Guidelines for

Sub- Scheme "Gosampad Bima Yojana"

under Mukhyamantri Kamdhenu Yojana (MKY)

Guidelines for implementation of Sub Scheme "Gosampad Bima Yojana" under Mukhytamntri Kamdhenu Yojana (MKY) during 2024-25

S. No.	Components	Gosampad Bima Yojana
1.	Objective	To enhance the financial security of livestock farmers through implementation of a comprehensive insurance scheme that safeguards against the loss of milch animals due to death.
2	Scheme Overview	• It is focused to insure milch cows / buffaloes under the programme. • This sub scheme will be implemented in the State in addition to existing insurance scheme under CSS NLM. • Under the scheme, beneficiaries can avail insurance coverage for milch cow / she buffalos up to 3-years. • The death of cattle due to disease, accidents or natural calamities will be covered. • The benefit of the subsidy is restricted to a **maximum of 5 animals per household.** However, a beneficiary may insure more than 5 animals by paying the full premium for any additional animals without availing the subsidy under the scheme. • The scheme will be facilitated by the empaneled insurance intermediaries of OLRDS engaged by the insurance company.
3.	Target under the Programme	1. 1,65,870 animals will be covered under the programme. This target placed at Annexure-I is indicative. 2. The CDVO will distribute the block wise target to the BVOs as per presence of milch animal/ scheme animals /feasibility.
4.	Implementing agencies	The Scheme shall be implemented by Director AH&VS, Odisha, Cuttack through OLRDS (Odisha Livestock Resources Development Society) & the field functionaries.
5.	Eligibility Criteria	1. All dairy farmers having milch animal (indigenous, exotic, graded & crossbred cows and she-buffaloes) are eligible. 2. Beneficiaries must be willing to insure their milch cattle for 1/2/3 years as per their choice, However animals procured under Buffalo Entrepreneurship Development Scheme (BEDS) and Gopalan Yojana (GPY) shall be insured for 3 years. 3. Preference should be given to those who have not availed the scheme earlier.
6.	Age of the animals for insurance	The age of the animals to be insured under Gosampad Bima Yojana (GBY) is as follows: 1. **Milch Cows (Indigenous/Crossbred/Exotic/Graded)**: Eligible from 2 years to 8 years. 2. **Milch Buffaloes:** Eligible from 3 years to 8 years
7.	Provision of subsidy	**85%** of the insurance premium as Govt. share (Farmers share: **15%** of the insurance premium)

<table>
<tr><td>8.</td><td>Insurance premium Rate</td><td><table><tr><th>Policy Years</th><th>Premium Rate</th></tr><tr><td>3 years</td><td>6.36%</td></tr><tr><td>2 Years</td><td>4.505%</td></tr><tr><td>1 Year</td><td>2.65%</td></tr></table></td></tr>
<tr><td>9.</td><td>Valuation of milch animal</td><td>• The maximum value of a cow having milk yield of 10 litres or more per day will be Rs. 90,000/- for those procured under the sub scheme Gopalan Yojana of Mukhyamantri Kamdhenu Yojana (MKY) and Mukhyamantri Krushi Udyoag Yojana (MKUY).
• The value of non-scheme animal will be calculated as per NABARD norms (i.e Rs. 6500/ litre of milk produced for cross-bred animals and Rs. 9000/ litre of milk produced for indigenous animals) and assessment of animal's body condition by local AVAS/ VAS/ BVO.
• The maximum value of a she-buffalo having milk yield of 8 litres or more per day will be Rs. 90,000/- for those procured under the sub scheme Buffalo Entrepreneurship Development of MKY and she buffaloes procured under MKUY.
• The value of non-scheme buffaloes will be estimated as per assessment of the animal's body condition and will be finalised by local AVAS/ VAS/ BVO.</td></tr>
<tr><td>10.</td><td>Selection of beneficiary</td><td>Willing farmers shall be identified by the local LI/ VT/ VAS / insurance intermediary for insurance of their animals through awareness campaign.</td></tr>
<tr><td>11.</td><td>Implementation Strategy</td><td>1. The intermediary would arrange a meeting of the concerned willing farmer, LI, and local AVAS / VAS/ BVO at a fixed date within the fortnight of identification of farmer.
2. The collection and generation of documentation (like tagging if applicable, health certification, and taking geo-tagged photographs) shall be taken up on that date of meeting.
3. To initiate the insurance process, intermediary has to ensure the collection of following documents.
a. Health certificate of animal issued by local AVAS/ VAS/ BVO.
b. Ear tag no. of animal mentioned in the Health Certificate.
c. Copy of Aadhaar card any other ID proof issued by Govt.
d. Copy of the first page of the farmer's bank passbook, showing the account number and IFSC.
e. 360 degree / 4 sided Geo-tagged photographs / coloured photographs (as applicable for remote areas) of the cattle that display their ear tags
4. The basic requirement like tagging of animals, issue of health certificate by govt. veterinary doctor, assessment of its value shall be made prior to collection of farmer share.
5. Farmers will pay their share of insurance premium i.e 15% of the total premium. Payment by farmer may be made in shape of cash/ bank transfer or UPI. (The remaining 85% of the premium will be paid by OLRDS as Govt. share.)</td></tr>
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		6. The Intermediary will facilitate the electronic transfer of premium in favour of the Insurance Company. 7. There will not be any waiting period. Insurance coverage will be effective on the receipt of farmers share. 8. Insurance company will send an SMS to farmer once payment is received. 9. Policy bond will be issued by the Insurance Company within 03 days of receipt of proposal (soft copy or signed hard copy) from the concerned intermediary through Chief District veterinary Officer (CDVO)/Intermediary. The policy bond to be communicated to the farmer by the intermediary by soft copy (via channels like WhatsApp, if applicable) or hard copy. 10. SMS will be sent to farmer once the policy documents are generated.
12.	Tagging of animals	1. The animal to be insured will be identified with the ear tags having a unique twelve-digit identity number of National Dairy Development Board (NDDB). 2. The animals already having ear-tags with unique twelve-digit identity numbers of NDDB will not be retagged and existing ear-tag will be considered for insurance coverage. 3. CDVOs will give their requisitions for twelve-digit ear tags with unique identity number approved by NDDB, Ear Tag applicators & extra pin of Ear Tag applicator to the Insurance Company one month before hand. 4. Procurement and supply of ear tags & applicators for insurance will be made by the Insurance Company to the CDVO. 5. Ear tag and ear tag applicators should be supplied to the CDVO Office by the Insurance Company, and the intermediary would collect the same from there and supply to the respective field veterinary officer/LI at the time of Insurance. 6. The animals to be insured should be fixed with ear tag by LI, and registered accordingly on Bharat Pashudhan Portal. 7. The Veterinary Officer will submit Ear tag utilization report to CDVO/ Intermediary monthly along with balance stock. 8. CDVOs will submit Ear Tag utilization report to mapped office along with opening balance every month. 9. There shall not be any dispute in settlement of claims on account of use of existing tags if any having unique twelve-digit identity no. of NDDB.
13.	Claim settlement in case of cattle death	The insurance company holds the responsibility for processing claims within 03 days of submission of claim proposal. The process of settlement of claims involves following steps: **I. Claim Intimation in case of cattle death** • In the event of cattle death, the farmer should inform the LI /Insurance Company/ insurance intermediary via WhatsApp, text message or email, within **24 hours** of death of the animal to

		initiate the claim process. In unavoidable circumstances, this notification should occur within a maximum of 3 working days. • In case the intermediary is not informed, the LI/ VAS/ BVO shall inform the same to the intermediary, **II. Verification Process in case of cattle death** 1. Once informed, the intermediary will contact the local AVAS/ VAS/ BVO, who will conduct a post-mortem examination and issue post mortem certificate. Post mortem report submission should be done within 72 hours of first intimation of death. • The insurance company's field agent may visit the site to verify the claim. **III. Document required for claim settlement** For the claim to be processed, the following documents must be submitted by the intermediary to the insurance company: 1. Claim intimation to the insurance company. 2. Filled in claim form. 3. The insurance policy document. 4. The post-mortem report, along with the ear tag. 5. Two Geo-tagged photographs of the deceased cattle, clearly showing the Ear Tag. 6. A copy of the first page of the farmer's bank passbook, showing the account number and IFSC code. 7. An identification proof of the livestock owner, such as an Aadhaar card, voter ID, or PAN card, certified by the respective veterinary doctors. 8. Documentation of the animal's death registered in the diary of the respective BVO office.
14.	Claim settlement in case of natural calamity	The insurance company holds the responsibility for processing claims within 03 days of submission. The process involves several critical steps: **I. Claim Intimation in case of natural calamity** In the event of missing of cattle / death in case natural calamity, the farmer must intimate the LI/ insurance company/ insurance intermediary via WhatsApp, text message, email, or post **within a week** of the incident. **II. Verification Process in case of natural calamity** • Once informed, the intermediary will contact the AVAS/ VAS/ BVO to conduct a post-mortem examination and issue a death certificate in case the carcass is present. Post mortem report submission should be done within 72 hours of first intimation of death. If not available, then the SRC report must be considered.

		• If the animal is missing or the carcass is not available, then the report submitted to SRC by Dist. Administration will be considered as proof of death. **III. Document Submission in case of natural calamity** For the claim to be processed, the following documents must be submitted by the intermediary to the insurance company: • The post mortem report and death certificate from AVAS/ VAS/ BVO. • 360 degree geo-tagged photographs of the deceased cattle, clearly showing the Ear Tag, if applicable. • The insurance policy bond. **IV. Document required for claim settlement** For claim settlement, the following documents must be collected and provided by the intermediary to the insurance company: 1. Claim intimation to the insurance company. 2. Filled in claim form. 3. The insurance policy document. 4. The post-mortem report, along with the ear tag, if applicable. If not, the SRC report will be considered. 5. Two geo-tagged photographs or coloured photographs (as applicable for remote areas) of the deceased animal, clearly displaying the ear tag, if applicable 6. A copy of the first page of the farmer's bank passbook, showing the account number and IFSC code. 7. An identification proof of the livestock owner, such as an Aadhaar card, voter ID, or PAN card, certified by the respective veterinary doctors. 8. Documentation of the animal's death registered in the diary of the respective BVO office.
15.	Time period of settlement and case of delayed intimation	**Time period of Settlement of Claim:** 1. The claim shall be settled within 15 days of receipt on the aforesaid documents by the Company. If the claim is approved, the compensation will be transferred directly to the farmer's bank account. 2. If the company fails to settle the claim within 15 days of submission of documents complete in all aspects, the Insurance Company will be liable to pay a **penalty of 12%** compound interest per annum to the beneficiary. 3. In case the claim is rejected, the farmer must be notified via SMS by the company within the same time period along with reason for claim rejection. They must also communicate the same to the concerned CDVO office via email with the

		relevant documentation with a copy marked to OLRDS. **Case Of Delayed Intimation** 1. In case of delayed intimation of the deceased animal and any breach of policy conditions, at the discretion of the Insurer, claim will be paid **up to 75%** of the sum insured. 2. In case of "non-submission of 360 degree / 4 sided Geo-tagged Photographs / coloured photograph of animal (as applicable for remote areas) at the time of inception of policy", the claim will be treated as **"No Claim"**. 3. If the delay in intimation through any mode is more than a fortnight the claim is liable to be treated as **"No Claim"**. 4. If a claim is intimated beyond 24 hours death and carcass is not available for Inspection / disposed-off, then Video graph of Post-mortem with Visible Ear Tag should be submitted to mapped office as proof of death.
16.	Processes to be followed in case of loss of policy document/ animal sale/ missing of ear tag	1. In case the farmers' copy of the Insurance Policy paper is lost then the Insurance Company would immediately issue duplicate Insurance Policy paper if informed & if required also at the time of claim settlement. 2. In case of sale of the insured animal or otherwise transfer of animal from one owner to another, before expiry of the insurance policy, the benefit of insurance coverage will shift to new owner. The formalities for transfer of livestock policy and fees and sale deed etc. required for transfer should be mentioned in insurance document paper. The new owner must be notified to change the ownership details on Bharat Pashudhan, and the intermediary must ensure that the policy is transferred within 48 hours of intimation. The insurance company will send an SMS to the new owner stating that the policy has been transferred in their name. 3. In case the ear tag is missing, the farmer must contact the LI/ intermediary. The LI must inform the intermediary if contacted first. The LI will **retag** the animal (with tag procured from intermediary) and update the same on Bharat Pashudhan. A documentation of the same must be provided by intermediary to the insurance company, and he will ensure that the animal tag number is updated in the policy within 48 hours of intimation. The insurance company will send an SMS to the farmer stating that the tag has been changed with the policy and updated tag numbers.
17.	Scheme Tracking through online portal	1. The Insurance Company/Insurance Intermediaries shall share its online portal with OLRDS and DAH&VS for easy documentation, processing of claim & monitoring of the programme at each District /State level to which the Insurance Company/Insurance Intermediaries should agree & co-

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<tr><td></td><td></td><td>operate. At a later date, the insurance company shall link its portal with the GO-SUGAM portal of the Govt. of Odisha.
2. Insurance Companies should maintain an IT based mechanism to ensure transparency in insurance claim settlement. Representatives of Insurance Company may take up investigation to verify before settlement of claims.</td></tr>
<tr><td>18.</td><td>Dispute Resolution</td><td>1. In case of any breach of contract in issuing the policies and submission of required reports, the company/agency shall, without prejudice to any other right or remedy available under the law to the Government on account of such breach, will abide by the decision of Director, AH & VS, Odisha, Cuttack in this regard as per the terms & conditions of the agreement.
2. In case the farmer wants to challenge the claim rejection/claim amount, they must communicate the same to the LI along with the reason for contestation, by filling a form with the help of the LI. The LI will send a soft copy of the form to the BVO, who will send it to the CDVO office. If the CDVO office deems that the reason for contestation is genuine, they will send it to OLRDS, who will send it to the insurance company for resolution. In case the issue is not resolved by the insurance company per the discretion of OLRDS, the issue would be brought by the OLRDS before the Director AH & VS, Odisha, for cases related to document submission and before IRDAI (acting as ombudsman) for all other issues.</td></tr>
<tr><td>18.</td><td>Fund Provision</td><td>
<table>
<tr><th>Sl. No.</th><th>Name of the Component</th><th>Unit</th><th>Amount (in lakh)</th></tr>
<tr><td>1</td><td>Amount towards Govt. share of @ 85% of premium cost (approximately 145870 animals - BEDS-1570 + GPY-5000 + other milch animal-139300, Assuming Rs. 40,000 as animal cost for fund calculation)</td><td>145870</td><td>2453.3148</td></tr>
<tr><td>2</td><td>Honorarium</td><td></td><td></td></tr>
<tr><td>a.</td><td>Honorarium to the veterinarians @Rs. 50/- per animal insured (Honorarium+ Motivational Incentive) (BEDS-1570+GPY-5000 + other milch animal-139300+ CRS 20,000)</td><td>165870</td><td>82.935</td></tr>
<tr><td>c.</td><td>Honorarium to the veterinarians towards PM @Rs. 125/- per animal (assuming mortality of 5% of total animals insured)</td><td></td><td>10.36687</td></tr>
<tr><td>3</td><td>Mass Publicity</td><td></td><td>5.0</td></tr>
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</td></tr>
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		a.	Printing of Cow card @ Rs.7/-	165870	11.61090
		b	At the level of OLRDS @0.2% of project cost		5.12645
				Total Project Cost	**2568.3541**
19.	Review, Monitoring, and publicity	1. The BVOs will review with the LIs/VT/VAS/AVAS on the scheme and submit a monthly report in Annexure-II & Annexure-V excerpted from their register (expanded upon in the sections below) to the CDVO. 2. The CDVO will review with the BVOs, insurance intermediary, and representative of the mapped office of the insurance company on monthly basis. They will also submit a monthly report to OLRDS in the prescribed format in Annexure-III, Annexure-IV & Annexure-V. 3. The OLRDS will review on monthly basis with all CDVOs, Additional Director (Livestock Production), DAH&VS, and state level representatives of the insurance company and intermediaries, under the chairmanship of the CEO, OLRDS. The insurance company shall furnish the monthly report in Annexure-VI, Annexure-VIII & the insurance intermarries in Annexure-VII, Annexure-VIII. 4. The scheme will be reviewed at state-level by the Director, DAH&VS.			
20	**These guidelines may be modified by F&ARD Deptt. based on emerging needs and feedback from field personnel.**				

Format for Monthly report by BVO: **Annexure-II**

Block report on Go-Sampad Bima Yojana 2024-25 for the DD/MM/YY																							
Physical								Financial								Claim Filed							
Target				Progressive Achievement				Target				Progressive Achievement				Deaths				Claims Sent to Insurance Company			
EDS	GPY	CRS	Other milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal

Signature of BVO

Annexure-III

Format for Monthly report sent by CDVO:

District fortnight report on Go-Sampad Bima Yojana 2024-25 for the DD/MM/YY																								
Name of the Block	Physical								Financial								Claim Filed							
	Target				Progressive Achievement				Target				Progressive Achievement				Deaths				Claims Sent to Insurance Company			
	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal	BEDS	GPY	CRS	Other Milch animal

Signature of CDVO

Annexure-IV

Format for Monitoring of Financial Expenditures to be sent by CDVO on Monthly basis

Monitoring activity under Gosampad Bima Yojana -2024-25						
Sl. No	**Particulars**	**Physical**		**Financial**		**Remarks**
		Target	**Achievement**	**Target**	**Achievement**	
1	Amount of Govt. share against the no. of animals insured					
2	Amount utilized for Printing of Insurance Cards					
3	Expenditure towards Insurance Honorarium @ Rs.50/Animal					
4	Expenditure towards Insurance Honorarium for Veterinarians for PM @ Rs.125/- for undertaking PM per animal for 5% of the animals insured					
5	Funds utilized towards Publicity					
	Total					

CDVO Signature

Annexure-V

Format for Category wise insurance made (progressive), to be submitted by BVO & CDVO on monthly basis:

Progressive report on Gosampad Bima Yojana for the year 2024-25 for the period from ______________ to _______________																	
Sl. No	**Coverage period**	**No. of Animal insured**				**Value of animal insured**				**Govt. share of subsidy**				**Farmers share deposited**			
		Gen.	**SC**	**ST**	**Total**	**Gen.**	**SC**	**ST**	**Total**	**Gen.**	**SC**	**ST**	**Total**	**Gen**	**SC**	**ST**	**Total**
	One year policy																
1	Cow																
2	Buffalo																
	Total																
	Two year policy																
1	Cow																
2	Buffalo																
	Total																
	Three Year policy																
1	Cow																
2	Buffalo																
	Total																
	Grand Total																

Signature of CDVO/ BVO

Annexure-VI

Monthly Progressive Report on Gosampad Bima Yojana to be submitted by Insurance Company
(Period from _____________ to _____________)

Sl. No	Name of the District	No. of policy schedule received			Number of policy bond issued			Govt. Share utilized	Farmers share collected
		cow	buffalo	Total	cow	buffalo	Total		
1	Anugul								
2	Balasore								
3	Bhadrak								
4	Bolangir								
5	Bargarh								
6	Boudh								
7	Cuttack								
8	Dhenkanal								
9	Deogarh								
10	Gajapati								
11	Ganjam								
12	Jagatshingpur								
13	Jajpur								
14	Jharsuguda								
15	Kalahandi								
16	Kandhamal								
17	Kendrapada								
18	Keonjhar								
19	Khurda								
20	Koraput								
21	Malkangiri								
22	Mayurbhanj								
23	Nawrangpur								
24	Nayagarh								
25	Nuapara								
26	Puri								
27	Rayagada								
28	Sambalpur								
29	Sonepur								
30	Sundargarh								
	Total								

Signature of Representative of Insurance Company

Annexure-VII

Format of District- Wise Report to be submitted by Insurance Intermediary on a fortnightly basis to CDVO and OLDRS

Report on Go-Sampad Bima Yojana for the month of ____________ of the year 2024-25													
Name of the Intermediary	District	No. of animals insured			Insured amount			Farmer share deposited	No. of policy issued	No. of claims intimated	No. of claims made	No. of claim settled	Amount of claim Disbursed
		Cow	Buffalo	Total	Cow	Buffalo	Total						

Signature of Intermediary Representative

Annexure-VIII

Format for Claim Settlement Report to be Submitted by both Intermediary and Insurance Company to the OLRDS on monthly basis Under Gosampad Bima Yojana -2024-25 from __________ To

Sl. No	Name of the District	No. of Death Claim intimated			No. of Death claim documents received			No. of death claim settled			No. of death claim rejected			Amount of claim Disbursed
		Cow	Buffalo	Total	Cow	Buffalo	Total	Cow	Buffalo	Total	Cow	Buffalo	Total	
1	Anugul													
2	Balasore													
3	Bhadrak													
4	Bolangir													
5	Bargarh													
6	Boudh													
7	Cuttack													
8	Dhenkanal													
9	Deogarh													
10	Gajapati													
11	Ganjam													
12	Jagatshingpur													
13	Jajpur													
14	Jharsuguda													
15	Kalahandi													
16	Kandhamal													
17	Kendrapada													
18	Keonjhar													
19	Khurda													
20	Koraput													
21	Malkangiri													
22	Mayurbhanj													
23	Nawrangpur													
24	Nayagarh													
25	Nuapara													
26	Puri													
27	Rayagada													
28	Sambalpur													
29	Sonepur													
30	Sundargarh													
	Total													

Annexure-I

TARGET SUB SCHEME "GO-SAMPAD BIMA YOJANA" UNDER MUKHYTAMNTRI KAMDHENU YOJANA (MKY) DURING 2024-25									
		Physical Target				Financial Target(Rs.in Lakh)			
Sl. No	Name of the District	BEDS	GPY	Non schematic milch animal	Total	BEDS	GPY	Non schematic milch animal	Total
1	Angul	50	212	4800	5062	2	10	73.5216	86.2
2	Bolangir	84	126	4000	4210	4	6	61.268	71.4
3	Balasore	84	408	7000	7492	4	20	107.219	131.1
4	Bargarh	50	88	4700	4838	2	4	71.9899	78.7
5	Bhadrak	50	338	5000	5388	2	16	76.585	95.4
6	Boudh	16	50	2200	2266	1	2	33.6974	36.9
7	Cuttack	76	350	6000	6426	4	17	91.902	112.6
8	Deogarh	50	76	2000	2126	2	4	30.634	36.7
9	Dhenkanal	16	212	4000	4228	1	10	61.268	72.3
10	Gajapati	36	76	4000	4112	2	4	61.268	66.7
11	Ganjam	114	250	6500	6864	6	12	99.5605	117.2
12	Jagatsinghpur	46	250	6600	6896	2	12	101.0922	115.4
13	Jajpur	70	300	4300	4670	3	15	65.8631	83.8
14	Jharsuguda	20	50	2500	2570	1	2	38.2925	41.7
15	Kalahandi	70	100	4500	4670	3	5	68.9265	77.2
16	Kandhamal	40	88	3500	3628	2	4	53.6095	59.8
17	Kendrapara	60	250	5000	5310	3	12	76.585	91.6
18	Keonjhar	70	250	5500	5820	3	12	84.2435	99.8
19	Khurda	46	162	4500	4708	2	8	68.9265	79.0
20	Koraput	54	150	4500	4704	3	7	68.9265	78.8
21	Malkanagiri	20	76	3000	3096	1	4	45.951	50.6
22	Mayurbhanj	94	226	8500	8820	5	11	130.1945	145.7
23	Nowrangpur	54	112	3400	3566	3	5	52.0778	60.1
24	Nayagarh	46	126	4000	4172	2	6	61.268	69.6
25	Nuapara	30	50	3000	3080	1	2	45.951	49.8
26	Puri	60	288	8000	8348	3	14	122.536	139.4
27	Rayagada	40	76	3500	3616	2	4	53.6095	59.2
28	Sambalpur	30	112	6500	6642	1	5	99.5605	106.4
29	Sonepur	30	88	3500	3618	1	4	53.6095	59.3
30	Sundargarh	64	60	4800	4924	3	3	73.5216	79.5
	Total	**1570**	**5000**	**139300**	**145870**	**76**	**243**	**2133.66**	**2453.3**