

GOVERNMENT OF ODISHA
COOPERATION DEPARTMENT

RESOLUTION

No. 7997 / Coop. Date: 07.07.2026
COOP-CR3-CRINS-0004-2023

Sub: Pradhan Mantri Fasal Bima Yojana (PMFBY) - Implementation during Kharif 2026.

As per the Operational Guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY) 2023, the Advisory of the Department of Agriculture & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare, Government of India, issued vide F.No. 18011/02/2023-Cr.II- Part (3) [FTS – 189883], May 2026 and decision of the 64th Meeting of the State Level Coordination Committee on Crop Insurance (SLCCCI), the State Government has decided to implement the Pradhan Mantri Fasal Bima Yojana (PMFBY) during the Kharif 2026 Crop Season in the State in **60:130, Cup & Cap Model**.

1. Administrative Approval of the Government of India, Ministry of Agriculture & Farmers Welfare for implementation of PMFBY has been communicated in their letter No. 13015/02/2015-Credit-II dated 28.02.2020 and Advisory F. No. 18011/02/2023-Cr.II- Part (3) [FTS – 189883], May 2026.

2. Coverage of Farmers

All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/ insured crops. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State, i.e., Records of Right (RoR), Land Possession Certificate (LPC) etc. and/ or applicable contract/agreement details/ other documents notified/ permitted by the State Government.

The "Self-Declaration Certificate" in the prescribed format at **Annexure-I** shall be treated as a substitute for "Sowing Certificate" for non-loanee farmers. The scheme is optional both for loanee and non-loanee farmers.

i. Farmers availing the Kisan Credit Card/ Crop loan /Loanee farmers

- The scheme is optional for all farmers including farmers who have been sanctioned Short Term Seasonal Agricultural Operations (STSAO) loans/ Kisan Credit Cards (KCC) for the notified crops from financial institutions (hereinafter referred to as loanee farmers).
- Farmer whose KCC/ crop loan has become sub-standard as defined and as per prevailing practices of the concerned Banks/Govt./Regulators, shall not be considered as a loanee farmer. However, bank branches may facilitate such farmers for enrolment as non-loanee farmers.
- Merely sanctioning of crop loans against other collateral securities including fixed deposits, gold/jewellery loans, mortgage loans etc. without having insurable interest of the farmer on the insurable land and notified crops shall not be covered under the Scheme.
- Existing loanee farmers can opt out from the scheme by submitting requisite declaration to concerned bank branches any time during the year but at least by 7

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days prior to the cut-off date for enrolment of farmers for the season. All those farmers who do not submit the declarations within due time line would be essentially covered. Bank branches are required to maintain proper records of such farmer declaration.

ii. Non-loanee Farmers

- a. The insurance coverage will strictly be equivalent to the Scale of finance/ha, as defined in the State Govt. notification or on the National Crop Insurance Portal, multiplied by the proposed sown area for the notified crop for enrolment.
- b. Special efforts shall be made to ensure maximum coverage of SC/ ST/ Women, Small & Marginal farmers under the scheme. Panchayat Raj Institutions (PRIs) may be involved in extension and awareness creation amongst farmers and obtaining feedback from farmers about implementation of the Scheme.
- c. The Insurance companies will maintain separate data of such non-loanee farmers covered by them and enter the said data on the portal as per seasonality discipline. They shall be liable for payment of claims to such farmers.
- d. The insurance Companies should communicate to Banks/Common Service Centers/ Insurance Agents about the additional documents required, if any, for the enrolment of Sharecroppers along with the consent form in the prescribed format at **Annexure-II**.
- e. The insurance companies should be strictly adhering to the timeline while accepting/rejecting the farmers applications as mentioned in seasonality discipline. **All rejection of applications must be done in consultation with district administration.**

iii. Aadhaar has been made mandatory for availing Crop insurance. Therefore, all Enrolment Agencies are advised to mandatorily obtain Aadhaar number of their farmers. Farmers not having Aadhaar ID may also enroll under PMFBY subject to their enrolment for Aadhaar and submission of proof of such enrolment as per Notification No. 334 dtd. 8th February 2017 issued by Gol under Section 7 of Aadhaar Act 2016 (Targeted Delivery of Financial and other Subsidies, Benefits and Services). Copy of the notification may be perused on www.pmfby.gov.in. This may be subject to further directions issued by Govt. of India. All banks have to compulsorily take Aadhaar/ Aadhaar enrolment number as per notification under Aadhaar Act before sanction of crop loan/KCC. Hence, the coverage of loanee farmers without Aadhaar does not arise and such accounts need to be reviewed by the concerned bank branch regularly.

3. Clusters and Implementing Agencies: On the basis of the recommendations of the National Remote Sensing Centre (NRSC), Hyderabad, 30 districts of the State have been grouped into six clusters for implementation of PMFBY during the year 2026-27 (both in Kharif and Rabi season) based on risk index and area coverage. The four Insurance Companies implementing the scheme in the State for the Financial Year 2025-26, will also implement the scheme during Kharif 2026 against the allotted clusters, with the same rates of premium, as per the advisory of the Department of Agriculture & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare, Government of India, issued vide F.No. 18011/02/2023-Cr.II- Part (3) [FTS – 189883], May 2026 and the decision of the 64th meeting of the SLCCCI, as indicated below:

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Clusters and Insurance Companies allotted both for Kharif-2026 and Rabi 2026-27

AIC of India Ltd.	IndusInd GIC Ltd.	IndusInd GIC Ltd.	SBI GIC Ltd.	SBI GIC Ltd.	Generali Central Insurance Co. Ltd.
Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5	Cluster 6
Mayurbhanj	Ganjam	Baragada	Sundaragada	Balangir	Kendujhar
Nabarangpur	Kalahandi	Bhadrak	Sambalpur	Baleshwar	Kataka
Kendrapada	Subarnapur	Gajapati	Koraput	Malkangiri	Khordha
Debagada	Puri	Jajpur	Nuapada	Nayagada	Rayagada
		Jagatsinghpur	Kandhamala	Dhenkanal	Anugola
			Boudh		Jharsuguda

4. Coverage of Risks

The following stages of the crop risks leading to crop loss shall be covered under the Scheme.

i. **Basic cover:** The basic cover under the scheme covers the risk of loss of yield to standing crop (Sowing to Harvesting). This comprehensive risk insurance shall be provided to cover yield losses on the area-based approach due to non-preventable risks, viz. Drought, Dry spells, Flood, Inundation, widespread Pests and Disease attack, Landslides, Fire due to Lightning, Storm, Hailstorm and Cyclone (Section 5.1 of operational guidelines of Pradhan Mantri Fasal Bima Yojana (PMFBY))

ii. Add-on coverage: Recent Guidelines:

a) Localized Calamities:

Loss/damage to notified insured crops resulting from the occurrence of localized risk of hailstorm, landslide, Inundation, cloud burst and natural fire due to lightening affecting isolated farmers in the notified area (Section 5.2.4 & Section 21.5 of OG of PMFBY).

b) Post-Harvest Losses:

Coverage shall be available only up to maximum period of two weeks (14 days) from harvesting, for those crops which are required to be dried in cut and spread/ small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclone, Cyclonic rains and unseasonal rains. (Section 5.2.3 & Section 21.6 of OG of PMFBY)

5. For coverage of all risks and loss assessment, guidelines prescribed under section 21 of OG of PMFBY 2023 shall be final.

6. **General Exclusions:** Losses arising out of war and nuclear risks, malicious damage and other preventable risk shall be excluded.

7. **Indemnity level:** The indemnity level for all insured crops will be 70%.

8. **Calculation of Threshold Yield:** Threshold Yield (TY) shall be calculated on the fixed methodology as per the Operational Guidelines of PMFBY and the Guidelines of DA&FW, Gol, in this regard from time to time, and will be communicated by DA&FP separately.

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9. **Sum Insured/Coverage Limit:** The Sum Insured per hectare of notified crop under PMFBY for farmers is as per the Scale of Finance (SoF) fixed by the State Level Technical Committee (SLTC) for the year 2026-27 and communicated by the Odisha State Cooperative Bank (Convener, SLTC) vide letter No. 1017/OSCB dated 27.05.2026. (**Annexure – III**). The Crop-wise Sum Insured limit in **Rs. /ha. for all notified crops** for Kharif-2026 is annexed at **Annexure – IV**.

10. **Activities for Kharif 2026:**

(i) **Crops to be covered under PMFBY during Kharif 2026**

During Kharif 2026, the notified crops for insurance under PMFBY shall be **Paddy, Groundnut, Cotton, Turmeric, Ginger, Red Gram (Arhar), Maize and Ragi**.

(ii) **Unit Area of Crop Insurance is as follows.**

1.	Paddy (Dhan)	Gram Panchayats/ Urban Local Bodies
2.	Groundnut, Cotton, Turmeric, Ginger, Red Gram (Arhar), Maize and Ragi	Block

(iii) **Areas to be covered**

Areas to be covered during Kharif-2026 are as follows:

Crop	Areas to be covered		
1. Paddy (Dhan)	All the GPs of 30 districts including NAC, Municipalities and Municipal Corporations, except the following I.U.s		
	District	Block	IU (GP/ULB)
	Kendujhar	Harichandanpur	Daitari
		Joda	Jurudi
	Rayagada	Bisam Cuttack	Kurli
		Rayagada	Chandili
	Baleshwar	Remuna	Balia
			Karanjia
Khordha	Bhubaneswar	Sisupalgarh	
Anugola	Talcher	Hensamul	
2. Groundnut	82 Blocks of 16 districts		
3. Cotton	49 Blocks of 9 districts		
4. Turmeric	17 Blocks of 5 districts		
5. Ginger	25 Blocks of 7 districts		
6. Red Gram (Arhar)	134 Blocks of 14 districts		
7. Maize	193 Blocks of 18 districts		
8. Ragi	68 Blocks of 6 districts		



The list of notified Blocks (IUs) for non-paddy crops for Kharif 2026 is enclosed at -
Annexure-V.

(IV) Seasonality discipline for Kharif-2026

Sl. No.	Activity	Timeline as per guidelines.	Action to be taken by
1	Entry of requisite information in Crop Insurance portal	Within 3 days of issuance of notification	State Govt.
2	Cut-off date for enrolment under PMFBY	31st July 2026	Banks/PACS/CSCs/ Insurance Intermediaries/online self-enrolment by farmers etc.
3	Cut-off date for opting out (Loanee farmer)	25th July, 2026	Banks/PACS/Loanee Farmers
4	<p>Cut-off date for receipt of Applications of farmers/debit of token money/premium</p> <p>a) In case of individual farmer (loanee and non-loanee) enrolling for less than or equal to 2 hectares:</p> <p>All stakeholders, including banks/PACS/CSC/ Insurance Intermediaries/ farmers enrolling online shall debit token money of Rs. 1.00 per application from farmer's account.</p> <p>b) In case of individual farmer (loanee and non-loanee) who is enrolling for more than 2.00 hectares:</p> <p>Farmer's rate of premium as annexed at Annexure – VI shall be applicable for the excess area over and above 2.00 hectares. Accordingly, all stakeholders including Banks/</p>	31 st July, 2026	Banks/PACS/CSC/ Insurance Intermediaries /online self-enrolment by farmers etc.

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	PACS /CSCs/ Insurance Intermediaries/ Farmers enrolling online shall debit the premium from farmers' accounts.		
5	Cut-off date for electronic remittance of token money of Rs. 1.00 per application/ debited farmers' premium along with consolidated declarations in respect of loanee farmers to respective Insurance Companies and uploading of details of individual covered on National Crop Insurance Portal by Bank branches (Commercial Banks/ Private Banks/ RRB's/ DCCB's/ PACS) followed by SMS to all insured farmers from Portal	Within 15 days of cut-off date for enrolment of farmers/ debit token money of Rs. 1.00/ Premium for both loanee and non-loanee farmers i.e., 16.08.2026	Banks/ NCI Portal Team
6	Cut-off date for electronic remittance of token money of Rs. 1.00 per application/ collected farmers' premium to respective Insurance Companies for non-loanee farmers covered on voluntary basis by CSC/ designated Insurance Intermediaries and uploading of details of individual covered farmers in National Crop Insurance Portal.	Within 48 Hours of receipt of application/debit of token money of Rs. 1.00/Premium of Non-loanee farmers	Insurance Companies and their intermediaries/ Bank Branches/ CSCs
7	Cut-off date for reversion of applications by Insurance Companies	Within 3 days of uploading of data	Insurance Companies
8	Cut-off date for CSCs/ Banks/ Intermediary to correct/ update the paid application reverted by ICs on National Crop Insurance Portal (NCIP)	Within 3 days from the date of intimation by ICs	CSCs/ Banks/ Intermediaries
9	Cut-off date for Insurance Companies to accept or reject the farmer's data on NCIP	Within 15 days from the cut-off date of uploading of data/	Insurance Companies

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		<p>information by Banks/ PACS/ CSC/ Insurance Intermediaries for loanee and within 30 days for non-loanee farmers</p> <p>All rejections have to be done with due approval of the DLMC or any official authorised by the District Collector Further, prior to rejection, the concerned Insurance Company must conduct field verification of the case and accordingly submit the documents to the District Administration at least 7 days before the dateline of approval/ rejection for final decision in the matter. The District Administration shall take appropriate decision in the matter within 7 working days of receipt of report from the insurance company</p>	
10	Cut-off date for Banks/ICs to hand over insurance acknowledgment receipt along with folio to the insured farmer	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal	Banks/ICs for enrolment through their intermediaries
11	Cut-off date for processing of applications by ICs and auto-approval of application of insured farmers on NCIP	60 days from the cut-off date for enrolment i.e., 30.09.2026	Insurance Companies/ NCIP team

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12	<p>(a) Cut-off date for raising bills/requisitions with supporting documents for releasing of advance premium subsidy based on 50% of respective share of Centre/State in corresponding previous season.</p> <p>b) Cut-off date for raising bills/requisition for release of farmers share premium up to 2.00 hectare per farmer. (Excluding token money of Rs. 1.00 per application)</p>	<p>a) Before cut-off date of enrolment of farmers</p> <p>b) Preferably, Within 7 days from the date of acceptance of application of farmers</p>	Insurance Companies
13	<p>a) Release of advance upfront premium subsidy (First Instalment) i.e., 50% of the respective share of Centre/State in the corresponding previous season.</p> <p>b) Release of farmers' share premium (up to 2.00 hectares) to the Insurance Companies for loanee/ non-loanee (excluding token money of Rs.1.00 per application)</p>	<p>a) Within 15 days of cut-off date of enrolment of farmers</p> <p>b) within 15 days of raising bills/requisition by ICs</p>	<p>a) Govt. of India & State Govt.</p> <p>b) State Govt.</p>
14	Training and registration of field level workers assigned for conduct of CCEs and reporting of the same on crop insurance Portal (NCIP) through smartphones/ CCE Agri App.	Up to 15th August, 2026	Designated Ground Level Field Functionaries/ State/District Level Nodal Officer
15	Registration of mobile number of representative of ICs for co-witnessing of CCEs	Up to 31 st August, 2026	Insurance Companies
16	a) Uploading of tentative schedule/date for conducting CCEs (crop-wise/IU-wise) i.e., CCE Plan on NCIP , followed by SMS on one-day notice through CCE App. ICs are equally responsible to liaise with district authorities/ field workers to ascertain the schedule	<p>a) ICs to be intimated through District Level WhatsApp Group and Text messages</p> <p>b) On one day notice through District level</p>	State Govt.

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		WhatsApp Group or Portal	
17	Timeline for lodging online complaint about the CCEs	within 2 hours of conduct of CCEs through CCE Insurance Companies Agri App of Gol and within 24 hrs. in Agri-Extn App of DA & FE, GoO and within 24 hours to district administration	Insurance Companies
18	Crop wise, Block wise sown area for major crops to be provided by/through State Govt. for Area correction/ Reduction Factor (ACF/ARF)	Before harvesting period	State Govt./MNCFC
19	a) Sharing of IU wise crop wise Actual yield data of non-paddy crops and uploading in Portal b) Approval of IU wise Yield data of Paddy based on CCE and CHF in the ratio of 60:40 and uploading on portal	a) As per dateline indicated at Sl. No. 30 b) Within one month of completion of CCEs from district wise crop wise specific cut off dates notified by States for a notified crop. (20 days for DE&S and 10 days for ORSAC)	a) Nodal Department/ DA&FE of State b) Nodal Department/DA&FE of State
20	Cut-off date for intimation/ reconciliation/ clarification of any deficiency in Actual Yield data	Within 7 days from the date of uploading yield data from State Department	Insurance Companies
21	Cut-off date for resolution by State Govt. on clarification sought by ICs/ flagged on Portal	Within 7 days of clarification sought by ICs/ flagged on Portal	State Govt.

22	Cut-off date for raising bills/requisitions with supporting documents for release of 2nd Instalment of premium subsidy based on business statistics finalized on Portal/auto approval.	Within 15 days of auto approval of business statistics finalized on portal	Insurance Company
23	Release of 2nd instalment of Govt. subsidy	Within 15 days of receiving requisition from ICs based on business statistics finalized on portal	Gol/ State Govt
24	Auto approval of yield data	Within one week from receipt of yield data/ reply to clarification sought by ICs by State Govt.	Gol/ Portal
25	Sharing of detailed information of claims with bank branches & other Stakeholders from crop insurance portal	Within 7 days of approval of claims by ICs	Portal team/ Insurance Companies
26	Timelines for Payment of claims	Within 2 weeks from calculation/auto approval of claims through the DigiClaim module of NCIP. It shall be binding on Insurers to pay the eligible claims irrespective of the fact that, whether ICs have raised the bill of 2nd /final Instalment of premium subsidy or not	Insurance Companies
27	Payment of final government subsidy	On finalisation of business statistics on portal after completion of approval/	Gol/ State Govt

		reconciliation for the season on portal	
28	Reconciliation of claim amount by by enrolling agencies in consultation with concerned Banks/State Govt.	Within a week after receipt of claims	Banks/Farmers/State Govt.

29. Date line for submission of yield data to Cooperation Department.

Sl. No.	Name of crop	Dateline for submission of yield data to Cooperation department	Directorate/ organisation responsible for submission of yield data to Cooperation department
1	Paddy (Dhan)	7 th February,2027	ORSAC (TIP)
2	Groundnut, Maize	7 th February,2027	Directorate of Economics & Statistics, Odisha
3	Turmeric, Ginger	7 th February,2027	Directorate of Horticulture, Odisha
4	Cotton, Ragi	7 th March,2027	Directorate of Agriculture & Food Production, Odisha.
5	Red gram (Arhar)	7 th April,2027	Directorate of Agriculture & Food Production, Odisha.

30. Cut-off date for sharing of yield data to ICs by Cooperation Department.

Sl. No.	Name of the Crop	Cut-off date for furnishing of yield data to IAs
1	Paddy (Dhan)	15 th February, 2027
2	Groundnut, Maize	15 th February, 2027
3	Turmeric, Ginger	15 th February, 2027
4	Cotton, Ragi	15 th March, 2027
5	Red gram (Arhar)	15 th April, 2027

The Director of Economics & Statistics should furnish the CCE yield data in respect of Paddy crop to ORSAC (TIP) by **31st January 2027**. ORSAC shall do the final yield calculations from CCE and CHF data for individual IUs in the ratio of **60:40** and furnish the final yield data to Cooperation Department before 7th Feb, 2027.

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If the cut-off dates fall on public holidays or are declared as public holidays by the Government or there is disruption of service due to strikes/ shutdown, etc., the next working day shall be treated as the cut-off date.

11. Premium Rates and Premium Subsidy: The Actuarial Premium Rate (APR) would be charged under PMFBY by Implementing Insurance Companies (IC). The crop wise Actuarial rate of premium and farmers' rate of premium for **Kharif-2026** are placed at **Annexure-VI**.

The farmers' share of premium up to 2.00 hectares per farmer will be borne by the State Govt. However, a token money of Rs. 1.00 per application is to be collected from farmers for validating the enrollment.

In case of an individual farmer (loanee and non-loanee) who is enrolling for more than 2.00 hectares, the standard rate of farmer's premium for notified crops shall be paid by the enrolled farmer for the excess area over and above 2.00 hectares.

The difference between actuarial premium and farmers' premium will be subsidized by State Government and Government of India on 50:50 basis.

12. Crop Yield Estimation: Smart Sampling Technique (SST) for identification of plots for conduct of Crop Cutting Experiments (CCE) will be adopted in case of paddy and for other crops conventional method of sampling as done under GCES (General Crop Estimation Survey) will be followed. In case of adversities, if smart sampling method fails in some areas, CCEs will be conducted on the basis of conventional sampling method.

In order to ensure proper conduct of CCE for the correct estimation of crop yield, the protocol for monitoring the conduct of the CCEs communicated vide letter no. **36702/ Agril. Dt. 01.11.2022** and subsequent protocols of Department of Agriculture & FE, Government of Odisha shall be strictly adhered to.

For final yield estimation of Paddy, the yield data obtained through Crop Cutting Experiments (CCE) and Crop Health Factor (CHF) shall both be used in the **weightage ratio of 60:40** adhering to the protocols of YES-TECH manual of Govt. of India.

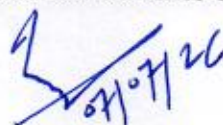
For implementation of Technology based yield estimation i.e., CHF Odisha Space Applications Centre (ORSAC) will be the Technology Implementing Partner (TIP) and National Remote Sensing Centre (NRSC) will act as Mentor Institute for Technology Rollout (MITR) agency for Odisha. The Protocols of the Parametric Index of Crop Performance i.e., Crop Health Factor (CHF) will be as per the relevant guidelines & specifications issued by DA&FW, Gol in this regard.

13. Publicity: Awareness programmes shall be taken up to sensitize the farmers about various features of the scheme. The Implementing Agencies (ICs) are required to make publicity campaigns adhering to the norms mentioned in the Operational Guideline of PMFBY. All ICs are required to submit their IEC Plan immediately after the issue of this Notification to the Co-operation Department and the Department of Agriculture and Farmers' Empowerment, Govt. of Odisha.

14. Claim Liability & Surplus Sharing: The claim liability and sharing of surplus will be as per the provisions prescribed in the operational guidelines of PMFBY, 2023. However, the


130% claim liability of the insurance companies will be calculated as per the Burn Cost instead of the loss ratio at season and cluster level.

15. The Department of Agriculture & Farmers' Empowerment, Directorate of Economics & Statistics (Planning & Convergence Department), Registrar of Cooperative Societies and Cooperation Department will share all the available information with regard to crop area, yield and insurance payouts made with the insurance companies.
16. The insurance companies should strictly discharge their roles and responsibilities as specified in the Operational Guidelines of PMFBY 2023 & subsequent advisories issued by Govt. of India & instructions issued by State Govt. & Govt. of India from time to time.
17. The PMFBY Operational Guidelines 2023, the Advisory of the Department of Agriculture & Farmers' Welfare, Ministry of Agriculture & Farmers' Welfare, Government of India, issued vide F.No. 18011/02/2023-Cr.II- Part (3) [FTS – 189883], May 2026 and all amendments to the existing operational guidelines of PMFBY and Guidelines of other technology interventions released or to be released by DA&FW, Gol, in future, shall be unconditionally binding on all concerned.
18. Digital Crop Survey data may be used for post-enrollment validation of farmer applications in respect of non-paddy crops, wherever necessary, by the Insurance Companies.
19. All applications of non-loanee farmers enrolled for more than two hectares of land shall be verified by the concerned Insurance Company within 3 working days of enrollment.
20. In case of any complaint by the farmer relating to insurance coverage on his land by any unauthorised person, the same should be verified by the Insurance Company within 2 working days and brought to the notice of the District Administration for final decision in the matter.
21. Insurance Companies shall deploy sufficient manpower in the IUs/field immediately for proper monitoring and verification of enrollment, crop cutting and conducting surveys in case of any adversaries. The manpower deployment details shall be shared with the Cooperation Department within 1 month of notification of the Scheme, unfailingly.
22. CCEs should be done continuously as per the harvest window in each district without waiting for the last date and data should be processed district wise for assessment of claims to provide crop insurance benefit to farmers early.
23. The principle mentioned in Section 18.4.6 of the Operational guidelines of PMFBY shall be adopted in the orders mentioned below for resolving Yield/CCE disputes:
 - i) Adopting the yield of a neighboring IU with maximum correlation
 - ii) Adopting yield estimates of next higher unit
24. **Dispute Redressal:** Any dispute regarding CCEs should be reported to the District Level Monitoring Committee (DLMC) within 24 hours of occurrence of CCEs and should be resolved by DLMC within 3 working days. However, only un-resolved cases may be referred to the State Level Technical Committee (SLTC) and then to State Level Technical Advisory Committee (STAC), if required.

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25. For sowing & harvesting window of notified crops (Crop Calendar), the Contingent Plan of Agriculture & FE Department may be referred.

26. Other details about the scheme can be ascertained from the District Central Cooperative Banks, Branches of Commercial Banks, Regional Rural Banks functioning in different service areas, Common Service Centers and Regional Offices of the concerned insurance companies.


Commissioner-cum-Secretary to Government


Memo No. 7998 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the Deputy Director of Printing, Stationery and Publication, Odisha Secretariat, Unit-III, Kharavel Nagar with a request to publish the Resolution in the Extraordinary Gazette and supply 50 copies thereof to this Department.


Additional Secretary to Government

Memo No. 7999 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to all members of the State Level Co-ordination Committee on Crop Insurance (SLCCCI), Odisha for information and necessary action.


Additional Secretary to Government


Memo No. 8000 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to all Departments of Government/ All Heads of Department/ All Revenue Divisional Commissioners/ All Collectors for information and necessary action.


Additional Secretary to Government

Memo No. 8001 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the P.S. to Hon'ble Deputy Chief Minister, Agriculture & FE, Energy/ P.S. to Hon'ble Minister, Cooperation, Handlooms, Textiles & Handicrafts for kind information of Hon'ble Deputy Chief Minister and Hon'ble Minister respectively.


Additional Secretary to Government

Memo No. 8002 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the CEO-PMFBY, Department of Agriculture, Co-operation & Farmers Welfare, Ministry of Agriculture & FW, Government of India, Krishi Bhawan, New Delhi for information and necessary action.

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Additional Secretary to Government

Memo No. 8003 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the Chief Executive Officer, Agriculture Insurance Company of India, New Delhi/ Chief General Manager, NABARD Regional Office, Bhubaneswar for information and necessary action.

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Additional Secretary to Government

Memo No. 8004 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the Director, Agriculture & Food Production, Odisha/ Registrar of Co-operative Societies, Odisha/ Director of Economics and Statistics, Odisha, Bhubaneswar/ Director of Horticulture, Bhubaneswar for information and necessary action.

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Additional Secretary to Government

Memo No. 8005 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the Nodal Officer, PMFBY, O/o the Directorate of Agriculture & Food Production, Odisha, Bhubaneswar/the Nodal Officer, PMFBY, Cooperation Department/ PMU (PMFBY), Cooperation Department for information and necessary action.

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Additional Secretary to Government

Memo No. 8006 /Coop., Date: 07.07.2026


Copy along with enclosure forwarded to the Director, National Remote Sensing Centre (NRSC), Indian Space Research Organisation, Dept. of Space, Govt. of India, Balanagar, Hyderabad, Telangana- 500037/ the Chief Executive Officer, Odisha Remote Sensing Applications Centre (ORSAC), Plot no. 45/48 (Part), Jayadev Vihar, Unit-16, Chandrasekharapur, Bhubaneswar, Odisha 751023 for information and necessary action.

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Additional Secretary to Government

Memo No. 8007 /Coop., Date: 07.07.2026


Copy along with enclosure forwarded to the Managing Director, Odisha State Co-operative Bank Ltd., Bhubaneswar / Zonal Manager, UCO Bank-cum-Convenor, SLBC/ State Head, CSC-SPV, Odisha, Plot No. 26/A, Kalpna Square Area, Bhubaneswar for information and necessary action.

They are requested to communicate a copy of the Resolution to the respective field functionaries/ Banks immediately and also to issue instructions to make publicity campaigns for wide coverage of farmers under this scheme.


Additional Secretary to Government


Memo No. 8008 /Coop., Date: 07.07.2026

Copy along with enclosure forwarded to the State Heads, Agriculture Insurance Company of India Ltd., NBCC IMPERIA TOWER - I, 9th Floor, Gajpati Nagar, Near Press Square, (New Govt. Colony Area), Bhubaneswar – 751016/ SBI GIC Ltd., Samabaya Bhawan, Block No. 01, Floor No. 03, Office Space No. 301 A, 301B, Mouza- Bhoi Nagar, Janpath, Bhubaneswar – 751022/ IndusInd GIC Ltd., 2nd Floor, 5 Janpath, Kharvela Nagar, Unit-III, Bhubaneswar/ Generali Central Insurance Co. Ltd., 3rd Floor, Radhika Elite, Bomikhal, Bhubaneswar- 751006 for information and necessary action.


Additional Secretary to Government


Memo No. 8009 /Coop., Date: 07.07.2026

Copy forwarded to the Special Secretary to Govt. Co-operation Department (in charge of IT)/ Additional Secretary to Govt., Agri & FE Department with a request to kindly upload the resolution to their Departmental websites.


Additional Secretary to Government

Memo No. 8010 /Coop., Date: 07.07.2026

Copy forwarded to all DRCS/all CDAOs/ Secretaries of all District Central Cooperative Banks for information and necessary action.


Additional Secretary to Government

ଅଣରଣୀ ଚାଷୀଙ୍କ ପାଇଁ ଫସଲବାମା ନିମନ୍ତେ ସ୍ୱକୀୟ ଘୋଷଣାନାମା

ମୁଁ ଶ୍ରୀ/ ଶ୍ରୀମତୀ/ ସୁଶ୍ରୀ -----
 ପିତା/ ସ୍ୱାମୀ ----- ଗ୍ରାମ -----
 ଗ୍ରା.ପ ----- ବ୍ଲକ ----- ଜିଲ୍ଲା -----,
 mouza ଗ୍ରାମ ----- ଗ୍ରା.ପ -----
 ----- ବ୍ଲକ ----- ଜିଲ୍ଲା ----- ର -----
 -----ଏକର ଜମି ଉଚ୍ଚରାଧିକାରୀ ସୂତ୍ରରେ ଚାଷ କରୁଅଛି ।

ମୁଁ ଘୋଷଣା କରୁଅଛି ଯେ ମୋର ଉପରୋକ୍ତ ଜମିରେ ଖରିଫ / ରବି 20----- ରତ୍ନରେ ହୋଇଥିବା -----
 ଫସଲକୁ ବାମା ଭୁକ୍ତ କରିବା ପାଇଁ ଅନ୍ୟ କୌଣସି ପଞ୍ଜୀକରଣ କେନ୍ଦ୍ରରେ ଆବେଦନ କରାଯାଇନାହିଁ ।

ମୁଁ ସ୍ୱୀକାର କରୁଅଛି କି ମୋ ଦ୍ୱାରା ଦିଆଯାଇଥିବା ଉପରୋକ୍ତ ତଥ୍ୟ ସତ୍ୟ ଅଟେ ଏବଂ କୌଣସି ପରିସ୍ଥିତିରେ ଏହା ମିଥ୍ୟା ବୋଲି ପ୍ରମାଣିତ ହେଲେ ମୋର ଫସଲବାମା ନିମନ୍ତେ କରାଯାଇଥିବା ପଞ୍ଜୀକରଣ ଅସିଦ୍ଧ ବୋଲି ସ୍ୱୀକୃତ ହେବ ଏବଂ ମୋର ବାମା ପ୍ରିମିୟମ ବାଜ୍ୟାସ୍ତି ହେବା ସହ ମୋର ବାମା ନିମନ୍ତେ କୌଣସି ଦାବି ରହିବ ନାହିଁ । ପୁନଶ୍ଚ ସରକାର ମିଥ୍ୟା / ମନଗଢା ତଥ୍ୟ ପ୍ରଦାନ ବାବଦରେ ମୋ ବିରୁଦ୍ଧରେ ବିହିତ କାର୍ଯ୍ୟାନୁଷ୍ଠାନ ଗ୍ରହଣ କରିପାରିବେ ।

ମୌଜା	ଖାତା ନଂ	ପ୍ଲଟ ନଂ	କିସମ	ଜମିର ପରିମାଣ	ଜଳସେଚିତ/ ଅଣ ଜଳସେଚିତ	ଜଳସେଚନର ଭସ
ମୋଟ						

ତାରିଖ -----

ଚିପଟିହ/ ଦସ୍ତଖତ

(ନମୁନା ଫର୍ମ)

ଅନ୍ୟର ଜମିରେ ସହମତି ଭିତ୍ତିରେ ଚାଷ କରୁଥିବା ଚାଷୀଙ୍କ ପାଇଁ ଫସଲ ବୀମା କରିବା ନିମନ୍ତେ ସମ୍ମତି ପତ୍ର

ପ୍ରାପକ,

ମାନନୀୟ ପରିଚାଳନା ଅଧିକାରୀ

ବୀମା କମ୍ପାନୀର ନାମ _____

ବିଷୟ: ଅନ୍ୟର ଜମିରେ ସହମତି ଭିତ୍ତିରେ ଚାଷ କରୁଥିବା ଚାଷୀଙ୍କ ପାଇଁ ଫସଲ ବୀମା କରିବା ନିମନ୍ତେ ସମ୍ମତି ପତ୍ର

ମହାଶୟା/ମହାଶୟ,

ନିମ୍ନ ବର୍ଣ୍ଣିତ ଚାଷ ଜମିର ମୁଁ ଖାତା ମାଲିକ ଅଟେ । ବିଭିନ୍ନ କାରଣରୁ ଚଳିତ ଖରିଫ/ରବି ଋତୁ _____ ରେ ବ୍ୟକ୍ତିଗତ ଭାବରେ ଉକ୍ତ ଜମିକୁ ଚାଷ କରିପାରୁନଥିବାରୁ ମୁଁ ଉକ୍ତ ଜମିକୁ ଶ୍ରୀମତୀ/ଶ୍ରୀ _____ ପିତା/ ସ୍ୱାମୀଙ୍କ ନାମ _____ ଗ୍ରାମ/ ପୁର ନମ୍ବର _____ ଗ୍ରା.ପ./ଝାଡ଼ ନମ୍ବର _____ ବ୍ଲକ / ସହରାଞ୍ଚଳ _____ ତହସିଲ _____ ଜିଲ୍ଲା _____ କି ସ୍ୱାରା ଚାଷ କରାଉଛି ।

ତହସିଲ	ମୌଜା	ଖାତା ନମ୍ବର	ପୁଟ ନମ୍ବର	କିସମ	ରକବା	ଭାଗଚାଷରେ ଲାଗିଥିବା ପରିମାଣ

ବର୍ଣ୍ଣିତ ଜମିକୁ ଚାଷୀ ଶ୍ରୀମତୀ/ଶ୍ରୀ _____ କୁ ଫସଲ ବୀମା (PMFBY) କରିବା ପାଇଁ ଚଳିତ ଖରିଫ/ରବି ଋତୁ _____ ରେ ମୋର ସମ୍ମତି ପ୍ରଦାନ କରୁଛି । ଏହି ସମ୍ମତି କେବଳ ଫସଲ ବୀମା କରିବା ପାଇଁ ଉଦ୍ଦିଷ୍ଟ ଅଟେ ଏବଂ ଅନ୍ୟ କୌଣସି ଉଦ୍ଦେଶ୍ୟରେ ବ୍ୟବହାରଯୋଗ୍ୟ ନୁହେଁ ।

ଆପଣଙ୍କ ବିଶ୍ୱସ୍ତ

(ସ୍ୱାକ୍ଷର, ଖାତା ମାଲିକ)

(ସ୍ୱାକ୍ଷର, ଚାଷୀ)

ଖାତା ମାଲିକଙ୍କ ନାମ : _____

ଚାଷ କରୁଥିବା ଚାଷୀଙ୍କ ନାମ _____

ଗ୍ରା.ପ./ଝାଡ଼: _____

ଗ୍ରା.ପ./ଝାଡ଼: _____

ବ୍ଲକ: _____

ବ୍ଲକ: _____

ଜିଲ୍ଲା: _____

ଜିଲ୍ଲା: _____

ମୋବାଇଲ ନମ୍ବର: _____

*ଆଧାର ନମ୍ବର: _____

*ଆଧାର ନମ୍ବର: _____

*ଆଧାର ପତ୍ରର ନକଲ ଦିଅନ୍ତୁ (ଉଭୟ ଚାଷୀ ଏବଂ ଖାତା ମାଲିକ)।

Per acre Scale of finance (SOF) for Kharif 2026 and Rabi 2026-27

	Crops/ Commudity		Approved SoF for 2026-27		
			Cash	Kind	Total
1	Paddy (kharif)	rainfed	26000	11000	37000
2	Paddy (kharif)	irrigated	29500	13000	42500
3	Paddy (rabi)	Irrigated	31500	13000	44500
4	Paddy (Hybrid)		33500	14000	47500
5	Maize	rainfed	21000	10000	31000
6	Maize (Hybrid)	Irrigated	30500	13000	43500
7	Baby corn	rainfed	22000	10000	32000
8	Baby corn	Irrigated	23000	11000	34000
9	Sweet corn	rainfed	26000	18000	44000
10	Sweet corn	Irrigated	29500	20500	50000
11	Cotton	rainfed	24500	13000	37500
12	Cotton	Irrigated	27000	16000	43000
13	Jowar	rainfed	14500	6000	20500
14	Jowar	Irrigated	17000	7000	24000
15	Ragi	rainfed	11000	5000	16000
16	Ragi	Irrigated	11500	6000	17500
17	Bajra	rainfed	13500	6000	19500
18	Bajra	Irrigated	17000	7000	24000
19	Little millet	rainfed	11500	4000	15500
20	Redgram	rainfed	15000	6000	21000
21	Redgram	Irrigated	17000	7000	24000
22	Black gram	rainfed	12500	7000	19500
23	Green gram	rainfed	12500	7000	19500
24	Bengal Gram	rainfed	22000	10000	32000
25	Horsegram	rainfed	12500	5000	17500
26	Field pea	Irrigated	14500	10000	24500
27	Cowpea	rainfed	12500	6000	18500
28	Lentil	rainfed	14500	7000	21500
29	Sunflower	rainfed	19500	10500	30000
30	Seasamum	rainfed	11500	5000	16500
31	Castor	rainfed	14000	6000	20000
32	Groundnut	rainfed	23000	10500	33500
33	Groundnut	Irrigated	24500	13500	38000
34	Safflower		9000	4000	13000
35	Niger		10000	7000	17000
36	Rapeseed and mustard	rainfed	11500	6000	17500
37	Rapeseed and mustard	Irrigated	14000	7000	21000
38	Soybean		10500	5000	15500
39	Linseed		11500	5000	16500
40	Oilpalm		48500	20000	68500
41	Sugarcane (plantation)	Irrigated	51500	27500	79000
42	Sugarcane (ratoon)	irrigated	39000	19000	58000
43	Chilli		40000	19000	59000
44	Betel vine	400 sqm	47000	68000	115000
45	Arecanut		35500	16000	51500
46	Coconut		37000	19000	56000
47	Tomato		46000	33500	79500
48	Cherry Tomato		57000	29500	86500
49	Brinjal		36000	18000	54000
50	Cabbage		26000	23000	49000
51	Cauliflower		26000	23000	49000
52	Broccoli		27500	31500	59000

53	Capsicum	30500	28500	59000
54	Potato	38000	42000	80000
55	Okra	29500	19000	48500
56	Radish	20000	9500	29500
57	beet root	22000	9500	31500
58	Carrot	22000	9500	31500
59	Vegetable (other)	28000	12000	40000
60	Vegetable exotic (shadenet) (per 1000 sq. metres)	143000	61000	204000
61	Onion	34500	17500	52000
62	Tapioca	15500	7500	23000
63	Yam	63000	50500	113500
64	Ginger	69000	45000	114000
65	Guar	10000	5000	15000
66	Drumstick	23000	13500	36500
67	Turmeric	69000	33500	102500
68	Bitter gourd	21000	9500	30500
69	Pointed gourd	21000	9500	30500
70	Bottle gourd	21000	9500	30500
71	Ridge gourd	21000	9500	30500
72	Cucumber	21000	9500	30500
73	French/ Raikia bean	33500	14500	48000
74	Coriander	17000	7500	24500
75	Greens	17000	7500	24500
76	Organic Vegetable	29000	18500	47500
77	Banana (plantation)	60000	25000	85000
78	Banana (ratoon)	42000	17000	59000
79	Banana (TC)	69000	44000	113000
80	Pomogranate	57500	33000	90500
81	Lemon/Sweet orange	42000	23000	65000
82	Papaya	52500	33500	86000
83	Mango	33500	19000	52500
84	Sapota	23000	13500	36500
85	Apple ber	25000	17000	42000
86	Watermelon	26000	14500	40500
87	Muskmelon	26000	30500	56500
88	Guava (high density)	69000	33500	102500
89	Guava (normal density)	34500	18000	52500
90	Stawberry	173500	110500	284000
91	Pineapple	23000	13500	36500
92	Custard apple	16000	11500	27500
93	Cashew	34500	17000	51500
94	Litchi	40000	17000	57000
95	Tropical Apple	37000	23000	60000
96	Jack fruit	40000	17000	57000
97	Dragon fruit	47000	23000	70000
98	Other fruits	28500	12500	41000
99	Jasmine	42000	18000	60000
100	Rose	48000	21000	69000
101	Tube rose	40500	28500	69000
102	Chrysanthemum	40500	18000	58500
103	Marigold	40500	18000	58500
104	Hibiscus	28000	12500	40500
105	Lotus	26000	16000	42000
106	Other flowers	37000	16000	53000
107	Coffee	37000	23000	60000
108	Tulsi	21000	9500	30500
109	Lemon grass	25000	10500	35500
110	Stevia	25000	10500	35500

111	Amla		25000	11500	36500
112	Aloevera		19000	12500	31500
113	Aswagandha/Sarpagandha		24000	12500	36500
114	Jute		21000	9500	30500
115	Mesta		18000	7500	25500
116	Fodder cultivation	Seasonal	25000	10500	35500
117	Fodder cultivation	Perennial	32500	13500	46000
118	Nursery -Fruits	Small (40000-1lakh nos.of plant)	556500	252000	808500
119		Medium (1lakh -3lakh nos.of plant)	1533000	630000	2163000
120		Big/Large (3 lakhs and above) nos.of plant	1680000	735000	2415000
121	Nursery -Ornamental	Small (40000-1lakh nos.of plant)	262500	126000	388500
122		Medium (1lakh -3lakh nos.of plant)	577500	262500	840000
123		Big/Large (3 lakhs and above nos.of plant)	840000	367500	1207500
124	Ornamental(Foliage)		16000	12500	28500
125	Azolla	45 cft	17000	7500	24500
126	Vermi compost	100 cft	11500	5500	17000
127	Apiary	per 10 box/unit	37000	23000	60000
128	Mushroom (PS)	600 beds	22000	35500	57500
129	Mushroom (Oyster)	600 bags	19000	19000	38000
130	Mushroom (Button)	1000 sqft	23000	25000	48000
131	Kewda		58000	24000	82000
132	Sericulture(Mulberry)		142000	61000	203000
133	Sericulture(Tasar)		94500	42000	136500
134	Lac Farming (kusumi)	50 host trees	81000	34000	115000
135	Lac Farming (palas and others)	50 host trees	60000	22000	82000

Annexure - IV

Crop-wise Sum Insured Limit for Notified Crops for Kharif 2026 (Rs. Per Hectare)

Notified Crops	Rainfed Limit (Rs./Hect.)	Irrigated Limit (Rs./Hect.)
Paddy (Dhan)	92,500	106,250
Groundnut (Pea Nut)	83,750	95,000
Cotton (Kapas)	93,750	107,500
Ginger (Adrak)	285,000	285,000
Turmeric (Haldi)	256,250	256,250
Red Gram (Arhar)	52,500	60,000
Maize (Makka)	77,500	108,750
Ragi (Mandika)	40,000	43,750

List of IUs

COTTON			
Sl. No.	DISTRICT	BLOCK	No. of Blocks
1	BALANGIR	BANGOMUNDA	12
		BELPADA	
		BALANGIR	
		DEOGAON	
		KHAPRAKHOL	
		LOISINGA	
		MURIBAHAL	
		PATNAGARH	
		PUINTALA	
		SAINTALA	
		TITILAGARH	
		TUREIKELA	
2	BARAGADA	PADAMPUR	4
		PAIKAMAL	
		JHARBANDH	
		GAISILET	
3	GAJAPATI	KASINAGAR	3
		GOSANI (PARLAKHEMUNDI)	
		RAYAGADA	
4	GANJAM	SANAKHEMUNDI	3
		PATRAPUR	
		SHERGARH	
5	KALAHANDI	BHABANIPATANA	9
		DHARMAGADA	
		GOLAMUNDA	
		JUNAGADA	
		KARLAMUNDA	
		KESINGA	
		LANJIGADA	
		MADANPUR-RAMPUR	
		NARLA	
6	KORAPUT	NARAYANPATNA	2
		BANDHUGAON	
7	NUAPADA	BODEN	5
		KHADIAL	
		KOMNA	
		NOWAPARA	
		SINAPALI	
8	RAYAGADA	BISSAM-CUTTACK	9
		GUNUPUR	
		GUDARI	
		KALYANSINGHPUR	
		KOLNARA	
		MUNIGUDA	
		PADAMPUR	
		RAMANGUDA	
		RAYAGADA	
9	SONPUR	BIRAMAHAJAPUR	2
		ULLUNDA	
Total			49

GINGER

Sl. No.	DISTRICT	BLOCK	No. of Blocks
1	ANUGOLA	CHHENDIPADA	1
2	BALESHWAR	DARINGIBADI	2
		JALESWAR	
		BALIAPAL	
3	JHARSUGUDA	LAKHANPUR	1
4	KANDHAMALA	BALLIGUDA	12
		CHAKAPAD	
		G.UDAIGIRI	
		KAJAMENDI (NUGAON)	
		KHAJURIPADA	
		KOTAGARH	
		PHIRINGIA	
		PHULBANI	
		RAIKIA	
		TUMUDIBANDH	
TIKABALI			
5	KORAPUT	KORAPUT	6
		LAXMIPUR	
		NONDAPUR	
		POTTANGI	
		SEMILIGUDA	
		DASAMANTHPUR	
6	KENDUJHAR	BANSPAL	1
7	SAMBALPUR	MANESWAR	2
		BAMRA	
Total			25

GROUNDNUT

Sl. No.	DISTRICT	BLOCK	No. of Blocks
1	ANUGOLA	ANUGOLA	6
		ATHAMALLIK	
		BANARPAL	
		CHHENDIPADA	
		PALALAHADA	
		KISHORENAGAR	
2	BARAGADA	AMBABHONA	10
		BARAGADA	
		BARPALI	
		BHATLI	
		BIJEPUR	
		GAISILET	
		JHARBANDHA	
		PAIKMAL	
		RAJBODASAMBAR	
		SOHELA	
3	BALANGIR	AGALPUR	11
		BANGOMUNDA	
		BELPADA	
		BALANGIR	
		DEOGAON	
		KHAPRAKHOL	
		LOISINGA	
		MURIBAHAL	
		PATNAGARH	
		SAINTALA	
		TITILAGARH	
4	KATAKA	TANGI	4
		BADAMBA	
		NARASINGHAPUR	
		ATHAGADA	
5	DEBAGADA	TILEIBANI	3
		BARKOT	
		RIAMAL	
6	DHENKANAL	DHENKANAL SADAR	6
		BHUBAN	
		GONDIA	
		HINDOL	
		KAMAKHYANAGAR	
		PARJANGA	
7	GAJAPATI	KASINAGAR	1

8	GANJAM	BEGUNIAPADA (KODALA)	10
		KAVISURYANAGAR	
		BHANJANAGAR	
		BUGUDA	
		CHIKITI	
		DIGAPAHANDI	
		KHALLIKOTE	
		PATRAPUR	
		POLSORA	
		SANAKHEMUNDI	
9	JHARSUGUDA	LAKHANPUR	1
10	KALAHANDI	BHABANIPATANA	11
		DHARMAGADA	
		GOLAMUNDA	
		JAYAPATANA	
		JUNAGADA	
		KARLAMUNDA	
		KESINGA	
		KOKASARA	
		LANJIGADA	
		MADANPUR-RAMPUR	
NARLA			
11	KENDUJHAR	JHUMPURA	3
		PATNA	
		SAHARPARA	
12	KORAPUT	SEMILIGUDA	2
		NANDAPUR	
13	MALKANGIRI	MALKANGIRI	3
		KORKUNDA	
		KALIMELA	
14	NUAPADA	BODEN	5
		KHADIAL	
		KOMNA	
		NOWAPARA	
		SINAPALI	
15	NAWARANGPUR	CHANDAHANDI	1
16	SUNDARAGADA	HEMAGIRI	5
		SUNDARAGADA	
		SABDEGA	
		BALISANKARA	
		BADAGAN	
Total			82

MAIZE

SI. No.	DISTRICT	BLOCK	No. of Blocks
1	ANUGOLA	ANUGOLA	8
		ATHAMALLIK	
		BANARPAL	
		CHHENDIPADA	
		KANIHA	
		KISHORENAGAR	
		PALALAHADA	
		TALACHER	
2	BALANGIR	AGALPUR	14
		BANGOMUNDA	
		BELPADA	
		BALANGIR	
		DEOGAON	
		KHAPRAKHOL	
		LOISINGA	
		MURIBAHAL	
		PATNAGARH	
		PUINTALA	
		SAINTALA	
		TENTULIKHUNTI(GUDVELLA)	
		TITILAGARH	
		TUREIKELA	
3	DEBAGADA	TILEIBANI	3
		BARKOT	
		RIAMAL	
4	GAJAPATI	GUMMA	6
		KASINAGAR	
		MOHANA	
		NUAGADA	
		R.UDAYAGIRI	
		RAYAGADA	
5	GANJAM	ASIKA	22
		BEGUNIAPADA(KODALA)	
		BELLAGUNTHA	
		BHANJANAGAR	
		BUGUDA	
		CHHATRAPUR	
		CHIKITI	
		DHARAKOTE	
		DIGAPAHANDI	
		GANJAM	
		HINJILIKATU	
		JAGANNATH PRASAD	
		KAVISURYANAGAR	
		KHALLIKOTE	
		KUKUDAKHANDI	
		PATRAPUR	
POLSORA			
PURSOTTAMPUR			

		RANGEILUNDA	
		SANAKHEMUNDI	
		SHERGARH	
		SORADA	
6	JHARSUGUDA	JHARSUGUDA	5
		KIRIMIRA	
		KOLABIRA	
		LAIKERA	
		LAKHANPUR	
7	KALAHANDI	BHABANIPATANA	13
		DHARMAGADA	
		GOLAMUNDA	
		JAYAPATANA	
		JUNAGADA	
		KALAMPUR	
		KARLAMUNDA	
		KESINGA	
		KOKASARA	
		LANJIGADA	
		MADANPUR-RAMPUR	
		NARLA	
		THUAMUL-RAMPUR	
8	KANDHAMALA	BALLIGUDA	12
		CHAKAPAD	
		DARINGIBADI	
		G.UDAIGIRI	
		KAJAMENDI (NUGAON)	
		KHAJURIPADA	
		KOTAGARH	
		PHIRINGIA	
		PHULBANI	
		RAIKIA	
		TIKABALI	
		TUMUDIBANDH	
9	KENDUJHAR	ANANDAPUR	13
		BANSPAL	
		CHAMPUA	
		GHASIPURA	
		GHATAGAON	
		HARICHANDANPUR	
		HATADIHI	
		JHUMPURA	
		JODA	
		KENDUJHARGADA	
		PATNA	
		SAHARPARA	
		TELKOI	
		BANDHUGAON	
		BOIPARIGUDA	
		BORIGUMMA	
		DASAMANTHPUR	
		JAYAPUR	

10	KORAPUT	KORAPUT KOTAPAD KUNDRA LAMPTAPUT LAXMIPUR NARAYANPATN A NONDAPUR POTTANGI SEMILIGUDA	14
11	MALKANGIRI	KALIMELA KHOIROPUT KORKUNDA CHITRAKONDA MALKANGIRI MATHILI PADIA	7
12	MAYURBHANJ	BAHALDA JOSHIPUR KARANJIA BADASAH BANGIRPOSHI BARIPADA BISOI GOPABANDHUNAGAR KAPTIPADA KULIANA RARUAN SHAMAKHUNTA THAKURMUNTA MORADA SUKURLI TIRING	16
13	NUAPADA	BODEN KHADIAL KOMNA NOWAPARA SINAPALI	5
14	NAYAGADA	BHAPUR DASHAPALLA GANIA KHANDAPARA NAYAGADA NUAGAON ODAGAON RANPUR	8
15	NAWARANGPUR	CHANDAHANDI DEBUGAM JHARIGAM KOSAGUMUDA NANDAHANDI NOWRANGPUR PAPODAHANDI	10

		RAIGHAR	
		TENTULIKHUNTI	
		UMARKOT	
16	RAYAGADA	BISSAM-CUTTACK	11
		CHANDRAPUR	
		GUDARI	
		GUNUPUR	
		KALYANSINGHPUR	
		RAMANGUDA	
		KASHIPUR	
		KOLNARA	
		MUNIGUDA	
		PADAMPUR	
		RAYAGADA	
17	SAMBALPUR	BAMRA	9
		DHANKAUDA	
		JAMANKIRA	
		JUJUMARA	
		KUCHINDA	
		MANESWAR	
		NAKTIDEUL	
		REDHAKHOL	
		RENGALI	
18	SUNDARAGADA	BALISANKARA	17
		BARAGAON	
		BISIRA	
		BANAIGADA	
		GURUNDIA	
		HEMAGIRI	
		KOIDA	
		KUANRMUNDA	
		KUTRA	
		LAHUNIPADA	
		LATHIKATA	
		LEPHRIPADA	
		NUAGAON	
		RAJGANGPUR	
		SABDEGA	
		SUNDARAGADA	
		TANGARPALI	
Total			193

RAGI

SI. No.	DISTRICT	BLOCK	No. of Blocks
1	GANJAM	PATRAPUR	22
		CHIKITI	
		RANGEILUNDA	
		KUKUDAKHANDI	
		SANAKHEMUNDI	
		DIGAPAHANDI	
		CHHATRAPUR	
		GANJAM	
		HINJILIKATU	
		PURUSOTTAMPUR	
		KHALLIKOTE	
		BEGUNIAPADA	
		KABISURYANAGAR	
		POLSORA	
		ASIKA	
		SERAGARH	
		DHARAKOTE	
		SORADA	
		BHANJANAGAR	
		BELAGUNTHA	
JAGANNATHPRASAD			
BUGUDA			
2	GAJAPATI	GUMMA	7
		KASHINAGAR	
		GOSANI	
		MOHANA	
		NUGARH	
		RAYAGADA	
		R.UDAYAGIRI	
3	KALAHANDI	BHABANIPATANA	9
		KARLAMUNDA	
		KOKSARA	
		THUAMUL-RAMPUR	
		NARLA	
		MADANPUR-RAMPUR	
		LANJIGADA	
		GOLAMUNDA	
		JUNAGADA	
4	KORAPUT	JAYAPUR	14
		BORIGUMMA	
		KOTPAD	
		KUNDRA	
		BOIPARIGUDA	
		KORAPUT	
		SEMILIGUDA	
		DASAMANTAPUR	
		NANDAPUR	
		LAMATAPUT	
		POTANGI	

		NARAYANPATN A	
		LAXMIPUR	
		BANDHUGAON	
5	NUAPADA	KOMNA	5
		NUAPADA	
		BODEN	
		KHADIAL	
		SINAPALI	
6	RAYAGADA	RAYAGADA	11
		KOLNARA	
		KALYANSINGPUR	
		KASHIPUR	
		GUNUPUR	
		PADMAPUR	
		RAMANAGUDA	
		GUDARI	
		BISAMKATAK	
		MUNIGUDA	
		CHANDRAPUR	
Total			68

RED GRAM

Sl. No.	DISTRICT	BLOCK	No. of Blocks
1	ANUGOLA	ANUGOLA	7
		ATHAMALLIK	
		BANARPAL	
		CHHENDIPADA	
		KANIHA	
		KISHORENAGAR	
		PALALAHADA	
2	BALANGIR	AGALPUR	14
		BALANGIR	
		BANGOMUNDA	
		BELPARA	
		DEOGAON	
		GUDVELLA (TENTULIKHUNTI)	
		KHAPRAKHOL	
		LOISINGA	
		MURIBAHAL	
		PATNAGARH	
		PUINTALA	
		SAINTALA	
		TITLAGARH	
		TUREKELA	
3	DEBAGADA	TILEIBANI	3
		BARKOT	
		RIAMAL	
4	GANJAM	ASIKA	22
		BEGUNIAPADA (KODALA)	
		BELLAGUNTHA	
		BHANJANAGAR	
		BUGUDA	
		CHIKITI	
		CHHATRAPUR	
		DHARAKOTE	
		DIGAPAHANDI	
		GANJAM	
		HINJILIKATU	
		JAGANNATH PRASAD	
		KAVISURYANAGAR	
		KHALLIKOTE	
		KUKUDAKHANDI	
		PATRAPUR	
		POLSORA	
		PURSOTTAMPUR	
RANGEILUNDA			
SANAKHEMUNDI			
SHERGARH			
SORADA			
5	JHARSUGUDA	LAKHANPUR	1

6	KALAHANDI	BHABANIPATANA	13
		DHARMAGADA	
		GOLAMUNDA	
		JAYAPATANA	
		JUNAGADA	
		KALAMPUR	
		KARLAMUNDA	
		KESINGA	
		KOKASARA	
		LANJIGADA	
		MADANPUR-RAMPUR	
		NARLA	
		THUAMUL-RAMPUR	
		7	
ANANDAPUR			
GHATAGAON			
GHASIPURA			
HARICHANDANPUR			
JHUMPURA			
JODA			
KENDUJHARGADA			
PATNA			
8	KORAPUT	BANDHUGAON	14
		BOIPARIGUDA	
		BORIGUMMA	
		DASAMANTHPUR	
		JAYAPUR	
		KORAPUT	
		KOTAPAD	
		KUNDRA	
		LAMPTAPUT	
		LAXMIPUR	
		NARAYANPATNA	
		NONDAPUR	
		POTTANGI	
		SEMILIGUDA	
9	MALKANGIRI	KORKUNDA	2
		MALKANGIRI	
10	MAYURBHANJ	BIJATOLA	15
		SHAMAKHUNTA	
		BANGIRPOSHI	
		SARASKONNA	
		KULIANA	
		MORADA	
		KARANJIA	
		BISOI	
		KAPTIPADA	
		KUSUMI	
		RARUAN	
		SUKURLI	
		THAKURMUNDA	
		JASHIPUR	
TIRING			

11	NUAPADA	BODEN	5
		KHADIAL	
		KOMNA	
		NOWAPARA	
		SINAPALI	
12	RAYAGADA	BISSAM-CUTTACK	11
		CHANDRAPUR	
		GUDARI	
		GUNUPUR	
		KALYANSINGHPUR	
		KASHIPUR	
		KOLNARA	
		MUNIGUDA	
		PADAMPUR	
		RAMANGUDA	
		RAYAGADA	
13	SAMBALPUR	RENGALI	6
		REDHAKHOL	
		NAKTIDEUL	
		KUCHINDA	
		JAMANKIRA	
		BAMRA	
14	SUNDARAGADA	BALISANKARA	12
		BISRA	
		BANAIGADA	
		HEMGIRI	
		KOIDA	
		KUANRMUNDA	
		KUTRA	
		LAHUNIPADA	
		LATHIKATA	
		NUAGAON	
		RAJGANGPUR	
SABDEGA			
Total			134

Turmeric

Sl. No.	DISTRICT	BLOCK	No. of Blocks
1	ANUGOLA	CHHENDIPADA	1
2	DHENKANAL	PARJANGA	2
		KANKADAHAD	
3	KENDUJHAR	BANSPAL	1
4	KANDHAMALA	BALLIGUDA	12
		CHAKAPAD	
		DARINGIBADI	
		G.UDAIGIRI	
		KAJAMENDI (NUGAON)	
		KHAJURIPADA	
		KOTAGARH	
		PHIRINGIA	
		PHULBANI	
		RAIKIA	
TIKABALI			
TUMUDIBANDH			
5	KORAPUT	NONDAPUR	1
Total			17

District-wise Crop-wise Actuarial Premium Rates and Rate of Premium Payable by Farmer for Kharif-2026

Company Name	Cluster	District Name	Crop Name	Actuarial Premium Rate (%)	Rate of Premium Payable by Farmer (%)
AIC OF INDIA LTD.	1	DEBAGADA	GROUNDNUT	0.20%	0.20%
		DEBAGADA	MAIZE	0.20%	0.20%
		DEBAGADA	PADDY	3.10%	2.00%
		DEBAGADA	REDGRAM	0.20%	0.20%
		KENDRAPADA	PADDY	6.50%	2.00%
		MAYURBHANJ	MAIZE	0.20%	0.20%
		MAYURBHANJ	PADDY	3.10%	2.00%
		MAYURBHANJ	REDGRAM	0.20%	0.20%
		NABARANGPUR	GROUNDNUT	0.20%	0.20%
		NABARANGPUR	MAIZE	0.20%	0.20%
		NABARANGPUR	PADDY	3.00%	2.00%
INDUSIND GIC LTD.	2	GANJAM	COTTON	0.20%	0.20%
		GANJAM	GROUNDNUT	0.20%	0.20%
		GANJAM	MAIZE	0.20%	0.20%
		GANJAM	PADDY	5.00%	2.00%
		GANJAM	RAGI	0.20%	0.20%
		GANJAM	REDGRAM	0.20%	0.20%
		KALAHANDI	COTTON	0.20%	0.20%
		KALAHANDI	GROUNDNUT	0.20%	0.20%
		KALAHANDI	MAIZE	0.20%	0.20%
		KALAHANDI	PADDY	6.50%	2.00%
		KALAHANDI	RAGI	0.20%	0.20%
		KALAHANDI	REDGRAM	0.20%	0.20%
		PURI	PADDY	10.00%	2.00%
		SUBARNAPUR	COTTON	0.20%	0.20%
SUBARNAPUR	PADDY	1.70%	1.70%		
INDUSIND GIC LTD.	3	BARAGADA	COTTON	0.25%	0.25%
		BARAGADA	GROUNDNUT	0.25%	0.25%
		BARAGADA	PADDY	8.60%	2.00%
		BHADRAK	PADDY	5.00%	2.00%
		GAJAPATI	COTTON	0.25%	0.25%
		GAJAPATI	GROUNDNUT	0.25%	0.25%
		GAJAPATI	MAIZE	0.25%	0.25%

		GAJAPATI	PADDY	3.00%	2.00%		
		GAJAPATI	RAGI	0.25%	0.25%		
		JAGATSINGHPUR	PADDY	4.00%	2.00%		
		JAJPUR	PADDY	4.50%	2.00%		
SBI GIC LTD.	4	BOUDHA	PADDY	5.00%	2.00%		
		KANDHAMALA(PHULBANI)	GINGER	0.25%	0.25%		
		KANDHAMALA(PHULBANI)	MAIZE	0.25%	0.25%		
		KANDHAMALA(PHULBANI)	PADDY	2.00%	2.00%		
		KANDHAMALA(PHULBANI)	TURMERIC (HALDI)	0.25%	0.25%		
		KORAPUT	COTTON	0.25%	0.25%		
		KORAPUT	GINGER	0.25%	0.25%		
		KORAPUT	GROUNDNUT	0.25%	0.25%		
		KORAPUT	MAIZE	0.25%	0.25%		
		KORAPUT	PADDY	2.00%	2.00%		
		KORAPUT	RAGI	0.25%	0.25%		
		KORAPUT	REDGRAM	0.25%	0.25%		
		KORAPUT	TURMERIC (HALDI)	0.25%	0.25%		
		NUAPADA	COTTON	0.25%	0.25%		
		NUAPADA	GROUNDNUT	0.25%	0.25%		
		NUAPADA	MAIZE	0.25%	0.25%		
		NUAPADA	PADDY	4.00%	2.00%		
		NUAPADA	RAGI	0.25%	0.25%		
		NUAPADA	REDGRAM	0.25%	0.25%		
		SAMBALPUR	GINGER	0.25%	0.25%		
		SAMBALPUR	MAIZE	0.25%	0.25%		
		SAMBALPUR	PADDY	6.80%	2.00%		
		SAMBALPUR	REDGRAM	0.25%	0.25%		
		SUNDARGADA	GROUNDNUT	0.25%	0.25%		
		SUNDARGADA	MAIZE	0.25%	0.25%		
		SUNDARGADA	PADDY	6.00%	2.00%		
		SUNDARGADA	REDGRAM	0.25%	0.25%		
		SBI GIC LTD.	5	BALESHWAR	GINGER	0.25%	0.25%
				BALESHWAR	PADDY	2.10%	2.00%
				BALANGIR	COTTON	0.25%	0.25%
BALANGIR	GROUNDNUT			0.25%	0.25%		
BALANGIR	MAIZE			0.25%	0.25%		
BALANGIR	PADDY			7.40%	2.00%		
BALANGIR	REDGRAM			0.25%	0.25%		
DHENKANAL	GROUNDNUT			0.25%	0.25%		
DHENKANAL	PADDY			2.00%	2.00%		

		DHENKANAL	TURMERIC (HALDI)	0.25%	0.25%
		MALKANGIRI	GROUNDNUT	0.25%	0.25%
		MALKANGIRI	MAIZE	0.25%	0.25%
		MALKANGIRI	PADDY	2.00%	2.00%
		MALKANGIRI	REDGRAM	0.25%	0.25%
		NAYAGADA	MAIZE	0.25%	0.25%
		NAYAGADA	PADDY	2.00%	2.00%
GENERALI CENTRAL IC LTD.	6	ANUGOLA	GINGER	0.25%	0.25%
		ANUGOLA	GROUNDNUT	0.25%	0.25%
		ANUGOLA	MAIZE	0.25%	0.25%
		ANUGOLA	PADDY	6.00%	2.00%
		ANUGOLA	REDGRAM	0.25%	0.25%
		ANUGOLA	TURMERIC (HALDI)	0.25%	0.25%
		KATAKA	GROUNDNUT	0.25%	0.25%
		KATAKA	PADDY	6.00%	2.00%
		JHARSUGUDA	GINGER	0.25%	0.25%
		JHARSUGUDA	GROUNDNUT	0.25%	0.25%
		JHARSUGUDA	MAIZE	0.25%	0.25%
		JHARSUGUDA	PADDY	7.00%	2.00%
		JHARSUGUDA	REDGRAM	0.25%	0.25%
		KENDUJHAR	GINGER	0.25%	0.25%
		KENDUJHAR	GROUNDNUT	0.25%	0.25%
		KENDUJHAR	MAIZE	0.25%	0.25%
		KENDUJHAR	PADDY	7.00%	2.00%
		KENDUJHAR	REDGRAM	0.25%	0.25%
		KENDUJHAR	TURMERIC (HALDI)	0.25%	0.25%
		KHORDHA	PADDY	5.00%	2.00%
		RAYAGADA	COTTON	0.25%	0.25%
		RAYAGADA	MAIZE	0.25%	0.25%
		RAYAGADA	PADDY	4.00%	2.00%
		RAYAGADA	RAGI	0.25%	0.25%
		RAYAGADA	REDGRAM	0.25%	0.25%