkudi	Narkudi	NCMSL's AWS, Narkudi	TNAU Thiruchuli	

Salem	Salem	TNAU Salem	TNAU Salem
Yercaud	Salem	TNAU Yercaud	TNAU Salem
Panamathupatti	Salem	TNAU Panamathupatti	TNAU Ayodiyapattinam
Ayodiyapattinam	Salem	TNAU Ayodiyapattinam	TNAU Salem
Sangagir	Sangagir	TNAU Sankagiri	TNAU Konganapuram
Konganapuram	Sangagir	TNAU Konganapuram	TNAU Yedapadi
Yedapadi	Sangagir	TNAU Yedapadi	TNAU Konganapuram
Veerapandi	Veerapandi	TNAU Veerapandi	TNAU Magudanchavadi
Magudanchavadi	Veerapandi	TNAU Magudanchavadi	TNAU Veerapandi
Athur	Athur	TNAU Athur	TNAU Thalavasal
Thalavasal	Athur	TNAU Thalavasal	TNAU Athur
Vazhapadi	Athur	TNAU Vazhapadi	TNAU Ayodiyapattinam
Pethanaickenpalayam	Athur	TNAU Pethanaicken palayam	TNAU Vazhapadi
Gangavalli	Athur	TNAU Gangavalli	TNAU Athur
Kolathur	Kolathur	TNAU Kolathur	TNAU Nangavalli
Nangavalli	Nangavalli	TNAU Nangavalli	TNAU Mecheri
Mecheri	Nangavalli	TNAU Mecheri	TNAU Nangavalli
Omair	Omair	TNAU Omair	TNAU Salem
Kadayampatti	Omair	TNAU Kadayampatti	TNAU Mecheri
Tharamangalam	Omair	TNAU Tharamangalam	TNAU Omair
Theni	Utilised	Periakulam	Aundipatti
Cumbum	Utilised	cumbum	chinnamanur
Periakulam	Utilised	Periakulam	Aundipatti
Aundipatti	Utilised	Aundipatti	Periakulam
Bodi	Utilised	Bodi	Chinnamanur
Uthamapalayam	Utilised	chinnamanur	Cumbum
Kadamalai	Utilised	Aundipatti	Chinnamanur
Chinnamanur	Utilised	Chinnamanur	Cumbum

Nearest Automatic Weather Station (AWS) of TNAU	TNAU Alangulam	Alangulam	Ambasamudram	Tirunelveli
	TNAU Alangulam	Alangulam	Kadavam	
	TNAU Radhapuram	Radhapuram	Kalakad	
	TNAU Alangulam	Alangulam	Keelapavoor	
	TNAU vasudevanallur	vasudevanallur	kuruvikuliam	
	TNAU vasudevanallur	vasudevanallur	Meelanillidanallur	
	TNAU Mannur	Mannur	Palyamkottai	
	TNAU vasudevanallur	vasudevanallur	Sankarankovil	
	TNAU Tenkasi	Tenkasi	Tenkasi	
	TNAU vasudevanallur	vasudevanallur	vasudevanallur	
	TNAU Mannur	Mannur	Tirunvellil	
	TNAU Alangulam, Mannur	Alangulam, Mannur	Cherannahadevi	
	TNAU Radhapuram	Radhapuram	Nanguneri	
	TNAU Alangulam	Alangulam	Pappakudi	
	TNAU Tenkasi	Tenkasi	Kadaiyanallur	
	TNAU Tenkasi	Tenkasi	Schencottah	
	TNAU Radhapuram	Radhapuram	Valliyoor	Coimbatore
	TNAU -AWS - Anamalai	Anamalai	Anamalai	
	TNAU -AWS - Annur	Annur	Annur	
	TNAU -AWS - Karamadai	Karamadai	Karamadai	
TNAU -AWS - Kinathukadavu	Kinathukadavu	Kinathukadavu		
TNAU -AWS - Pollachi North	Pollachi North	Pollachi North		
TNAU -AWS - Pollachi South	Pollachi South	Pollachi South		
TNAU -AWS - PN palayam	PN palayam			
TNAU -AWS - Sarcarsamakulam	Sarcarsamakulam			
TNAU -AWS - Sulttanpet	Sulttanpet			
TNAU -AWS - Sulur	Sulur			
TNAU -AWS - Thondamuthur	Thondamuthur			
TNAU -AWS - Madukkurai	Madukkurai			
TNAU -AWS - Avinashi	Avinashi			



<b>Tirupur</b>	Tirupur	Tirupur	TNAU -AWS- Uthukuli	
	Palladam	Palladam	TNAU -AWS - Palladam	
	Pongalur	Pongalur	TNAU -AWS - Pongalur	
	Gudimangalam	Gudimangalam	TNAU -AWS - Gudimangalam	
	Udumalaipet	Udumalaipet	TNAU -AWS - Udumalaipet	
	Madathukulam	Madathukulam	Ingen tech-AWS Neelambur	
	Uthukuli	Uthukuli	TNAU -AWS - Uthukuli	
	Vellakovil	Vellakovil	TNAU -AWS - Vellakovil	
	Dharapuram	Dharapuram	TNAU -AWS - Dharapuram	
	Moolanur	Moolanur	TNAU -AWS - Moolanur	
	Kangeyam	Kangeyam	TNAU -AWS - Kangeyam	
	Kundadam	Kundadam	TNAU -AWS - Kundadam	
<b>Villupuram</b>	Gingee	Gingee	Gingee	TNAU- AWS Melmalaiynur
	Melmalaiyunur	Melmalaiyunur	Melmalaiyunur	TNAU- AWS Gingee
	Vallam	Vallam	Vallam	TNAU- AWS Mailam
	Marakkanam	Marakkanam	Marakkanam	TNAU- AWS Olakur
	Mailam	Mailam	Mailam	TNAU- AWS Marakkanam
	Vanur	Vanur	Vanur	TNAU- AWS Vikravandi
	Koliyanur	Koliyanur	Koliyanur	TNAU- AWS Vikravandi
	Thiruvonnainallur	Thiruvonnainallur	Thiruvonnainallur	TNAU- AWS Thirunavallur
	Kanai	Kanai	Kanai	TNAU- AWS Mugaiyur
	Thirukoilyur	Thirukoilyur	Thirukoilyur	TNAU- AWS Mugaiyur
	Thirunavallur	Thirunavallur	Thirunavallur	TNAU- AWS
	Thiyagadurkam	Thiyagadurkam	Thiyagadurkam	TNAU- AWS Ullundurpet
	Kalakurichi	Kalakurichi	Kalakurichi	TNAU- AWS Chinnasalem
	Kalrayan hills	Kalrayan hills	Kalrayan hills	TNAU- AWS Kalakurichi
	Chinnasalem	Chinnasalem	Chinnasalem	TNAU- AWS Kalakurichi
				TNAU- AWS
	Sankarapuram	Sankarapuram	Sankarapuram	Rhishivandhiyam
	Kandamangalam	Kandamangalam	Kandamangalam	TNAU- AWS Vikravandi
	Olakur	Olakur	Olakur	TNAU- AWS Marakanam
	Vikiravandi	Vikiravandi	Vikiravandi	TNAU- AWS Koliyanur
Rhishivandhiyam	Rhishivandhiyam	Rhishivandhiyam	TNAU- AWS Sankarapuram	
Mugaiyur	Mugaiyur	Mugaiyur	TNAU- AWS Kanai	

<b>Villupuram</b>	Ullundurpet	Ullundurpet	Ullundurpet	TNAU- AWS Thiyagadurkam
<b>Dindugul</b>	Thoppampatti	Thoppampatti	Thoppampatti	TNAU- AWS Palani
	Palani	Palani	Palani	TNAU- AWS Thoppampatti
	Attur	Attur	Attur	TNAU- AWS Shanarpatty
	Batla gundu	Batlagundu	Batlagundu	TNAU- AWS Nilakottai
	Dindigul	Dindigul	Dindigul	TNAU- AWS Shanarpatty
	Reddiyar chatram	Reddiyarchatram	Reddiyarchatram	TNAU- AWS Oddanchatram
	Oddan chatram	Oddanchatram	Oddanchatram	TNAU- AWS Reddiyar
	Nilakottai	Nilakottai	Nilakottai	TNAU- AWS Batlagundu
	Shanar patty	Shanarpatty	Shanarpatty	TNAU- AWS Dindigul
	Natham	Natham	Natham	TNAU- AWS Shanarpatty
	Gujiliam parai	Gujiliamparai	Gujiliamparai	TNAU- AWS Vedasandur
	Vada madurai	Vadamadurai	Vadamadurai	TNAU- AWS Gujiliamparai
	Veda sandur	Vedasandur	Vedasandur	TNAU- AWS Vadamadurai

Dr. K. ARULMOZHI,  
*Agricultural Production Commissioner and  
Principal Secretary to Government.*