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# OFFICIAL GOVERNMENT OF GOA GAZETTE



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## NOTE

There is one Extraordinary issue to the Official Gazette, Series I No. 12 dated 23-6-2016, namely, Extraordinary dated 24-6-2016 from pages 519 to 526 regarding (a) Market Borrowing Programme — Not. No. 5-3-2016-Fin(DMU)/Part from Department of Finance (Debt Management Division); (b) The Goa Regularization of Unauthorized Construction Ordinance, 2016 — Not. No. 8/2/2016-LA from Department of Law & Judiciary (Legal Affairs Division).

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## GOVERNMENT OF GOA

## Department of Agriculture

Directorate of Agriculture

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## Notification

3/4/STAT/PMFBY/2016-17/D.Aagri

Pradhan Mantri Fasal Bima Yojna  
Kharif Season 2016

Reference is made to the Government of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-

-operation & Farmers' Welfare, Krishi Bhavan, New Delhi letter No. 13015/03/2016-Credit-II, dated 23rd February, 2016, regarding the 'Administrative Approval for implementation of Pradhan Mantri Fasal Bima Yojna (PMFBY).

Pradhan Mantri Fasal Bima Yojna (PMFBY) is being implemented in State at the Cluster of Village Panchayats level through HDFC ERGO GENERAL INSURANCE COMPANY LTD. in North Goa District and SBI GENERAL INSURANCE COMPANY LTD. in South Goa District.

The scheme will be implemented during Kharif 2016 season on the following conditions:

1. *Implementing Agency.*— The district wise implementing agency is given in Annexure-I.

2. *Risks covered and exclusion.*— Following stages of the crop and risks leading to crop loss are covered under the scheme:—

(a) *Prevented Sowing/Planting Risk:* Insured area is prevented from sowing/ /planting due to deficit rainfall or adverse seasonal conditions.

(b) *Standing Crop (Sowing to Harvesting):* Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, viz. Drought, Dry spells, Flood, Inundation, Pests and Diseases, Landslides, Natural Fire and Lightning, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.

(c) *Post-Harvest Losses:* Coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone and cyclonic rains and unseasonal rains.

(d) *Localized Calamities:* Loss/damage resulting from occurrence of identified localized risks of hailstorm, landslide and Inundation affecting isolated farms in the notified area. *General Exclusions:* Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

*Important Conditions/Clauses applicable for Coverage of Risks:*

(1) Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank/intermediaries shall be liable for payment of claims.

(2) In case of any substantial mis-reporting by nodal bank/branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.

(3) Mere sanctioning/disbursement of crop loans and submission of proposals/ /declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

(4) *Acreage Discrepancy:* Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance.

For the time-being, it is to be addressed as follows:

(a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue Authority.

(b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.

(c) Claims shall be calculated on the scaled down sum insured.

(d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilised for improvement of technology/research/impact assessment etc.

Once the individual farms (plots/survey numbers) are digitized and available on a GIS platform, it is quite possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

3. *Crops & Areas covered.*— The scheme would cover notified crop in the defined areas

(Cluster of Village Panchayats) as unit of insurance i.e. each defined area will be considered as one unit for the purpose of Crop Cutting Experiments (CCEs).

The crop wise areas to be covered under the scheme for Kharif 2016 season are given in Annexure-II.

4. *Farmers covered.*— (a) 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.

(b) *Compulsory Component.*— All farmers having been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered compulsorily.

Any loan eligible for compulsory coverage under PMFBY, if not covered will be deemed to be self-insured by the concerned financial institute and claim, in the event of loss shall be borne by the financial institute.

(c) *Voluntary Component.*— The scheme would be optional for the non-loanee farmers.

The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State [Records of Right (RoR), Land Possession Certificate (LPC) etc.] and/or applicable contract/agreement details/other documents notified/permitted by concerned State Government (in case of sharecroppers/tenant farmers).

(d) Special efforts shall be made to ensure maximum coverage of SC/ST/Women Farmers under the scheme.

5. *Indemnity Level, Sum Insured Limits, Premium Rates.*— District wise/crop wise Level of Indemnity, Sum Insured Limits and Premium Rates are given in Annexure-III.

6. *Subsidy on premium.*— The Actuarial Premium Rate (APR) would be charged under PMFBY by Implementing Agency (IA). However, farmers would be paying maximum of 2% (Kharif) & 1.5% (Rabi) for food crops, oilseeds, cereals and millets and 5% for Annual Commercial/Horticultural crops respectively.

The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as rate of normal premium subsidy, which shall be shared equally by the Centre and State.

7. *Seasonality discipline.*— Loaning and acceptance of proposal by Branches IPACs and receipt of Declarations by AIC as well as settlement of claims will be as per seasonality discipline in Annexure-IV.

8. *Change in crop.*— Farmers covered, on voluntary basis, can buy insurance before actual sowing/planting, based on advance crop planning. However, for any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least 30 days before cut-off date for buying insurance or sowing, through financial institution/channel partner/insurance intermediary/directly; as the case may be, along with difference in premium payable, if any, accompanied by sowing certificate issued by concerned village/sub-district level official of the State. In case the premium paid was higher, insurance company will refund the excess premium.

Similarly, loanee farmers can also change the name of insured crop from the original crops submitted in the loan application but such changes should be submitted in writing to the concerned bank branch well in advance so that their proposed crops should be insured. However changes of non-notified crops to notified crops without submitting the sowing certificate is not permissible.

*Cut-off date for submission of Yield Data by the State Government:*

Cut-off date for submission of yield data based on minimum crop cutting experiments

for Crop for Kharif 2016 season, from the Directorate of Agriculture, Government of Goa to Implementing Agency (AIC) is as mentioned in Annexure-IV.

*9. Loss Assessment, Claim Settlement and Claim Sharing.—*

Widespread Calamities (based on season-end yield):

Government Department overseeing conduct of CCEs, under GCES i.e. Single Series will submit crop wise/notified area wise yield data to the respective insurance company within the prescribed cut-off date along with results of individual CCEs. The certificate that CCEs data is being submitted based on single series would be furnished alongwith yield data everyseason.

In order to maintain the sanctity and credibility of CCEs as an objective method of yield estimation, the modalities mentioned below will be followed:

(a) Digitizing the CCE process including geo-coding (providing the latitude and longitude of the CCE location), date/time stamping and with photographs (of the CCE plot and CCE activity), is a must for all CCEs.

(b) Insurance company would have complete access to co-witness the CCEs, as also the digital images of the CCEs and relevant data in the requisite form by the State Government. (As outlined in para XXIV.2.m) A formal letter with the schedule of CCEs would be given to the respective insurance company sufficiently in advance without fail to help them mobilize the manpower if they so desire.

(c) Wherever the yield estimates reported at IU level are abnormally low or high vis-à-vis the general crop condition, the insurance company in consultation with State Government can make use of various products (e.g. Normalized Difference Vegetation Index, etc.) derived from satellite image data or other technologies to confirm the yield estimates. In case of significant differences between these two yield

estimates, the matter should be referred to Technical Advisory Committee (TAG) at Centre and its decision shall be final.

(d) Use of Mobile Phone Technology to improve Yield-data Quality and Timeliness to increase the reliability, accuracy and speed of CCE data, it is mandatory to use smart phones/hand held devices for capturing images, location of the CCE and for online transmission of data on centralized server (e.g. Bhuvan server) would be done for faster compilation of data and quick claim settlement. RST and Drones etc. may also be used for the purpose of increasing accuracy and speed of yield estimation through CCEs.

*Assessment of Claims (Widespread Calamities):*

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, 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. PMFBY seeks to provide coverage against such contingency.

'Claim' shall be calculated as per the following formula:-

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

Where,

Threshold yield for a crop in a notified insurance unit is the moving average yield of past seven years (excluding a maximum of two calamity year(s) as notified by State Government/UT) multiplied by applicable indemnity level for that crop.

*On Account Payment of Claims due to Mid-Season Adversity:*

(1) It is proposed to provide immediate relief to insured farmers in case of adverse seasonal



conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Threshold yield.

*(a) Eligibility Criteria:*

(i) All notified Insurance Units would be eligible for "ON ACCOUNT" payment only if the expected yield of the affected crop during the season is less than 50% of threshold yield.

(ii) The provision would be invoked for a specific crop or group of crops by the State Government through damage notification based on the proxy indicators.

(iii) Insurance company may decide the quantum of likely losses and the amount of 'on-account' payment based on the joint survey of Insurance Company and State Government Officials.

(iv) Only those farmers would be eligible for financial support under this cover who has paid the premium/the premium has been debited from their account before the date of issuance of damage notification by the State Government

(v) Maximum amount payable would be 25% of the likely claims, subject to adjustment against final claims.

(vi) If adversity occurs within 15 days before the normal harvest time, this provision will not be invoked.

*(b) Proxy-Indicators:*

Indicators to be used for loss intimation would be rainfall data, temperature and relative humidity data, satellite imagery and crop condition reports by district level State Government Officials, supported by media reports.

*(c) Loss assessment procedure:*

(i) Joint Committee of State Government and the insurance company, for assessment of crop damage, would be formed and notified before start of the crop season for each district.

(ii) This Joint Committee shall decide the eligibility for on-account payment based on the weather data (available AWS notified by the Government)/long term average rainfall data/satellite imagery supported by estimated yield losses at notified insurance unit level and the extent of loss.

(iii) Information/Services of Mahalanobis National Crop Forecast Centre (MNCFC) may also be utilized for determination of extent of loss for on-Account payout.

(iv) If the expected loss of the affected crop is more than 50% of the threshold yield for the Notified Insurance Unit, on-account payment would be payable.

(v) On-account payment would be calculated as per following formula:

$$\frac{(\text{Threshold Yield} - \text{Estimated Yield})}{\text{Threshold Yield}} \times \text{Sum Insured} \times 25\%$$

*(d) Time frame for loss assessment and submission of report:*

(i) An order will be issued by State Government defining eligibility of on-account payment with details of damaged Insurance Units within 7 days from the occurrence of adverse seasonal event.

(ii) Loss assessment report at the affected insurance unit level has to be completed by the joint committee within 15 days from occurrence of the adverse seasonal event.

*(e) Conditions:*

(i) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity would not make a farmer eligible for the claim.

(iv) These claims would be adjusted from the end season area approach yield based claims.

*Prevented/Failed Sowing and Prevented Planting/Germination Claims:*

1. It is proposed to provide insurance cover to farmers in case of widespread incidence of eligible risks affecting crops in more than 75% of area sown in a notified unit at early stage leading to total loss of crop or if the farmers are not in a position to either sow or transplant the crop. The district wise/crop wise cut-off dates for invoking this provision are given in Annexure.

(i) The Notified Insurance Unit and crop wise normal area sown would be provided to the insurance companies by Directorate of Agriculture, Government of Goa.

*(a) Eligibility Criteria:*

(ii) Notified Insurance Units will be eligible for “Prevented Sowing/Planting” pay-out only if more than 75% of Crop Sown Area for notified crop remained unsown due to occurrence of any of the above perils.

(iii) Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account by the date of notification to this effect.

*(a) Proxy-Indicators:*

Indicators like rainfall data, other weather data, satellite imagery and crop condition reports by district level agricultural officer, media reports and area sown data released by district level agricultural officer State Government.

*(b) Loss assessment procedure:*

(i) State Government would declare a Notified Insurance Unit as having suffered Prevented or Failed Sowing/Planting conditions with approximate areas in percentage of the unit.

(ii) The lumpsum payout under this cover would be limited to 25% of the sum insured and the insurance cover will be terminated.

*(c) Conditions:*

(i) The cover will be available for NAMED crops only.

(ii) Mere disbursement/sanction of loan without receipt/debit of premium before the notification of calamity won't make a farmer eligible for claim.

(iii) The insurance company would disburse the claim within 30 days of the State's order/notification invoking the event of the insured risk provided the data on estimated area sown have been received from State Government.

(iv) The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.

(v) Insurance Cover would terminate for the affected crop in a Notified Insurance Unit once a claim under this section is invoked and the Affected Insurance Unit/Crop would not be eligible for area yield based claim calculated at the end of the season.

(vi) Once this provision is invoked, no fresh enrolment of farmers, for the affected notified crops and areas would be done.

(vii) Once exigency is invoked it applies to all the insured farmers in the Notified Insurance Unit for a given crop, including for those whose crop survived.

The State Government would continue to provide area sown and yield data based on CCEs conducted in such areas within the cut-off date.

*Post-Harvest Losses:*

(1) It is proposed to provide for assessment of yield loss on individual plot basis in case of occurrence of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and

spread' condition upto maximum period of two weeks (14 days) from harvesting for sole purpose of drying are Paddy, Pulses and Groundnut.

*(a) Eligibility criteria:*

(i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance have been availed.

*(b) Proxy-Indicators:*

Report in the local media or reports of the agriculture/revenue department supported by media reports and other evidences.

*(c) Loss assessment procedure:*

Time and method of reporting the loss/claims.

(i) Immediate intimation (within 48 hours) by the insured farmer to Bank/Insurance Company/Agriculture Department Officials through phone/FAX.

(ii) Intimation must contain details of survey number-wise insured crop and acreage affected.

*Localized Risks:*

(1) It is intended to provide insurance cover at individual farm level to crop losses due to occurrence of localized perils/calamities viz. Landslide, Hailstorm and inundation affecting part of a notified area or a plot.

*(a) Eligibility Criteria:*

(i) Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit growing notified crops for which insurance has been availed.

(ii) Maximum liability is limited to proportionate Sum Insured of damaged crop area. This would be based on the proportion

of cost of inputs incurred during sowing period to the sum insured.

(iii) Only those farmers would be eligible for financial support under this cover who have paid the premium/the premium has been debited from their account before occurrence of the insured peril.

(iv) Maximum pay-out under this provision would be in proportion to cost of inputs, incurred upto the occurrence of insured peril, subject to the sum insured. If the pay-out under area approach (based on CCEs data) is more than localized losses, the higher claims of two will be payable to insured farmers.

(v) If the affected area under a notified crop is more than 25% of the total insured area in a notified insurance unit, all the eligible farmers (who has taken insurance for the notified crop, which has been damaged, and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localised loss and would be eligible for financial support. Percentage of loss would be arrived at by requisite percentage of sample survey (as decided by the Joint Committee) of affected area by the insurance company.

*Time and method of reporting the loss/claims:*

(i) Immediate intimation (within 48 hours) by the insured farmer to Bank/Insurance Company/Agriculture Department Officials toll free number through phone/FAX.

(ii) Intimation must contain details of survey number-wise insured crop and acreage affected.

(iii) Mobile application may be used for reporting incidents of localized risks for intimation of events including longitude/latitude details and pictures using NRSC Mobile App.

*Who to be reported i.e. Channel of reporting:*

The banks would verify the insured details like crop insured, sum insured, premium

debited and date of debit before sending the same to insurance company.

*Documentary evidence required for claim assessment:*

\* Duly filled claim form along with all relevant documents is requisite for payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the insurance company and later within 7 days of the loss, filled form may be submitted.

\* Evidence of crop loss through capturing pictures using mobile application, if any.

\* Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any.

*Appointment of Loss Assessors by the Insurance Company:*

The loss assessors would be appointed by the insurance company for assessment of losses due to the operations of Localized Risks (Yield Insurance).

The loss would be jointly assessed by a team comprising of loss assessor appointed by the insurer, block level agriculture officer and the concerned farmer.

\*Maximum liability would be limited to proportionate Sum Insured of damaged cropped area.

*Important conditions:*

(i) Mere disbursement/sanction of loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for claim.

(ii) When affected area is limited upto 25% of total insured area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have paid premium prior to occurrence of insurance peril.

(iii) The pay-out under the cover would be disbursed by the insurance company only after the receipt of Government share of premium subsidy.

(iv) The insurance company would disburse the claim, if payable within 30 days of survey of loss.

(v) If, at the end of season, based on the yield data, claim is more than the claim under this cover, the balance would be paid at the end of the season under widespread claims.

(vi) Farmers getting enrolled or whose premium is debited after occurrence of insurance peril would not be eligible for financial support under this cover.

*Procedure for Settlement of Claims to the farmers:*

(1) The insurance company would disburse the claim only after receipt of Government share in premium subsidy.

(2) In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/nodal banks/PACs which will credit into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies alongwith list of farmers benefitted. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.

(3) In case of farmers covered on voluntary basis through intermediaries/directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimated to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

(4) In case of claims under prevented/failed sowing, localized calamities, post harvest



losses; insurance company will process the claims after assessment and shall release the claims as per the procedure.

(5) Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.

10. *Commission and Bank Charges.*— Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

11. *Service Tax.*— PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Service Tax.

12. *Role and Responsibilities of various Agencies.*— For successful implementation and administration of scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

*State/UT Governments:*

(a) District Level Monitoring Committee (DLMC) would provide fortnightly crop condition reports and periodical reports on seasonal weather conditions, loans disbursed extent of area cultivated, etc. to concerned insurance company. DLMC shall also monitor conduct of CCEs in districts.

(b) Uploading of requisite information of notification on the crop insurance portal in co-ordination with the selected Implementing Insurance Companies within one week from the date of notification.

(c) Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government/quasi government agencies for supplying weather data on real-time basis to insurance company.

(d) To undertake extensive awareness and publicity campaigns of scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.

(e) To furnish to the insurance companies the insurance unit-wise area sown of insured crops within two months from the sowing period.

(f) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.

(g) Will allow insurance companies to co-observe and witness CCEs, and permit them to access various records including Form-2/ /Table-B at grass root/district/state level used for recording data of CCEs by States. Audio Video recording of CCEs shall be implemented besides other process to ensure accuracy of CCE.

*Insurance Companies (IA):*

(a) Insurance companies to liaise with State Governments and agencies/institutions/ /committees involved in implementation of PMFBY.

(b) Furnish the necessary data/information to SLCCCI as may be required as per the notification.

(c) Underwriting — responsibilities of processing and acceptance of risk.

(d) Claim processing/finalization on receipt of yield data from States/UTs and payment within the prescribed timelines.

(e) Redressal of all Public Grievances within the time fixed by IRDA.

*Financial Institutions/Banks:*

(a) To communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.

(b) Ensure that all agencies within their jurisdictional area sanction additional loan

component to loanee farmers towards premium payable by them.

(c) Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.

(d) Ensure that, for both loanee and non-loanee farmers separately, premium and related data is remitted to nodal bank, wherever applicable, within the prescribed time.

(e) Lead bank/Nodal Banks should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance.

In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops.

(f) Concerned Bank and its branches should ensure submission to insurance companies within stipulated time the notified crop-wise, insurance unit-wise Declarations in prescribed format, alongwith consolidated premium payable separately for both loanee farmers and non-loanee farmers. If concerned Bank and its branches keep the amount of premium collected beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for

saving account) for the delay period to the insurance company.

(g) Nodal bank/Branches will also arrange for onward transmission to service (subordinate) bank branches/PACS, compensation amounts as received from insurance companies with all details, to be credited to beneficiary accounts.

(h) The Nodal Banks/Administrative offices would also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories — Small and Marginal/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned PACS/Bank Branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.

(i) The insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.

(j) To credit the claim proceeds of PMFBY received from insurance company to respective beneficiary bank account within seven days. If bank branches/Nodal Banks keep the claims amount beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers. The list of beneficiary cultivators with claim amount shall be displayed by the Branch/Primary Agricultural Co-operative Society (PACS) and

a copy shall also be provided to the Chairman/ /Sarpanch/Pradhan of the Village Panchayat. The banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries.

(k) Soft copy of the beneficiary farmers would also be uploaded directly on Crop Insurance portal by bank branch/PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.

(l) To permit insurance company with access to all relevant records/ledgers at the Nodal Bank/Branch/PACS at all times for the purpose of implementation of the scheme.

(m) Banks should ensure that cultivator may not be deprived of any benefit under the scheme due to errors/omissions/commissions of the concerned branch/PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

*Lending Banks/RFIs:*

(a) To educate the cultivators on the scheme features.

(b) To maintain the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/ /verification by insurance company or its authorized representatives and DLMC.

(c) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.

(d) To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non-loanee farmers availing crop insurance through them. Under administrative mechanism, banks are

designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank/ /branch/PACS in case of farmers coverage, concerned bank only will be liable for such misreporting and its consequences.

*Designated Insurance agents:*

(a) To educate the cultivators on the scheme features.

(b) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents from non-loanee cultivators.

(c) Underwrite and collect the premium on behalf of Insurance Company, strictly as per the provisions of the scheme.

(d) To prepare the consolidated statements of Non-Loanee cultivators and forwarding the same to the insurance company along with the premium amount well within the stipulated time.

(e) The designated Insurance agents shall also prepare the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories – Small and Marginal/SC/ST/ /Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc. in soft copy and send the same to the concerned insurance company within five days after final cut-off date.

(f) The designated insurance agents should ensure that insured farmers may not be deprived of any benefit under the scheme due to errors/omissions/commissions of them, and if any, the concerned agents/insurance company shall only make good all such losses. Necessary administrative and legal action may also be taken for lapses in service/ /malpractices, if any, reported.

*Loanee farmers:*

(a) As the scheme is compulsory for all loanee cultivators availing SAO loans for notified crops, it is mandatory for all loanee cultivators to insist on insurance coverage as per provisions of the scheme.

(b) Any change in crop plan should be brought to the notice of the bank within one week of sowing.

(c) Insurance Proposals are accepted only upto a stipulated cut-off date, which will be decided by the SLCCCI.

(d) Give information of any loss due to localized risk or post harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in “cut and spread” condition to concerned bank branch/financial institution/channel partner/insurer within 48 hours.

*Non-Loanee cultivators:*

(a) Non-Loanee cultivators desirous of availing insurance under PMFBY for any notified crop in any notified insurance unit may approach nearest bank branch/PACS/authorized channel partner/insurance intermediary of insurance company within cut-off date, fill-up proposal form completely in prescribed format, submit form and deposit requisite premium to bank branch/Insurance Intermediary along with necessary documentary evidence regarding his insurable interest in cultivating land/crop (e.g. ownership/tenancy/cultivation rights) proposed for insurance.

(b) The farmer desiring for coverage should open/operate an account in the branch of the designated bank, and the details should be provided in the proposal form.

(c) The farmers should mention their land identification number in the proposal.

(d) The farmer must provide documentary evidence with regard to possession of cultivable land.

(e) The cultivator must furnish area sown confirmation certificate.

(f) The farmer should ensure that he gets insurance coverage for a notified crop(s) cultivated/proposed to be cultivated, in a piece of land from a single source. In other word, double insurance is not allowed. The insurance company shall reserve the right to repudiate all such claims and not refund the premium as well in such cases.

Company may also take legal action against such farmers.

(g) Give information of any loss due to localized risk or post-harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in “cut and spread” condition to concerned bank branch/financial institution/channel partner/insurer within 48 hours.

The implementation of the scheme will be governed by operational guidelines on PMFBY-and administrative approval issued by DACFW, GOL. In the event of any conflict in provisions in this notification and operational guidelines for PMFBY issued by DACFW, GOI, latter will prevail.

By order and in the name of the Governor of Goa.

*Ulhas B. Pai Kakode*, Director & ex officio Joint Secretary (Agriculture).

Tonca, Caranzalem, 29th June, 2016.



**ANNEXURE - I****PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA****KHARIF SEASON 2016****DETAILS OF IMPLEMENTING AGENCY**

Name of the Insurance	Head Office	Contact person details	Local Office
<b>District: North Goa</b>			
HDFC ERGO GENERAL INSURANCE COMPANY LTD.	1st floor, HDFC HOUSE, H.T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai, Maharashtra-400 020	Shri Hemant Raul, Assistant Manager, Rural & Agri Business Group No. 7506651076 e-mail: Hemant.Raul@hdfcergo.com	1st floor, Magnum Center, M.G. Road, Panjim-Goa 403 001
<b>District: South Goa</b>			
SBI GENERAL INSURANCE COMPANY LTD.	101-201-301-Natraj Building, Junction of Western Express Highway & Andheri -Kurla Road, Mumbai-400069, Maharashtra	Shri Sanket Verekar, Branch Manager (Manager for State Operations - Goa) No. 7798979800 e-mail: sanket.verekar@sbigeneral.in	2nd floor, Myles High Corporate Hub, Patto, Panaji Goa 403 001

**ANNEXURE - II****PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA****KHARIF SEASON 2016****District: North Goa (Cluster 1 to 10)**

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1.	Paddy	13115	1100	62500
2.	Pulses	153	30	37500
3.	Groundnut	361	45	47500
4.	Sugarcane	119	25	120000

**District: South Goa (Cluster 11 to 19)**

Sr. No.	Crop	Normal Area Sown (Ha)	Expected area insured (Ha)	Sum insured (Per Ha)
1.	Paddy	14615	1150	62500
2.	Pulses	18	5	37500
3.	Groundnut	—	—	47500
4.	Sugarcane	1020	150	120000

## List of Village Panchayats/Clusters for Crop Cutting Experiments under Pradhan Mantri Fasal Bima Yojana (PMFBY)

Sr. No.	Name of the Taluka	Sr. No.	Name of the cluster	Name of the Village Panchayat
1	2	3	4	5
<b>NORTH GOA DISTRICT</b>				
I.	Pernem	1.	Pernem Cluster 1	1. Agarwada - Chopdem 2. Allorna 3. Arambol 4. Casarvane 5. Casne-Amere-Poroscodem 6. Chandel - Hassapur 7. Corgao 8. Dhargalim 9. Ibrampur 10. Mandrem
		2.	Pernem Cluster 2	1. Morjim 2. Ozorim 3. Paliem 4. Parcem 5. Querim - Terekhol 6. Tamboxem - Mopa - Uguem 7. Torxem 8. Tuem 9. Varcond - Nagzor 10. Virnoda
II.	Bardez	3.	Bardez Cluster 1	1. Aldona 2. Anjuna - Caisua 3. Arpora - Nagoa 4. Assagoa 5. Assonora 6. Bastora 7. Calangute 8. Camurlim 9. Candolim 10. Colvale 11. Guirim
		4.	Bardez Cluster 2	1. Moira 2. Nachinola 3. Nadora 4. Nerul 5. Oxel 6. Parra 7. Penha-de France 8. Pilerne-Marra 9. Pirna 10. Pomburpa - Olaulim 11. Reis - Magos
		5.	Bardez Cluster 3	1. Revora 2. Saligao

1	2	3	4	5
				3. Salvador-do-Mundo 4. Sangolda 5. Siolim - Marna 6. Siolim - Sodiem 7. Sirsaim 8. Socorro 9. Tivim 10. Ucassaim - Paliem - Punola 11. Verla Canca
III. Tiswadi		6.	Tiswadi Cluster 1	1. Azossim - Mandur 2. Batim 3. Carambolim 4. Chimbel 5. Chodan - Madel 6. Corlim 7. Cumbharjua 8. Curca - Bambolim - Talaulim 9. Golti - Naveli 10. Merces
		7.	Tiswadi Cluster 2	1. Neura 2. St. Cruz 3. Siridao - Pale 4. St. Andre (Goa Velha) 5. St. Estevam 6. St. Lawrence (Agassaim) 7. Sao Matias 8. Se Old Goa 9. Taleigao
IV. Bicholim		8.	Bicholim Cluster 1	1. Advalpale 2. Amona 3. Cudnem 4. Carapur - Sarvan 5. Latambarcem 6. Mayem - Vaiguinim 7. Mencurem - Dhumacem 8. Mulgao 9. Naroa
		9.	Bicholim Cluster 2	1. Navelim 2. Ona - Maulingem - Curchirem 3. Pale - Cothombi 4. Piligao 5. Salem 6. Sirigao 7. Surla 8. Velguem
V. Sattari		10.	Sattari Cluster	1. Bhirondem 2. Cotorem 3. Dongurli - Thane 4. Guleli

1	2	3	4	5
				5. Honda 6. Mauxi 7. Morlem 8. Nagargao 9. Pissurlem 10. Poriem 11. Querim 12. Sanvordem
VI. Ponda		11. Ponda Cluster 1		1. Bandora 2. Betora Nirankal-Conxem-Codar 3. Betki-Khandola 4. Bhoma - Adcolna 5. Borim 6. Cundaim 7. Curti Khandepar 8. Durbhat 9. Marcaim 10. Panchawadi
		12. Ponda Cluster 2		1. Queula 2. Querim 3. Shiroda 4. Tivre - Orgao 5. Usgao - Ganjem 6. Veling - Priol - Cuncoliem 7. Verem - Vaghurme 8. Volvoi 9. Wadi - Telaulim
<b>SOUTH GOA DISTRICT</b>				
VII. Salcete		13. Salcete Cluster 1		1. Ambelim 2. Aquem - Baixo 3. Assolna 4. Betalbatim 5. Camurlim 6. Cana-Benaulim 7. Carmona 8. Cavelossim 9. Chandor - Cavorim 10. Chinchinim - Deusaua 11. Colva 12. Curtorim 13. Davorlim - Dicarpale 14. Dramapur - Sirlim 15. Guirdolim
		14. Salcete Cluster 2		1. Loutolim 2. Macazana 3. Navelim 4. Nuvem 5. Orlim 6. Paroda



1	2	3	4	5
				7. Raia 8. Rachol 9. Rumdamol - Davorlim 10. Sarzora 11. Seraulim 12. Sao Jose De Areal 13. Telaulim 14. Varca 15. Velim
VIII. Marmugao		15. Marmugao Cluster		1. Cansaulim-Arossim-Cuelim 2. Chicalim 3. Chicolna 4. Cortalim - Quelossim 5. Majorda - Utorda - Calata 6. Nagoa 7. Sancoale 8. Velsao - Pale - Issorcim 9. Verna
IX. Quepem		16. Quepem Cluster		1. Ambaulim 2. Assolda 3. Avedem - Cothombi - Chaifi 4. Balli - Adnem 5. Barcem - Quedem 6. Caorem - Pirla 7. Fatorpa - Quitol 8. Molcornem 9. Morpirla 10. Naqueri - Betul 11. Xeldem
X. Sanguem		17. Sanguem Cluster		1. Bhati 2. Kalay 3. Curdi - Vadem 4. Neturlim 5. Rivona 6. Sanvordem 7. Uguem
XI. Dharbandora		18. Dharbandora Cluster		1. Collem 2. Dharbandora 3. Kirlapal - Dabal 4. Mollem 5. Sancordem
XII. Canacona		19. Canacona Cluster		1. Agonda 2. Cola 3. Cotigao 4. Gaondongrim 5. Loliem - Polem 6. Poinguinim 7. Shristhal

**ANNEXURE - III****PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) GOA  
KHARIF SEASON 2016****INDEMBITY LEVEL, SUM INSURED LIMITS, PREMIUM RATES****LOANEE/NON-LOANEE FARMERS**

Notified Crops	Indemnity Level	District	Premium Rate		Sum Insured
			Actuarial (%)	To be paid by farmers (%)	
Paddy	80%	North Goa	2.39	2.00	62500
Pulses	80%		4.91	2.00	37500
Groundnut	80%		4.23	2.00	47500
Sugarcane	80%		2.00	2.00	120000

**LOANEE/NON-LOANEE FARMERS**

Notified Crops	Indemnity Level	District	Premium Rate		Sum Insured
			Actuarial (%)	To be paid by farmers (%)	
Paddy	80%	South Goa	3.00	2.00	62500
Pulses	80%		3.00	2.00	37500
Groundnut	80%		7.00	2.00	47500
Sugarcane	80%		1.00	1.00	120000

**ANNEXURE - IV**

Loaning and acceptance of proposal by Branches/PACs and receipt of Declarations by AIC will be as per the following:

Sr. No.	Activity	Timeline
1.	Loan sanctioning/renewing for coverage under PMFBY on compulsory basis	1st April, 2016 to 31st July, 2016
2.	Cut-off date for debit of premium from farmer account (Loanee farmers)	31st July, 2016
3.	Cut-off date for receipt of proposals from farmer (Non-Loanee farmers)	31st July, 2016
4.	Cut-off date for receipt of consolidated declarations/proposal of loanee farmers covered on compulsory basis from Banks/DCCBs/PACS	15th August, 2016
5.	Cut-off date for receipt of consolidated declarations/proposal of non loanee farmers covered on voluntary basis from Banks/DCCBs/PACS	7th August, 2016
6.	Cut-off date for receipt of consolidated declarations/ /proposal on non-loanee farmers covered on voluntary basis from insurance Agents/Intermediaries	Within 7 days of receipt of premium
7.	Intimation of change in crop/area	30th June, 2016
8.	Uploading of soft copies of details of farmers by Banks/ /DCCBs/PACS/Intermediaries	15th August, 2016
9.	Cut-off date for prevented sowing	15th August, 2016
10.	Cut-off date for post-harvest losses	31st October, 2016
11.	Cut-off date for receipt of yield data	Within a month from final harvest
12.	Processing, approval and payment of final claims based on yield	Within three weeks from receipt of yield data (Subject to release of Premium Subsidy).

Department of Animal Husbandry &  
Veterinary Services

—  
**Notification**

13-102/AHVS/CDFS/16-17/1655

The following Community Dairy Farming Scheme approved by the Government is published for the general information of the public.

**Community Dairy Farming Scheme**

*Introduction.*— Government has noticed that the small units of around 10 cow dairy farms are not much profitable to take up as a business entrepreneur. The farmers with limited land holding also find it difficult to expand the existing units due to scarcity of land and other infrastructure requirements. After going through the feasibility of the schemes, a concept of community dairy farming has been under consideration for long time to facilitate group of people coming together with a common intention to take up dairy farming on a community basis with common infrastructure support.

Therefore it is proposed to encourage such Community Dairy Farming with minimum 50 milch animals and with latest ultra modern dairy equipments such as milk parlour, milk cooler and feed mixing plant etc. which can be availed by community group of minimum 5 members.

*Objectives.*— (1) To encourage larger dairy units by farmers/groups to have dairy farming activities at a common place.

(2) To reduce the cost of production by sharing the infrastructure facilities like cattle shed, milk parlour, bulk milk cooler and feed mixing plant.

(3) To encourage farmers/community groups to take up dairy business as an industry.

(4) To make the State self sufficient in milk production.

(5) To generate self employment to the unemployed youth.

(6) To provide clean and hygienic milk to the consumers of State of Goa.

*Eligibility.*— (1) Any group having minimum 5 members and registered with competent authority.

(2) Should compulsorily possess irrigated land for Green Fodder Cultivation at the rate of minimum 5 acres for 50 animals besides the area for infrastructure development.

(3) The scheme is applicable only for new unit.

(4) Each member of the group shall be resident of Goa for at least preceding five years, with experience in dairy management.

*Documents to be produced.*— The full fledged project report of the proposed unit along with the following required documents.

(i) Documents indicating the ownership of land in Form No. I & XIV/Sale deed or copy of notarized lease deed or legitimized NOC from landlord.

(ii) NOC and construction license from prescribed authority.

(iii) Certificate of registration of the group from competent authority.

(iv) Letter from the Financing Institution having ECS system, willing to finance the beneficiary.

(v) Residence Certificate of each member issued by competent authority (preceding 05 years).

(vi) Certified copy of Aadhar Card of each member.

(vii) Certificate of practical training in dairy management (of all the members).

(viii) Passport size photograph of each applicant.

(ix) Survey site plan/plan of the cattle shed, store room.

(x) Notarised authority from group members to the leader of the group.

(xi) Annexure showing the details of the group members.

*Procedure for application.*— The Group interested in availing this scheme will have to apply in a prescribed application form through Area Assistant Director/Veterinary Officer along with a non-refundable processing fee of Rs. 500/- (Rupees five hundred only).

*Detail guidelines of the scheme.*— (1) The scheme intends to promote dairy farming as an Industry and to provide self-employment to the youth by assisting the interested community groups, desirous in establishing a Dairy Farm, wherein the group can buy Cross Bred Cows/Improved She Buffaloes/Indigenous breed of cows namely Sahiwal, Gir and Red Sindhi.

(2) The Group should be registered with competent authority.

(3) The eligible applicant Group should complete the sanctioned project in all respects within six months of sanction.

(4) Purchase of milch animals shall be allowed only after completion of the infrastructure of the proposed farm in all respect.

(5) Fodder cultivation is mandatory and should be undertaken at least two months prior to purchase of animals.

(6) Milch animals under the scheme have to be necessarily purchased from Cattle Mela held at Government Livestock Farms or from outside the State. Transit insurance is mandatory in case the animals are purchased from outside the State.

(7) Unit cost of Cross Bred Cow/Improved She Buffalo/Indigenous breed cows namely Sahiwal, Gir and Red Sindhi shall be limited to Rs. 60,000/- per animal expected to yield 2700 liters of milk per lactation for the purpose of release of subsidy.

(8) Identification of all the animals under the scheme must be done only through Microchips system.

(9) The animals purchased under the scheme should be insured for a minimum period of 42 months.

(10) After completion of the unit Area Veterinary Officer/Asst. Director shall submit relevant documents as required under the scheme to the Directorate of Animal Husbandry & Veterinary Services, through the Financing Institution.

(11) Agreement bond sworn before Notary/Magistrate on stamp paper as per rule in force, in prescribed format has to be submitted for release of subsidy.

#### TERMS AND CONDITIONS

The subsidy will be released only after completion of unit in all respects. The following documents are required for release of subsidy.

(1) Bills/Voucher pertaining to construction of cattle shed, cow dung pit, store room, along with the valuation certificate from authorized valuer, duly certified by area Veterinary Officer/Assistant Director.

(2) Cash receipts in original from authorized dealer of the equipments & machinery.

(3) Purchase receipts of milch animals along with transport receipts, health certificate, purchase statement duly certified by area Veterinary Officer/Assistant Director.

(4) Document showing insurance of milch animals for 42 months from authorized insurance company

(5) One time subsidy will be released after the completion of the unit in all respect and only after inspection by the Departmental Committee. The subsidy amount shall be credited by ECS mode to the account of the beneficiary group.

The beneficiary Community group should run the unit for a minimum period of 10 years. An agreement in this regard is to be signed by the beneficiary Community group with the Directorate of Animal Husbandry & Veterinary Services, Panaji, Goa.

*Plant, Machinery and Milch Animals.*— Subsidy at the rate of 50% of the permissible unit cost limited to Rupees one crore only:



1. Cattle shed	270 sq. mtrs. carpet area for 50 animals. Proportionate increase is allowed depending upon the number of animals. Maximum cost limit for the purpose of subsidy is Rs. 6,000/- per sq. mtr.
2. Cow dung pit	90 cubic mtrs. cow dung pit for 50 animals, proportionate increase in size is allowed depending upon the number of animals. Maximum cost limit is Rs. 2500/- per cubic meter.
3. Community Store room	80 sq. mtrs. carpet area for 50 animals, proportionate increase is allowed depending upon the number of animals. Maximum cost limit is Rs. 6,000/- per sq. mtr.
4. Cost of Milch animals	Maximum unit cost limit is Rs. 60,000/- per milch animals. Cross bred cows, Improved she buffaloes and cows of Indigenous breeds namely Sahiwal, Gir & Red Sindhi only shall be allowed to be purchased under the scheme.
5. Transport cost of animals	Rs. 600/- per animal if purchased from Cattle Mela at Govt. Farms. Rs. 1,500/- per animal if purchased from outside the State.
6. Community Bulk Milk Cooler	Bulk Milk Cooler having capacity of minimum 3000 liters. Maximum unit cost being 10,00,000/- including accessories and installation.
7. Community Milk Parlour	Milk Parlour of 8 points costing Rs. 20,00,000/- including installation charges.
8. Generator Set 20 KVA	Generator set of 20 KVA to run both Milking parlour & bulk milk cooler. Maximum unit cost limit Rs. 7,00,000/-.
9. Feed mixing Plant	Feed mixing plant having capacity of minimum 1000 Kg feed per day. Maximum unit cost limit Rs. 10,00,000/-.
10. Other Dairy Equipments	Dairy Equipments for 50 Cross Bred Cows amounting Rs. 3,00,000/-. Proportionate increase is allowed depending upon number of animals. List of dairy equipments as per Annexure I.

## OTHER ITEMS UNDER COMMUNITY DAIRY SCHEME

Sr. No.	Particulars	Description	Permissible/UNIT Cost in Rs.	Permissible Nos.
1	2	3	4	5
1.	CHAF CUTTER	Power Operated 5 H.P Motor	1,50,000	1
2.	ANIMAL SHED WASHER	1.5 H.P Motor Power Operated	20,000	1
3.	SPRAY PUMP	15 LIT Capacity	2,000	2
4.	DEHORNER	Electric Operated	1,500	1
5.	HOOF TRIMMER	Manually Operated	7,000	1
6.	HOOF TRIMMING KNIVES SET	Set of 07 Knives	3,000	1
7.	CALF NIPPLE BUCKET	Calf Nipple Bucket	1,500	5
8.	TREATMENT CRATE	G.I Pipe 2 inch	7,000	1
9.	MILK CANS	20 Lts SS	1,800	25
10.	NYLON ROPES	10 MM	180/Kg	25 KGS
11.	AIR CIRCULATING FAN FOR COW SHED	Air circulating fans	10,000	4
12.	PVC PIPE LINE 6 KG FOR DUNG DISPOSAL	6 Kg X 4 inch X 6 mts	1,500 PER PIPE	4
13.	WHEEL BARROW WITH ZINC METAL BUCKET	Two Wheels 25" x 22" of 16 C	5,500	4
14.	WATER STORAGE TANK	2,000 Lts capacity	10,000	2
15.	SICKLES	Sickle	250	5
16.	PICKAXE	Pickaxe Medium Size	300	2
17.	GAMELAS	Gamelas Medium Size	250	10

## GOVERNMENT OF GOA

Directorate of Animal Husbandry & Veterinary Services  
Patto, Panaji-Goa

Application for setting up of ultra modern dairy farm with minimum 50 milch animals under

**Community Dairy Farming Scheme**

1. Name of the applicant (Community Group): .....  
(IN BLOCK LETTERS)
2. Registration No.: .....
3. Address of the proposed Farm:-
  - a. Locality: ..... Pin: .....
  - b. Taluka: .....
  - c. District: .....
  - d. Constituency: .....
4. Address for Correspondance:-  
.....  
.....  
.....
5. Name and address of each member of the group:
  - (i) .....
  - (ii) .....
  - (iii) .....
  - (iv) .....
  - (v) .....
  - (vi) .....
  - (vii) .....
  - (viii) .....
  - (ix) .....
  - (x) .....
6. Name of the Dairy Co-op. Society/Bachat Gat/Self Help Group where milk will be supplied: .....
7. Total area proposed for the project:
  - (a) Availability of irrigated land for fodder cultivation:
8. Number and types of milch animals proposed to be purchased:
  - (a) Cross Bred cows: ..... (b) Indigenous cows: .....
  - (c) Pure bred/Improved buffaloes: .....
9. (a) Name of the Financing Institution with Branch from where loan is proposed to be availed: .....  
.....  
(b) S. B. Account No.: .....  
(c) MICR Code: .....  
(d) ECS Code (If any): .....

10. Annexures to be attached:

- (a) Residence Certificate of each member issued by competent authority (preceding 05 years).
- (b) Certificate copy of Aadhar Card of each member.
- (c) Certificate of practical training in dairy management (of all the members).
- (d) Documents indicating the ownership of land in Form No. I & XIV or copy of lease deed or N.O.C. from the Landlord in case of Tenents for the purpose of community dairy farming.
- (e) Letter from the Financing Institution having ECS system, willing to finance the beneficiary.
- (f) Passport size photograph of each applicant.
- (g) Project report in details.
- (h) Survey site plan/plan of the cattle shed, store room,
- (i) Construction Licence from the local body.
- (j) Notarised authority from group members to the leader of the group.
- (k) Certificate of registration of the group from competent authority.
- (l) Annexure showing the details of the group members.

On behalf of ..... (name of the community group), I hereby certify that I have read the entire scheme, containing its rules, regulations and guidelines and enclosed all the required documents. I also hereby agree to abide by all rules and regulations of the scheme and to any changes, which the Government may effect from time to time. I further certify that all the information given by me is true to the best of my knowledge and belief and also agree that in case it is found false, the group shall be liable for any action as Government may deem fit and appropriate to impose upon me.

Place: .....

Date: .....

Signature of the Applicant  
For and in the name of .....  
(name of the community group)

**For office use only**

Form to be verified and recommended within 15 days of receipt of application by the Area Veterinary Officer/Assistant Director

Certified that I have personally visited the site of proposed Community Dairy Farm by ..... (name of the community group) and found that the information given above is correct. The applicant is having/not having the irrigation facilities for the proposed land area for fodder cultivation. The project submitted is verified and countersigned by me. It is technically viable/not viable and financially feasible/ /not feasible. Hence the application is recommended/not recommended for further consideration and necessary sanction.

Any other information and comments:

Assistant Director/  
/Veterinary Officer

Place: .....

Date: .....

**ANNEXURE**  
**Details of the group members under Community Dairy Farming**

Sr. No.	Name and address of the member	Age	Sex	Educational Qualification	Employed/ /unemployed	Contact No.	Whether availed any scheme of AH&VS & details of the same	Recent passport size photograph
1	2	3	4	5	6	7	8	9
1.								
2.								
3.								
4.								

The expenditure towards the said scheme shall be debited to the following budget head of account.

2404—Dairy Development;  
00—;  
102—Dairy Development Projects;  
12—Community Dairy Farming (Plan);  
33—Subsidies.

The scheme shall be implemented with immediate effect.

By order and in the name of the Governor of Goa.

Dr. *Santosh V. Desai*, Director & ex officio Jt. Secretary (AH).

Panaji, 27th June, 2016.



Department of Civil Supplies & Consumer Affairs

—  
**Notification**

DCS/ENF/C.O/FS/16-17/61

Order bearing No. S. O. 1584(E) dated 29th April, 2016 published in Part II Section 3, sub-section (i) of the Gazette of India (Extraordinary) dated 29th April, 2016 issued by Ministry of Consumer Affairs, Food and Public Distribution, Department of Consumer Affairs, New Delhi making Order further to amend the Removal of (Licensing Requirement, Stock Limits and Movement Restriction) on Specified Foodstuff Order, 2002, is hereby republished for general information of the public.

*Vikas S. N. Gaunekar*, Director & ex officio Joint Secretary (CS&CA).

Panaji, 23rd May, 2016.

MINISTRY OF CONSUMER AFFAIRS,  
FOOD AND PUBLIC DISTRIBUTION

(Department of Consumer Affairs)

**Order**

New Delhi, the 29th April, 2016

*S. O. 1584(E)*.— In exercise of the powers conferred by section 3 of the Essential Commodities Act, 1955 (10 of 1955), the Central Government hereby makes the following Order further to amend the Removal of (Licensing Requirements, Stock Limits and Movement Restrictions) on Specified Foodstuffs Order, 2002, namely:—

1. (1) This order may be called the Removal of (Licensing Requirements, Stock Limits and Movement Restrictions) on Specified Foodstuffs Amendment Order, 2016.

(2) It shall come into force on the date of its publication in the Official Gazette:

Provided that this Order shall come into force with effect from the 22nd day of May, 2016 in respect of the States of Assam, West Bengal, Tamil Nadu, Kerala and the Union Territory of Puducherry.

2. The words and expressions made in respect of purchase, movement, sale, supply, distribution or storage for sale in the Removal of (Licensing Requirements, Stock Limits and Movement Restrictions) on Specified Foodstuffs Order, 2002, shall be kept in abeyance for the commodity 'sugar' for a period of six months from the date of commencement of this order or further Orders, whichever is earlier.

3. Nothing contained in this Order shall affect the transport, distribution or disposal of sugar to places outside the State.

4. All other provisions of the Removal of (Licensing Requirements, Stock Limits and Movement Restrictions) on Specified Foodstuffs Order, 2002 shall continue to remain in force



even during the period mentioned in clause 2 above.

[F. No. S.-10/3/2016-ECR&E]

P. V. RAMASASTRY, Jt. Secy.

*Note:* The principal Order was published in the Gazette of India, Extraordinary Part II, Section 3, sub-section (i), vide number G.S.R. 104(E), dated the 15th February, 2002 and subsequently amended by numbers G.S.R. 490(E), dated the 16th June, 2003, S.O. 1373(E), dated the 29th August, 2006, S.O. 297(E) dated the 27th February, 2007 and S.O. 1488(E), dated the 31st August, 2007, S.O. 400(E), dated the 28th February, 2008, S.O. 823(E), dated the 7th April, 2008, S.O. 2117(E), dated the 27th August, 2008, S.O. 2118(E), dated the 27th August, 2008, S.O. 2247(E), dated the 22nd September, 2008, S.O. 2248(E), dated the 22nd September, 2008, S.O. 2249(E), dated the 22nd September, 2008, S.O. 649(E), dated the 9th March, 2009, S.O. 880(E), dated the 30th March, 2009, S.O. 905(E), dated the 2nd April, 2009, S.O. 906(E), dated the 2nd April, 2009, S.O. 1621(E), dated the 2nd July, 2009, S.O. 2461(E), dated the 25th September, 2009, S.O. 3249(E), dated the 18th December, 2009, S.O. 2361(E), dated the 29th September, 2010, S.O. 3060(E), dated the 30th December, 2010, S.O. 654(E), dated the 30th March, 2011, S.O. 2227(E), dated the 27th September, 2011, S.O. No. 2447(E), dated the 28th October, 2011, S.O. No. 2716(E), dated the 29th November, 2011, S.O. No. 2320(E), dated the 27th September, 2012, S.O. No. 2968(E), dated the 20th December, 2012 and S.O. No. 2927(E), dated the 27th September, 2013, S.O. No. 3543(E), dated the 29th November, 2013, S.O. No. 77(E), dated the 9th January, 2014, S.O. No. 1685(E), dated the 3rd July, 2014, S.O. No. 2559(E), dated the 30th September, 2014, S.O. No. 1797(E), dated the 2nd July, 2015, S.O. No. 2642(E), dated the 28th September, 2015 and S.O. No. 2857(E), dated the 18th October, 2015.



Department of Finance

Debt Management Division

**Notification**

2/6/2013-FIN(DMU)/665

Read: (i) Notification No. 2-6-2013-Fin (DMU) dated 19-09-2014 published in the

Official Gazette, Series I No. 26 dated 25-09-2014.

(ii) Notification No. 2/6/2013-Fin (DMU) dated 15-01-2016 published in the Official Gazette, Series I No. 43 dated 21-01-2016.

In pursuance to the budgetary proposals announced in the Budget Speech 2016-17, the Government of Goa further amends the “Chief Minister’s Rozgar Yojana (CMRY)” (hereinafter referred to as the “scheme”) read above, as follows:—

1. In clause (3) of the scheme, sub-clause (a) and (b) shall be substituted by the following.—

“(a) *Project Cost:* Maximum Rs. 25.00 lakhs, including 50% share capital under \*DITC scheme (80% in case of SC/ST applicant) for an individual with professional degree/diploma/I.T.I., including those undergoing special training programmes conducted by authorised Government Departments/Corporations.

Maximum Rs. 20.00 lakhs, including 50% (80% in case of SC/ST applicant) share capital under \*DITC Scheme, for others.”.

2. In clause (3) of the scheme, sub-clause (b) shall be substituted by the following.—

“(b) *Means of Finance:* 10% minimum promoter’s contribution; (5% in case of woman/disabled/SC/ST/OBC applicant).

50% interest free share capital under \*DITC Scheme, restricted to maximum Rs. 12.50 lakh\* (Rs. 25.00 lakh in case of SC/ST applicant) for professional and technically qualified persons and maximum Rs. 10.00 lakh\* (Rs. 16.00 lakh in case of SC/ST applicant), for other.

40% (15% in case of SC/ST applicant) term loan under CMRY with interest @ 8% p.a., for male & 6% p.a., for female beneficiary.

5% promoter’s Contribution & 45% term loan in case of Woman/Disabled/OBC beneficiary).”.

3. Clause (5) of the scheme, shall be substituted by the following.—

“(5) *Group Activity/Self Help Groups:* More than one person (not exceeding five) joining together to form a partnership will also be eligible for the assistance, subject to maximum of Rs. 75.00 lakhs with prior approval of the Government. The amount of assistance in this case shall be multiples of individual eligible amount under the scheme, of respective partners.

Self Help Group (SHGs) will also be eligible for loan assistance under the scheme. The loan amount in such cases may extend upto Rs. 75.00 lakh depending upon the type of business activity to be undertaken. However, prior approval of the government will be required for loan amount exceeding Rs. 10.00 lakh. Further, if and only if, all the Members of the Self Help Group belong to a particular category, viz. SC or ST or disabled or OBC or Woman; then the SHG will be eligible for additional benefits under the scheme as eligible for an individual belonging to the said category.”.

4. Clause (9) of the scheme, shall be substituted by the following.—

“(9) *Subsidy:* An amount equal to 20% of the equated monthly installments (EMIs) (which corresponds to approximately 25% of the principal component of the EMIs) paid towards capital investment, within the due date, on the EDC term loan and share capital under \*DITC Scheme, shall be credited to the loan account of the beneficiary, as subsidy, under “Goa State 25% Subsidy for Self Employed—2015” on the date of payment, subject to fulfilling terms and conditions for availing the said subsidy.

Subsidy shall be available only on fixed Capital investment and shall not be paid on working capital investment and on the defaulted EMIs. Subsidy can be resumed on payment of defaulted EMIs but only for the balance amount or for fresh EMI.”.

This notification shall be deemed to have come into effect from the 1st day of April, 2016.

By order and in the name of the Governor of Goa.

*Michael M. D'Souza*, Additional Secretary (Finance).

Porvorim, 21st June, 2016.

Revenue & Control Division

**Notification**

4/5/2005-Fin(R&C)(137)

In exercise of the powers conferred by sub-section (2) of section 89 of the Goa Value Added Tax Act, 2005 (Goa Act 9 of 2005) and all other powers enabling it in this behalf, the Government of Goa hereby amends the Goa Value Added Tax Deferment-cum-Net Present Value Compulsory Payment Scheme, 2005, as follows, namely:—

1. *Short title and commencement.*— (1) This scheme may be called the Goa Value Added Tax Deferment-cum-Net Present Value Compulsory Payment (Seventh Amendment) Scheme, 2016.

(2) It shall be deemed to have come into force on 1st day of April, 2005.

2. *Substitution of clause 9.*— For clause 9 of the Goa Value Added Tax Deferment-cum-Net Present Value Compulsory Payment Scheme, 2005, the following clause shall be substituted, namely:—

“9. *Restriction on issue of invoice and for claiming input tax credit on goods manufactured by industries covered under the scheme.*— The invoice issued by the eligible unit covered by the scheme shall be ‘Restrictive Tax Invoice’ in respect of the goods sold within the State to the registered dealers. Input tax credit shall be admissible against it to the extent the goods are sold within the State or exported outside the territory of India. In the event of inter-State sale of such goods in the same form, by any

of the subsequent seller, the input tax credit shall be restricted to the actual output tax payable on such inter-State sales or input tax paid on such goods, whichever is lower. The input tax credit shall not be admissible if such goods are dispatched in the same form by way other than sales, by the subsequent dealer/dealers.

The eligible unit shall specifically mention in the invoice the following:—

“Goods covered hereinunder are manufactured by eligible unit coming under the Goa Value Added Tax Deferment-cum-Net Present Value Compulsory Payment Scheme, 2005. Input tax credit restricted to local sales only”.

By order and in the name of the Governor of Goa.

*Ajit S. Pawaskar*, Under Secretary, Finance (R&C).

Porvorim, 28th June, 2016.



Department of Inland Waterways

Captain of Ports



**Notification**

B 14022/WS/Pleasure trips/COP

In exercise of the powers conferred in terms of Circular No. SS/Misc(37)/2003 dated 28-09-2004 by Directorate General of shipping, Ministry of Shipping and as assured in Budget Speech Proposal for year 2016-17, hereby published for information of persons in order to regulate several unregulated operators who are conducting pleasure trips during fair weather months such as Dolphin trips, Island trips, scuba diving etc. off the coast. Captain of Ports hereby proposes to regulate such activities along the coast upto Grande Island. Hence notice is hereby given that the said proposal will be taken into consideration by the Government on the expiry of fifteen days

from the date of publication of this Notification in the Official Gazette.

All objections and/or suggestions, if any, regarding the said draft proposal shall be forwarded to the Captain of Ports and ex officio Joint Secretary to the Government of Goa, Captain of Ports Department, Panaji before the expiry of said period of fifteen days from the date of publication of this Notification in Official Gazette so that they may be taken into consideration at the time of finalisation.

In terms of the Circular No. SS/Misc(37)/2003 dated 28-09-2004 of Directorate General of Shipping, Ministry of Shipping, Mumbai, Captain of Ports Department hereby regulate the aforesaid activity of pleasure trips for the operators who are applied for, during fair weather months i.e. from October to April subject to special survey/inspection carried out by the Surveyors of the Captain of Ports Department with an additional fees of Rs. 20,000/- also NOC to be obtained from Directorate of Tourism.

The following terms and conditions for above mentioned activity is mandatory:—

1. Vessels detailed inspection report.
2. Vessels stability.
3. Date of manufacture should not be more than 5 years. Depending upon the condition and maintenance of the vessel Captain of Ports may decide for extension.
4. Vessels with additional safety appliances.
5. Vessels with additional life saving equipments.
6. The trips are permitted only between 09.00 hrs. to 17.00 hrs.
7. All pleasure trips should be stopped immediately during any adverse weather condition and any weather intimation from the Captain of Ports Department or Indian Metrological Department.
8. Garbage management system.
9. Toilet facilities.
10. Additional outboard engine/motor.

11. N.O.C. should be obtained from the Food and Drugs Department and Excise Department to serve food items and alcohol on the vessel.

12. N.O.C. should be obtained from Department of Tourism and Goa State Pollution Control Board in regard to disposal of the garbage. Nothing to be thrown overboard in the waters and should be disposed off in shore reception facilities.

13. Captain of Ports reserves the right to grant or deny the NOC's in case of congestion, local fisherman's problems, safety of navigation and may be revoked without assigning any reasons thereof.

By order and in the name of the Governor of Goa.

Capt. *James Braganza*, Captain of Ports & ex officio Joint Secretary.

Panaji, 30th June, 2016.

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## MORMUGAO PORT TRUST

### Notification

GAD/PC-A/42/2016/830

### **Mormugao Port Trust Employees' (Recruitment, Seniority and Promotion) Regulations, 2010**

In exercise of the powers conferred by Regulation 5 and in accordance with Regulation

4 of the Mormugao Port Trust Employees' (Recruitment, Seniority and Promotion) Regulations, 2010 the Schedule laying down the manner of appointment for Class II, III and IV posts consolidated, including amendments, made from time to time by the Board of Trustees of the Port of Mormugao are here set out in the Schedule annexed to this Notification and published as per sub-section (1) (a) of section 132 of the Major Port Trusts Act, 1963 (38 of 1963).

*Sd/-*

(I. JEYAKUMAR),  
Chairman of the Board of Trustees  
of the Port of Mormugao.

Mormugao, 23rd April, 2016.

“The Board vide Resolution No. 220 of 28-3-2016 has approved to carry out amendment in the existing Recruitment Rules (RRs) of all posts (i.e. direct as well as promotional) of Class II, III and IV posts by dispensing/deletion of the word “Oral Interview”, in the respective RRs of the various posts wherever oral interview has been prescribed/stipulated, in exercise of the powers conferred by Regulations 5 and in accordance with Regulations 4 of the Mormugao Port Trust Employees' (Recruitment, Seniority and Promotion) Regulations, 2010. However, Skill Test, Physical Test and Trade Test wherever mentioned in the RRs of the respective posts will be continued with.”

V. No. A-11,806/2016.

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