



Excellence of Execution

HDFC Ergo General Insurance Company Ltd implemented PMFBY scheme in Rajasthan state for season Rabi'2019-20 in 19 districts. The Rajasthan team has excelled amidst this lockdown period by conducting Crop Cutting Experiments (CCEs) considering restricted mobility and access.

- **Significance of Crop cutting Experiments (CCEs):**

In Rajasthan, approximately 25.14 Lakhs farmers are insured by our company under PMFBY with a GWP of 697 Cr. CCEs are a important event of claim witness in crop insurance as it evidences Average Yield (AY Data) which is basis of claim is calculation. The combined effort of team made it possible to conduct CCEs in this challenging situation.

Action Points:

- **Planning of CCEs Co-observation and Curfew Passes:**

Our CCEs were in full swing since starting of March, but were significantly impacted due to the COVID-19 spread and Government regulation on mandatory 21 days lockdown. Our Rural and Agriculture Business Group Team has dealt exceptionally during this challenging situation. HDFC ERGO state regional officials were in continuous discussion with Rajasthan Agriculture Commissioner and convinced him for issuing curfew passes for co-observing CCEs. Commissioner then issued a letter to all the Deputy Director Agriculture for issuing curfew passes (Annexure 3). Basis this letter, HDFC ERGO state regional officials discussed the matter onward with District Collectors of our districts and got the passes issued.

- **Successful Execution of Crop Cutting Experiments (CCEs):**

The combined effort of the team has ensured that CCEs should not get affected due to lockdown and farmers must get timely benefit of Pradhan Mantri Fasal Bima Yojana. Our district coordinators have taken forward this activity and CCEs are being conducted there without any delay (Details of CCEs are enclosed in Annexures 1-3)

In this difficult situation, Rajasthan Rural and Agriculture Business Group Team is doing a commendable job by conducting CCEs in the field.



The team is a motivation to everyone for delivering their best performance even in exceptional working conditions.

ANNEXURE 1

Our Team has been co-observing all the CCEs (with all the precautionary measures to ensure their safety) along with the Joint Committee. Details of the CCEs are provided below:

CCEs Co-observed by our Team

District Name	No. of CCEs Co-observed
Ajmer	3222
Alwar	4304
Banswara	1556
Bharatpur	3968
Bundi	1058
Dungarpur	593
Jaipur	3073
Jaisalmer	235
Jalor	3768
Jhalawar	3297
Jodhpur	248
Kota	75
Nagaur	4548
Pali	4053
Pratapgarh	154
SawaiMadhopur	1758
Sikar	3997
Sri Ganganagar	5112
Tonk	3016
Total	48035

Source: National Crop Insurance Portal (NCIP) CCEs App

The team successfully conducted all the CCEs as per planning, which had to do >100% amidst the lockdown.

ANNEXURE 2

Geo-tagged Photographs of CCEs conducted in field



District: Jodhpur , Tehsil: Bhopalgrdh



District: Kota ,Tehsil: Sangod



District: Kota ,Tehsil: Sangod



District:Pali ,Tehsil: Rani



District:Nagaur ,Tehsil: Parbatsar



District:Pali ,Tehsil: Jaitaran



District:Alwar, Tehsil: Kishangadh Bas



District: Ajmer, Tehsil: Bhinai

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District:Ajmer, Tehsil: Bhinai



District:Jhalawar, Tehsil: Pachpahar



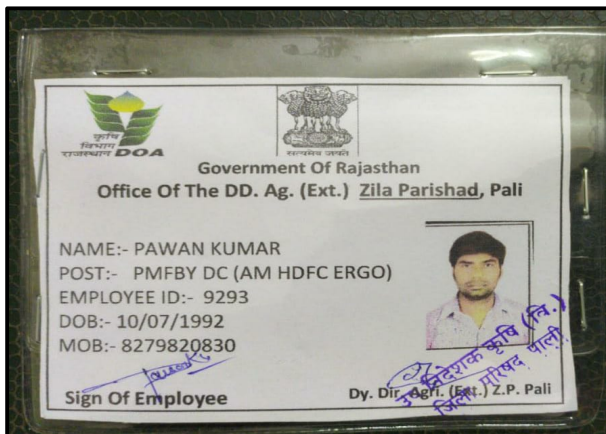
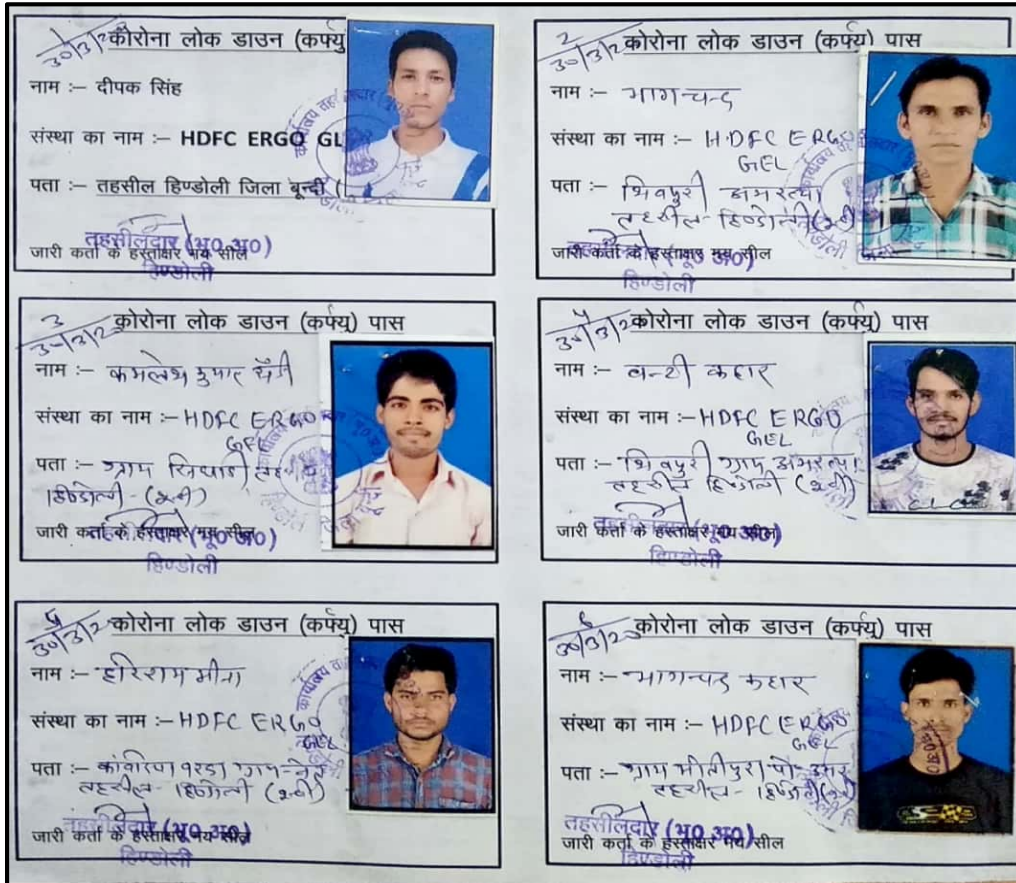
District: Jalore, Tehsil: Jalore



District: Sikar, Tehsil: Neem ka Thana

ANNEXURE 3

COVID-19 Curfew Passes Issued by Government



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