

PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)

1. OBJECTIVES:

- To provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases.
- To stabilise the income of farmers to ensure their continuance in farming.
- To encourage farmers to adopt innovative and modern agricultural practices.
- To ensure flow of credit to the agriculture sector.

2. IMPLEMENTING AGENCY (IA):

The Scheme shall be implemented through a multi-agency framework by selected insurance companies under the overall guidance & control of the Department of Agriculture, Cooperation & Farmers Welfare (DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India (GOI) and the concerned State in co-ordination with various other agencies; viz Financial Institutions like Commercial Banks, Co-operative Banks, Regional Rural Banks and their regulatory bodies, Government Departments viz. Agriculture, Co-operation, Horticulture, Statistics, Revenue, Information/Science & Technology, Panchayati Raj etc.

- 3. DAC&FW has designated/empanelled Agriculture Insurance Company of India(AIC) and some private insurance companies presently** to participate in the Government sponsored agriculture /crop insurance schemes based on their financial strength, infrastructure, manpower and expertise etc. The empanelled private insurance companies at present are 1) ICICI-Lombard General Insurance Company Ltd. 2) HDFC-ERGO General Insurance Company Ltd. 3) IFFCO-Tokio General Insurance Company Ltd. 4) Cholamandalam MS General Insurance

Company Ltd. 5) Bajaj Allianz General Insurance Company Ltd. 6) Reliance General Insurance Company Ltd. 7) Future Generali India Insurance Company Ltd. 8) Tata-AIG General Insurance Company Ltd. 9) SBI General Insurance Company Ltd. 10) Universal Sompo General Insurance Company Ltd. The selection of insurance company from amongst the empanelled insurance companies to act as IA shall be done by the concerned State Government for implementation of the scheme in their State. Such selection of IA shall be done from amongst the designated / empanelled companies which shall be initially pre-qualified, strictly on the basis of, experience, existence of infrastructure in the area and quality of services like coverage of farmers & area, pay-outs in terms of quantum & timely settlement thereof, willingness to do publicity & awareness campaigns etc. The final selection of IA from amongst the pre-qualified insurance companies shall be done based on the lowest weighted premium quoted by a pre-qualified company for all notified crops within the cluster of districts

4. MANAGEMENT OF THE SCHEME:

The existing State Level Co-ordination Committee on Crop Insurance (SLCCCI), Sub-Committee to SLCCCI, District Level Monitoring Committee (DLMC) already overseeing the implementation & monitoring of the ongoing crop insurance schemes like National Agricultural Insurance Scheme (NAIS), Weather Based Crop Insurance Scheme(WBCIS), Modified National Agricultural Insurance Scheme(MNAIS) and Coconut Palm Insurance Scheme(CPIS) shall be responsible for proper management of the Scheme. IA shall be an active member of SLCCCI and District Level Monitoring Committee (DLMC) of the scheme.

5. UNIT OF INSURANCE:

The Scheme shall be implemented on an '**Area Approach basis**' i.e., Defined Areas for each notified crop for widespread calamities with the assumption that all the insured farmers, in a Unit of Insurance, to be defined as 'Notified Area' for a crop, face similar risk exposures, incur to a large extent, identical cost of production per

hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to the operation of an insured peril, in the notified area.

Defined Area (i.e., unit area of insurance) is Village/Village Panchayat level by whatsoever name these areas may be called for major crops and for other crops it may be a unit of size above the level of Village/Village Panchayat.

In due course of time, the Unit of Insurance can be a Geo-Fenced/Geo-mapped region having homogenous Risk Profile for the notified crop.

For Risks of Localised calamities and Post-Harvest losses on account of defined peril, the Unit of Insurance for loss assessment shall be the affected insured field of the individual farmer.

6. CROPS AND NOTIFIED AREA:

6.1. CROPS: The Scheme can cover all the Crops for which past yield data is available and grown during the notified season, in a Notified Area and for which yield estimation at the Notified Area level will be available based on requisite number of Crop Cutting Experiments (CCEs) being a part of the General Crop Estimation Survey (GCES).

6.2. NOTIFIED AREA: Notified Area is the **Unit of Insurance** decided by the State Govt. for notifying a Crop during a season. The size of the Unit of Insurance shall depend on the area under cultivation within the unit. **For major crops, the Unit of Insurance shall ordinarily be Village/Village Panchayat level and for minor crops may be at a higher level** so that the requisite number of CCEs could be conducted during the notified crop season. States may notify Village / Village Panchayat as insurance unit in case of minor crops too if they so desire.

7. FARMERS TO BE COVERED: All farmers growing notified crops in a notified area

during the season who have insurable interest in the crop are eligible.

7.1. COMPULSORY COVERAGE: The enrolment under the scheme, subject to possession of insurable interest on the cultivation of the notified crop in the notified area, shall be compulsory for following categories of farmers:

7.1.1. Farmers in the notified area who possess a Crop Loan account/KCC account (called as Loanee Farmers) to whom credit limit is sanctioned/renewed for the notified crop during the crop season.

AND

7.1.2. Such other farmers whom the Government may decide to include from time to time.

7.2. VOLUNTARY COVERAGE: Voluntary coverage may be obtained by all farmers not covered in 7.1 above, including Crop KCC/Crop Loan Account holders whose credit limit is not renewed.

8. RISKS TO BE COVERED & EXCLUSIONS:

8.1.RISKS: Following risks leading to crop loss are to be covered under the scheme :-

8.1.1. YIELD LOSSES (standing crops, on notified area basis): Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks, such as

- (i) Natural Fire and Lightning
- (ii) Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- (iii) Flood, Inundation and Landslide
- (iv) Drought, Dry spells
- (v) Pests/ Diseases etc.

8.1.2. PREVENTED SOWING (on notified area basis):- In cases where majority of the insured farmers of a notified area, having intent to sow/plant and incurred expenditure for the purpose, are prevented from sowing/planting the insured crop due to adverse weather conditions, shall be eligible for indemnity claims upto a maximum of 25% of the sum-insured.

8.1.3. POST-HARVEST LOSSES (individual farm basis): Coverage is available upto a maximum period of 14 days from harvesting for those crops which are kept in “cut & spread” condition to dry in the field after harvesting, against specific perils of cyclone / cyclonic rains, unseasonal rains throughout the country.

8.1.4. LOCALISED CALAMITIES (individual farm basis): Loss / damage resulting from occurrence of identified localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.

8.2. EXCLUSIONS: Risks and Losses arising out of following perils shall be excluded:-

War & kindred perils, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals, In case of Post–Harvest losses the harvested crop bundled and heaped at a place before threshing, other preventable risks.

9. SUM INSURED / LIMIT OF COVERAGE:

In case of Loanee farmers under Compulsory Component, the Sum Insured would be equal to Scale of Finance for that crop as fixed by District Level Technical Committee (DLTC) which may extend up to the value of the threshold yield of the insured crop at the option of insured farmer. Where value of the threshold yield is lower than the Scale of Finance, higher amount shall be the Sum Insured. Multiplying the Notional Threshold Yield with the Minimum Support Price (MSP) of the current year arrives at the value of sum insured. Wherever Current year’s MSP is not available, MSP of previous year shall be adopted. The crops for which, MSP is not declared, farm

gate price established by the marketing department / board shall be adopted.

Further, in case of Loanee farmers, the Insurance Charges payable by the farmers shall be financed by loan disbursing office of the Bank, and will be treated as additional component to the Scale of Finance for the purpose of obtaining loan.

For farmers covered on voluntary basis the sum-insured is upto the value of Threshold yield i.e threshold yield x (MSP or gate price) of the insured crop.

10. PREMIUM RATES:

10.1 The Actuarial Premium Rate (APR) would be charged under PMFBY by IA. DAC&FW/States will monitor the premium rates considering the basis of **Loss Cost** (LC) i.e. Claims as % of Sum Insured (SI) observed in case of the notified crop(s) in notified unit area of insurance (whatsoever may be the level of unit area) during the **preceding 10 similar crop seasons** (Kharif / Rabi) and loading for the expenses towards management including capital cost and insurer's margin and taking into account non-parametric risks and reduction in insurance unit size etc.. The rate of Insurance Charges payable by the farmer will be as per the following table:

S.No	Season	Crops	Maximum Insurance charges payable by farmer (% of Sum Insured)
1	Kharif	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	2.0% of SI or Actuarial rate, whichever is less
2	Rabi	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	1.5% of SI or Actuarial rate, whichever is less
3	Kharif & Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

10.2 The difference between 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.

- 10.3 AIC shall calculate LC premium rates (till an Independent Agency/TSU takes over) based on latest available yield data in month of February for Kharif crops and August for Rabi crops as per requirement of the States and shall provide to DAC&FW/Concerned States before invitation for premium bidding.
- 10.4 State Govt. would invite all the empanelled insurance companies to quote their actuarial premium rates for the notified crop(s) in the notified insurance unit area, Indemnity Level, Threshold Yields, Sum Insured etc. as indicated by the State for the season.
- 10.5 For more effective implementation, selection of Implementing Agency (IA) may be made through adopting the cluster approach under which bunch of about 15-20 good & bad districts / areas with reference to risks will be bid out. This will facilitate the uniform distribution of the risks among the participating insurance companies and will avoid selection of districts / areas according to company's choice. In case of smaller States, the whole State shall be assigned to one IA. This is also expected to take care of districts which have traditionally had high actuarial premiums for crops due to high risk. Selection of IA may be made for at least 3 years.
- 10.6 The designated / empanelled companies participating in bidding have to bid the premium rates for all the crops notified / to be notified by the State Govt. and non-compliance will lead to rejection of company's bid.
- 10.7 The insurance coverage in terms of number of farmers & hectare-age should be at least at the previous season's level.

11. SHARING OF RISK:

Risk will be shared by IA and the Government as follows:

The liability of the Insurance companies in case of catastrophic losses computed at the National level for an agricultural crop season, shall be upto **350% of total premium collected (farmer share plus Govt. subsidy) or 35% of total Sum Insured (SI), of all the Insurance Companies combined, whichever is higher. The losses at the National level in a crop season beyond this ceiling shall be met by equal contribution (i.e. on 50:50 basis) from the Central Government and the concerned State Governments.**

12. ESTIMATION OF CROP YIELD:

The State/UT Govt. will plan and conduct the requisite number of Crop Cutting Experiments (CCEs) for all notified crops in the notified insurance units in order to assess the crop yield. The State / UT Govt. will maintain single series of Crop Cutting Experiments (CCEs) and resultant Yield estimates, both for Crop Production estimates and Crop Insurance.

Crop Cutting Experiments (CCE) shall be undertaken per unit area /per crop, on a sliding scale, as indicated below:

Sl. No.	INSURANCE UNIT	Minimum no. of CCEs required to be done
1.	District	24
2.	Taluka / Tehsil / Block	16
3.	Mandal/Hobli/ Phirka / Revenue Circle	10
4.	Village / GramPanchayat/Patwar-Mandal/Patwari-Halka	4 for major crops, 8 for other crops

However, a Technical Advisory Committee (TAC) comprising representatives

from Indian Agricultural Statistical Research Institute (IASRI), National Sample Survey Organization (NSSO), Ministry of Agriculture & Farmers Welfare (GoI) and implementing agencies shall dispose/decide the issues relating to CCEs and all other technical matters. Inputs from RST/satellite imagery would also be utilized in optimizing the sample size of CCEs.

Use of Mobile Phone Technology to improve Yield-data Quality & Timeliness

It has been felt that process of CCEs currently being conducted for estimating yield is lacking in reliability and speed which affects the claims settlement. There is a need to have good quality, timely and reliable yield-data. For addressing this problem, video/image capture of crop growth at various stages and transmission thereof with CCE data on a real time basis utilizing mobile communication technology with GPS time stamping, can improve data quality, / timeliness and support timely claim processing and payments. States and insurance companies shall utilise this technology for the purpose.

The cost of using technology etc. for conduct of CCEs etc will be shared between Central Government and State/U.T. Governments on 50:50 basis, wherever necessary, subject to a cap on total funds to be made available by Central Government for this purpose based on approximate cost of procuring hand held devices/Smart phones and other related costs.

13. INDEMNITY LEVEL (IL) and THRESHOLD YIELD (TY) :

- 13.1.** Three levels of Indemnity, viz., 70%, 80% and 90% corresponding to crop Risk in the areas shall be available for all crops.
- 13.2.** The Threshold Yield (TY) shall be the benchmark yield level at which Insurance protection shall be given to all the insured farmers in an Insurance Unit.
- 13.3.** The Threshold Yield for a crop in an Insurance Unit shall be based on average yield of last seven years excluding two years of declared calamity if any, multiplied by the level of indemnity of the area.

$$\text{threshold Yield} = \frac{\text{Sum}[\text{Last 7 Years of Yield} \text{ (minus two notified calamity years if any)}]}{5 - 7 \text{ (as the case may be)}} \times \text{Level of Indemnity}$$

14. CALENDER OF ACTIVITY:

The time-lines for coverage, submission of yield data, price data etc. shall be decided by the SLCCCI strictly keeping in mind the onset of monsoon, sowing period, crop cycle etc.

The seasonality discipline shall be same for loanee and non-loanee farmers. The cut-off date is uniform for both loanee and non-loanee cultivators. Keeping in view the prevailing agro-climatic conditions, rainfall distribution/irrigation water availabilities, sowing pattern etc. the SLCCCI, in consultation with the insurance company shall fix seasonality disciplines of the coverage and other activities in such a way that it doesn't encourage adverse selection or moral hazards. Broad seasonality discipline is given in the chart below. State wise details of seasonality will be provided in the Operational Guidelines to be issued by DAC&FW.

S.No.	Activity	Kharif	Rabi
1	Issuance of Administrative Instructions by Government of India	February	August
2	Conduct of SLCCCI meeting to decide for notification of Crops and Notified areas, limits of Sum Insured and adoption of Level of Indemnity etc.	March	September
3	Loaning period (loan sanctioned) for	April to July	October to

	Loanee farmers covered on Compulsory basis.		December
4	Cut-off date for receipt of Proposals of farmers (loanee & non-loanee).	31 th July	31 st December
5	Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Bank branches to Respective Nodal Offices.	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date
6	Cut-off date for receipt of Declarations of farmers covered on Voluntary basis from designated Insurance Agent(s) to Insurance Companies	Within two working days after receiving declaration/ premium.	Within two working days after receive declaration/ premium.
7	Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Respective Nodal Offices of Banks to Insurance Company	Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks.	Within seven working days from receipt of Declarations by the Respective Nodal Offices of Banks.
8	Cut-off date for receipt of yield data	Within a month from final harvest	Within a month from final harvest

15. PROCEDURE FOR ASSESSMENT, PROCESSING AND APPROVAL OF CLAIMS:

15.1. Yield losses at Notified Area level: Once the Yield Data is received from the State/UT Govt. as per the prescribed cut-off dates, claims will be processed,

approved and settled by IA.

15.1.1. If the 'Actual Yield' (AY) per hectare of the insured crop for the defined area [on the basis of requisite number of Crop Cutting Experiments (CCEs)] in the insured season, falls short of the specified threshold yield (TY) 'Yield' (RY), all the insured farmers growing that crop in the defined area are deemed to have suffered shortfall in their yield.

15.1.2. The Scheme seeks to provide protection against such contingency to all insured farmers of an Insurance Unit.

15.1.3. Claim Pay-outs based on Yield losses shall be calculated as per the following formula:

$$\text{Claims Payout} = \frac{\text{Shortfall in Yield}}{\text{Threshold Yield}} \times \text{Sum Insured}$$

Where,

$$\text{ShortFall in Yield} = (\text{Threshold Yield} - \text{Actual Yield})$$

15.2. **Assessment of prevented Sowing:** The adverse weather conditions shall be defined in the notification and shall be captured by notified weather station/s in the District. The extent of claims payable will be decided on the basis of weather data recorded at the notified weather station/s for the purpose. The crop-wise scale of payment, upto a maximum of 25% of Sum Insured shall be worked out by IA based on a notified pay-out structure on the occurrence of pre-declared events such as month-wise deficit in aggregate rainfall during a specified period assessed through Reference Weather Stations tagged for the Notified / Group of Notified Area. The insurance coverage shall cease to operate for the crop in the notified area. The cover is available during Kharif season for recognised rain-fed areas and crops. The data provider will be notified by the SLCCCI.

15.3. Localized Calamity Loss Assessment:

15.3.1. Loss assessment and modified indemnity procedures in case of occurrence of localized perils, such as hailstorm, landslide, flood, and inundation shall be for a cluster of affected farms or affected village and the settlement of claims, if any, will be each insured farmer covered under assessment.

15.3.2. The District Administration will assist IA in assessing the extent of loss.

15.4. Post-Harvest Loss Assessment:

15.4.1. Loss assessment and indemnity procedures in case of occurrence of Post-Harvest Loss shall be for a cluster of affected farms or affected village and the settlement of claims, if any, will be each insured farmer covered under assessment.

15.4.2. The District Administration will assist IA in assessing the extent of loss.

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

15.5.1. In case of adverse seasonal conditions during crop season viz. floods, prolonged dry spells, severe drought, unseasonal rains, IA in consultation with concerned State Government/UT based on agro meteorological data/ satellite imagery or any other proxy indicator will decide about crops/ areas for which on account payment will be made, not exceeding 25% of likely claims.

15.5.2. Appraisal of mid-season adversity and quantum of on-account payment will be established jointly by Government of India/concerned State Government/UT and IA.

15.5.3. On account payment will be implemented only in those districts/notified areas where such proxy indicators can be established and will be considered for payment and only if the expected yield during the season is likely to be less than 50% of normal yield.

15.6. IA shall process the claims liability assessed as per above mentioned methodology and approve the claims.

16. PROCEDURE FOR SETTLEMENT OF CLAIMS:

16.1. For coverage through Banks:-The claim amount along with particulars will be released to the individual Nodal Banks. The Banks at the grass-root level, in turn, shall credit the accounts of the individual farmers and display the particulars of beneficiaries on their notice board. The Banks shall provide individual farmer wise details claim credit details to IA and shall be incorporated in the centralised data repository.

16.2. For coverage through other insurance intermediaries: The claim amount will be released electronically to the individual Insured Bank Account.

Acreage discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to 'over' insurance. Ideally the discrepancy should be handled at farm level to protect the interest of farmers with genuine insurance coverage. However, in the absence of digitized farm records on a GIS platform, it would be cumbersome to physically verify each farm. For the time-being, it is to be addressed as follows:

- 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 will be treated as 'excess' insurance coverage.
- Sum insured may be scaled down in the ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- Claims shall be calculated on the scaled down sum insured
- Premium shall be retained by the insurance company for the portion of sum insured scaled down.

Once the individual farms (plots / survey numbers) are digitized and available on a GIS platform, it is 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.

17. MANAGEMENT OF THE SCHEME AND REVIEW:

- 17.1.** Government of India shall issue operational guidelines and modalities, which may be appended from time to time, for implementation of the scheme provisions with detailed steps and processes involved, terms and condition applicable, roles and responsibilities of various agencies involved in execution of the scheme and roles and responsibilities of other related stakeholders.
- 17.2.** These operational modalities shall be considered as part of the scheme.
- 17.3.** The scheme may be reviewed periodically and additions, deletions and modifications of the provisions may be done as deemed necessary.
- 17.4.** During each crop season, the agricultural situation will be closely monitored in the implementing States / Union Territories. The State / UT Department of Agriculture and district administration shall set up a District Level Monitoring Committee (DLMC), who will provide fortnightly reports of Agricultural situation with details of area sown, seasonal weather conditions, pest incidence, stage of crop failure (if any) etc.
- 17.5.** The operation of the Scheme will be reviewed annually, and modifications as may be required would be introduced. Periodic Appraisal Reports on the Scheme would be prepared by Ministry of Agriculture, the Government of India / Implementing Agency.

18. PUBLICITY & AWARENESS:

- 18.1.** Adequate publicity needs to be given in all the villages of the notified districts/ areas. All possible means of electronic and print media, farmer's fair, exhibitions including SMS messages, short films, and documentaries shall be utilized to create and

disseminate awareness, benefits and limitations of the Scheme among the cultivators and the agencies involved in implementing the Scheme. Agriculture/Cooperation Department of the States in consultation with IA shall work out appropriate Plan for adequate awareness and publicity three months prior to the start of coverage period.

18.2. IA shall also assist the State Government/ UT in capacity building for effective implementation of the scheme and organize training workshops/sensitization programme for various stakeholders.

19. SERVICE TAX:

19.1. PMFBY is a replacement scheme of NAIS / MNAIS, and hence exempted from Service Tax liability of all the services involved in the implementation of the scheme.

20. USE OF INNOVATIVE TECHNOLOGY:

DAC&FW shall carry out pilots in select areas, in collaboration with various States/UTs, national and international research organisations / institutes, IMD, insurance companies, reinsurers etc. to make use of available technology in the fields of remote sensing, aerial imagery, satellites etc. that can help in acreage estimation, crop health / loss estimation, quicker yield estimation etc. with reduced manpower & infrastructure. With development of number of satellites with high resolution images orbiting the Earth, there have been great improvements in satellite imagery products. It has been reasonably proven the satellite imagery can help in demarcating the cropped areas into clusters on the basis of crop health. This feature can be successfully used to target the CCEs within the Insurance Unit (IU). Thus satellite imagery can help in '**smart sampling**' of CCEs. While an IU with heterogeneous crop health may need standard sample of CCEs, for eg. 4 CCEs per Village / Village Panchayat for major crops, the more homogenous IU may need a lower sample size, say 2 CCEs. This is expected to minimize the total CCEs needed by about 30-40%. States should progressively adopt this technique in generating yield estimates.

After proven strong correlation between RST / Satellite Imageries results and yield estimates through CCEs, States may use the technologies in estimating the crop yields at IU level, subject to the satisfaction of Central and State Governments and insurance companies with the accuracy of the yield estimates to service the claims.

- 20.1.** The integrity of CCEs will be verified by use of GPRS enabled Mobile phones with cameras/smart phones. These phones will also help in addressing the problem of area discrepancy by capturing pictures of standing crops and will also help in quicker, accurate estimation of yields.
- 20.2.** Such technologies, after due consideration of pilot results by the Government shall be included in the Scheme.
- 20.3.** All state government shall use technology initiatives in the conduct and supervision of CCEs to provide the yield data with minimum delay to IA for quick processing of the claims. The state governments shall also use technology initiatives in the reporting of loss reports for on-account claim settlement, Claim intimations for Localized calamity and Post-Harvest losses.
- 20.4.** A centralized repository shall be maintained. Appropriate application (web based, app based etc.) would be developed by NIC. The State Government, IA, Banks, Insurance Intermediaries shall use this applications for inputting various operational data like notification related data, individual farmer wise insurance coverage and claims details, crop loss details etc.

21. REVIEW OF THE SCHEME

State Governments will review the performance of the scheme after one year and point out corrections, if any, required in any of the provisions of the scheme to Govt. of India.