



Agripreneur

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From **National Institute of Agricultural Extension Management (MANAGE)**
(An Autonomous Organization of Ministry of Agriculture & Farmers Welfare, Govt. of India)

Pradhan Mantri Fasal Bima Yojana (PMFBY) *Enhancing Crop Insurance in India*

Crop Insurance is a comprehensive IT platform and an online environment designed to enhance the efficiency of service provision, consolidate disparate databases, establish a unified data perspective, and eradicate manual procedures.

It enables farmers to access insurance services more swiftly than ever.

The Government is striving to integrate all stakeholders, including farmers, insurance companies, financial institutions, and Government agencies, onto a single IT platform.

This initiative will improve administration, coordination, and transparency, allowing for real-time information and monitoring.

This is a stable, secure and seamlessly integrated ecosystem created with a comprehensive view of data in a secure environment thereby enabling information access to multiple stakeholders viz. Farmers, Govt. Functionaries, Insurance Companies, Intermediaries, Bankers and social & community bodies.

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Help Desk
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9951851556
(Mon to Sat)
(9 A.M to 5.30 P.M)

PMFBY: Key Features

- **Low Farmer Premium:** Uniform across the nation; claim paid directly to farmer's account
- **National Crop Insurance Portal (NCIP):** End to End-to-end auto Administration of Scheme
- **Leveraging technology:** Apps, Remote Sensing Technology, other technologies in yield estimation
- **Voluntary for loanee farmers:** Enrolment made voluntary for loanee farmers for first time in history of Crop Insurance
- **RWBCIS:** Weather-index based RWBCIS offered for Crops/Areas where Historical Yield Data is not available
- **Comprehensive Risk Coverage:** Comprehensive risk coverage against all non-preventable natural risks from pre-sowing to post-harvest stage

Crops covered under PMFBY:

Cereals- Paddy, Wheat, Jowar, Bajra, Maize, Ragi

Pulses: Green gram, Black gram, Red gram, Horse gram, Gram, Moth

Oilseeds: Groundnut, Sunflower, Soya bean, Safflower, Castor, Sesamum, Niger

Annual Commercial/ Horticulture Crops: Sugarcane, Cotton, Potato, Onion, Ginger, Turmeric, Banana, Pineapple, Jute, Tapioca, Chilli, Cumin, Coriander, Isabgol, Methi

PMFBY: Farmer Enrolment Channels

- Banks/PACS
- Common Services Centre (CSC)
- Department of Post
- Self- enrolment through Portal
- Insurance company Intermediary (AIDE app)

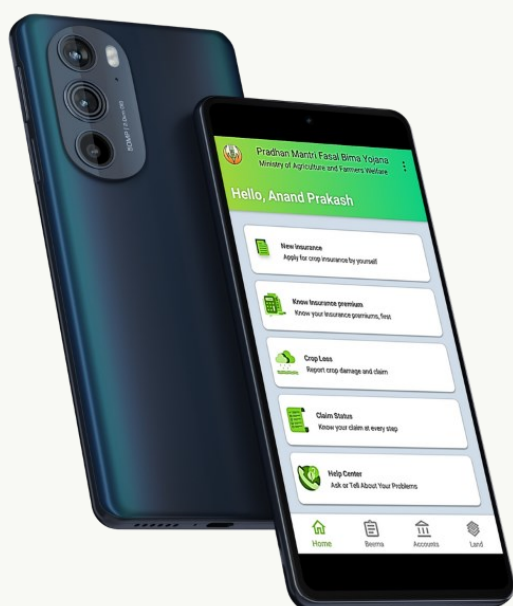
Restructured Weather Based Crop Insurance Scheme (RWBCIS):

It aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. RWBCIS uses weather parameters as "proxy" for crop yields in compensating the cultivators for deemed crop losses. Pay-out structures i.e. Term Sheets are developed to the extent of losses deemed to have been suffered keeping the weather triggers as per requirement of the crop and comparing it with actual weather data for the specific period. The whole crop life cycle is divided into different phases i.e. periods keeping in view the crop phenology and accordingly the sum insured is allocated to each period based on susceptibility of crop to the insured peril during a specific phase.

Crops covered under RWBCIS:

- **Fruits:** Guava, Sapota, Orange, Sweet Orange, Pomegranate, Lemon, Grapes (K), Custard Apple, Banana, Papaya, Mango, Peach, Apple, Litchi, Malta
- **Vegetables:** Tomato, Brinjal, Chili, Ginger, Cabbage, Cauliflower, Onion, Potato, Peas, Garlic, Capsicum, French bean

More details link: https://pmfby.gov.in/pdf/RWBCIS_Revised_Guidelines_1.pdf



Smartphone App for Subscription-AIDE

- ◆ Addition to the existing Channels: Banks and CSCs
- ◆ Digital Platform for Door-step Enrollment
- ◆ Paperless Enrollments, including Sandbox Products
- ◆ Information through SMS & WhatsApp
- ◆ Instant authentication & validation by farmer
- ◆ Error-free data entry within cutoff dates
- ◆ Easy tracking of enrollments remittances at the fingertips
- ◆ Low-cost digital Distribution channels for Insurers

The Crop Insurance portal facilitates the digital notification of areas, crops, and schemes, allowing multiple stakeholders to access information easily and enabling farmers to avail of crop insurance services.

This automated solution provides an opportunity for remote and economically disadvantaged farmers to benefit from crop insurance services. Agripreneurs have the opportunity to participate in the scheme as Para Extension workers, in order to raise awareness among farmers about PMFBY.

For more details surf the Link: <https://pmfby.gov.in/>

Smart Irrigation System Shined at RABI KISAN MELA, Pantanagar, Uttarakhand



Mr. Harinder Singh, an agricultural entrepreneur hailing from the Uttarakhand region, is offering advice on digital irrigation systems.

He has introduced an IoT-based irrigation system that allows farmers to remotely operate the irrigation system from the comfort of their homes.

The key feature of this system is that a machine installed in the field can detect the moisture percentage in the soil. When the moisture level drops, the machine commands the pump to irrigate the field.

Once the moisture level reaches an optimal level, the pump automatically stops irrigating.

Mr. Harinder believes that this controlled irrigation

system is a great option that can help conserve water, reduce labor, and increase crop yields. Mr. Harinder took part in Rabi Kisan Mela-2023 and showcased the Smart Irrigation Machine model.

The digitized functioning of the machine and its potential for undulating areas in hilly regions impressed the judges, earning the system the first prize at the Mela.

Sh. Ganesh Joshi, the Hon'ble Agriculture Minister of Uttarakhand, presented Harinder Singh with an award for his outstanding advisory services.

Seventy farmers have reaped the benefits of smart irrigation machines and guidance provided by Harinder Singh.

Success Stories of Agripreneurs

IoT-Enabled Smart Irrigation Systems Revolutionizing Farming in Uttarakhand

1

- ◆ Name of Agripreneur : Mr. Harinder Singh
- ◆ Name of Agri-venture: M/s Ryiat Ecofarms Pvt Ltd
- ◆ Address: Nanakmatta, U S Nagar, Uttarakhand
- ◆ Name of the NTI: JARDS-Moradabad
- ◆ Year of establishment: 2022
- ◆ Products/Services: Agri Clinic and Consultancy
- ◆ No. of farmers covered: 70+ farmers
- ◆ No. of villages: 10
- ◆ Annual turnover: ₹ 50 lac
- ◆ No. of employees: 4 person
- ◆ Mobile No: +91 9599662285
- ◆ Email ID: hsry-iat@gmail.com



2

Beekeeping Buzzing Profit in Rural Area

- ◆ Name of Agripreneur: Mr. Rajat Saxena
- ◆ Name of Agri-venture: M/s RS Beeking
- ◆ Address: Meerganj Bareilly, Uttar Pradesh
- ◆ Name of NTI: JARDS-Moradabad
- ◆ Year of establishment: 2022
- ◆ Products/Services: Beekeeping & Consultancy
- ◆ No. of farmers covered: 900 farmers
- ◆ No. of villages/districts covered: 15
- ◆ Annual turnover: ₹ 20 lac
- ◆ No. of employees: 03
- ◆ Mobile: +91 9675065624
- ◆ E-mail: ra-jatsaxena150@gmail.com



Poultry Attracting and Retaining Youth in Agriculture



- ◆ Name of Agripreneur: Mr. Chetan R Kamble
- ◆ Name of Agri-venture: M/s ACABC Poultry Farm
- ◆ Address: At post- Ambedkar Nagar Raibag, Belgavi
- ◆ Name of NTI: SGSVVP-Belgaum
- ◆ Year of establishment: 2020
- ◆ Products/Services: Poultry Framing & consultancy
- ◆ No. of farmers covered: 70 farmers
- ◆ No. of villages covered: 5 Villages
- ◆ Annual turnover: ₹ 15 lac
- ◆ No. of employees: 10 Person
- ◆ Mobile: +91 6363753858
- ◆ Email Id: chetanrkamble195@gmail.com

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Krishi Seva Kendra: A Thriving Enterprise for Unemployed Agri-professionals

- ◆ Name of Agripreneur: Mr. Daleep Kumar
- ◆ Name of Agri-venture: Shri Shyam Pesticides and Seeds
- ◆ Address: AP Siwani Ganganagar Rajasthan Pin: 335804
- ◆ Name of NTI: SSV-P-Rajasthan
- ◆ Year of establishment: 2021
- ◆ Products/Services: Sale of Seed, Pesticides , Fertilizers & Agriculture Equipment
- ◆ No. of farmers covered: 250 +
- ◆ No. of villages covered: 13 villages
- ◆ Annual turnover: ₹ 60 Lakh
- ◆ No. of employees: 2 person
- ◆ Mobile: +91 8824336903
- ◆ Email ID: daleepsarad@gmail.com



40th Webinar: “Boosting Entrepreneurship through Goats and Milk”

Mr. Pramod Goyal, Nodal officer of Maheraj Global Educational Society (MGES), Agra, Uttar Pradesh, delivered the keynote address at the event. He expressed his appreciation for the invitation to the webinar and extended a warm welcome to all participants before commencing his presentation. Mr. Goyal emphasized that Maheraj Global Educational Society (MGES) Agra (Uttar Pradesh) is a state-level organization actively involved in the fields of Education, Women Empowerment, Environment, Rural Livelihood generation, Financial Literacy awareness, and related areas.

Mr. Goyal says that, in 2022, the Ministry of Agriculture designated this organization as the Nodal Training

Institute (NTI) for the implementation of the esteemed Agri-Clinics & Agri-Business Centre (AC&ABC) scheme. To date, MGES has provided training to 132 candidates under the AC&ABC Scheme, with 85 candidates successfully launching their ventures, resulting in a success rate of 64.39%.

Mr. Goyal elaborated on the organization's hand-holding strategies, such as appointing team leaders in each class, utilizing social media applications, engaging with parents, and raising awareness among financial institutions.

Towards the end of the presentation, Mr. Goyal showcased the profiles of ten successful agripreneurs who had their loans approved under the ACABC scheme

Mr. Rajnish Yadav, the founder of Goras Dairy Farm, delivered an insightful presentation as the second speaker. He emphasized the effectiveness of the ACABC scheme in promoting entrepreneurship in rural areas, highlighting how he utilized the scheme to establish his own business.

Mr. Rajnish also presented the various value-added milk products manufactured by his farm, emphasizing their nutritional benefits for consumers.

Additionally, he elaborated on the key factors necessary for setting up a milk collection and processing facility, underscoring the significance of factors like location, ease of access, and the presence of essential resources like electricity and water. He concluded by sharing his success story of collecting 1000 liters of milk from over 100 farmers across 15 villages.

Mr. Vishal Kumar, the founder of the infrastructure, feed management, National Goat Farming Care located in Ghazipur, concluded the webinar as the final speaker. He highlighted the wide range of services offered by the National Goat Farming Care, including goat milk production, meat production, breeding, and consultancy for goat shed establishment. Starting his business in 2023 on a 500 square feet land near Govindpur Kirat, District- Ghazipur after completing the ACABC training program, Mr. Vishal now manages over 100 goats in his shed. He specializes in consultancy for the Barbari and Jamunapari breeds, as well as providing guidance on shed

infrastructure, vaccination, diseases, control measures, and castration. Mr. Vishal emphasized the importance of rearing male goats for breeding purposes, while those raised for meat are castrated using an emasculator or torsion forceps. He recommended castrating bucks at six months old with the Burdizzo instrument to minimize the risk of infection. In his concluding slide, he emphasized the primary threats to goats and the corresponding methods to manage them, enabling individuals to operate a goat farming business securely and profitably.

SPEAKERS



Mr. Pramod Goyal
Nodal officer
(MGES) Agra centre



Mr. Rajnish Yadav
Founder
Goras Milk
Collection Center



Mr. Vishal Kumar
Founder
National Goat Care
Center

41st Webinar: Smart Farming in Hilly Area & Beekeeping Maintaining Ecological Harmony



Registration Link:
<https://www.manage.gov.in/rgModule/emailRegn.asp?ipno=HIL&ipyear=FDH>
Saturday 29th June, 2024 10.30 Am IST

"Smart Farming in Hilly Area & Beekeeping Maintaining Ecological Harmony"

SPEAKERS

MANAGE AC&ABC Agripreneurs Webinar Series
41st Webinar

Dr. Deepak Mendiratta
Nodal officer
JARDS-Moradabad

Mr. Harinder Singh
Founder
Ryiat Ecofarms Pvt Ltd

Mr. Rajat Saxena
Founder
RS BEE KEEPING

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The 41st MANAGE-ACABC webinar was conducted on 29th June, 2024 at 10.30 am IST. The theme of webinar was "Smart Farming in Hilly Area & Beekeeping Maintaining Ecological Harmony". Dr. Deepak Mendiratta Nodal Officer JARDS-Moradabad, Uttar Pradesh.

Mr. Harinder Singh Founder of Ryiat Ecofarms Pvt. Ltd and Mr. Rajat Saxena founder of National RS Beekeeping were the speakers.

LINKAGES WITH ATMA & AGRO INDUSTRIES AGRIPRENEURS ARE ENTITLED TO BENEFITS

ATMA: The Scheme should be linked with Agricultural Technology Management Agencies (ATMAs) constituted by States under the Scheme "Support to State Extension Programmes for Extension Reforms". The Extension Reforms Scheme mandates that minimum 10% of resources on extension activities are to be utilized through the non-governmental sector, which also Includes Agri-preneurs.

ATMAs would be encouraged to implement extension activities through Agri-preneurs. The ventures could also be utilized to provide input services like plant saplings, seeds, and micronutrients under on-going flagship schemes implemented by the Department. Special emphasis will be made to review the progress of involvement of the agri-preneurs in ATMA activities on half-yearly basis by State Nodal Officer, Gol and MANAGE.

ATMAs shall also strive to achieve establishment of at least one agri-clinic every year in each Block depending

on the availability of trained, candidates under the Scheme. The Monthly Progress Report being submitted, through EMS under ATMA scheme shall necessarily have a provision for reporting the progress achieved on this front.

AGRO INDUSTRIES : In order to provide support to the Agri-preneurs for making their business more viable, Govt. of India Institutions such as National Seeds Corporation (NSC), State Farms Corporation of India (SFCI), Indian Farmers Fertilizers Cooperative Ltd (IFFCO), Krishak Bharati Cooperative Ltd. (KRIBHCO), Small Farmers Agri Business Consortium (SFAC), State Agro Industries Corporations etc. shall be advised to engage the Agri-preneurs as their authorized dealers on preferential basis without affecting their existing network.

The linkages with these agro industries shall be reviewed on half-yearly basis.

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Visit <https://www.agriclinics.net/>

Portal for up-to- date information about Agri-Clinics and Agri-Business Centres Scheme and eligibility criteria, training institutes, training progress, handholding activities, finance options and subsidy to the prospective Agripreneurs