

## Schemes for Assisting Planting and Upkeep

- a. Rubber Plantation Development Scheme
- b. Planting Materials
- c. Cover Crop Seeds
- d. Insurance for Rubber Plantations

### a. Rubber Plantation Development Scheme

This is a scheme in implementation by the Board for assisting new planting as well as replanting of old and uneconomic plantations. This is operating from the year 1980. Over the years, a total of about 298,018 hectares have been covered under the scheme benefiting about 500,000 small/large growers.

### b. Planting Materials

Even though the bulk of planting material requirements of small growers are met from the privately owned nurseries in rubber growing tracts in the country, the Rubber Board is producing and distributing planting materials to a limited extent every year with two main objectives of maintaining quality and moderating general market price.

Budwood and budded stumps of approved high yielding clones produced in Board's nurseries are distributed to growers during planting season. The distribution is effected either from the nurseries or through Regional Offices. The RP Department's Central Office invites applications through mass media. The Dy. Rubber Production Commissioners / Development Officers in charge of the Regional Offices receive applications, effect allotment as per prescribed norms, receive cost in advance and arrange supplies. The prices of planting materials are fixed every year on a 'no loss no profit basis' after due cost evaluation.

List of Board's Nurseries			
TRADITIONAL AREAS			
Sl.No.	Name of Nurseries	Location	Controlling Office
1	Regional Nursery, Kadackamon	Kollam Dt, Kerala	Regional Office, Punalur

2	Central Nursery, Karikkattoor	Kottayam Dt, Kerala	Central Office, Kottayam.
3	Regional Nursery, Kanjikulam	Palakkad Dt, Kerala	Regional Office, Palakkad
4	Regional Nursery, Manjeri	Malappuram Dt, Kerala	Regional Office, Manjeri
5	Regional Nursery, Ulickal	Kannur Dt, Kerala	Regional Office, Sreekandapuram
6	Regional Nursery, Alakkode	Kannur Dt, Kerala	Regional Office, Taliparamba

NON-TRADITIONAL			
7	Regional Nursery, Tulakona	West Tripura Dt, Tripura	NRETC, Kunjaban, Agartala
8	Regional Nursery, Dharrangiri	Goalpara Dt, Assam	Regional Office, Guwahati
9	Regional Nursery, Labak	Cachar Dt., Assam	Regional Office, Silchar
11	Regional Nursery, Mendipathar	East Garo Hills Dt, Meghalaya	Regional Office, Tura
12	Regional Nursery, Jenggitchagre	West Garo Hills, Meghalaya	Zonal Office Guwahati

### c. Cover Crop Seeds

The Board operates a scheme for procurement and supply of seeds of cover crops, '*Pueraria phaseoloides*' and '*Mucuna bracteata*' for the benefit of small growers. Distribution of seeds is at cost prices through various Regional Offices of the Board.

#### **d. Insurance for Rubber Plantations**

M/s. National Insurance Co. Ltd has been implementing a Rubber Plantation Insurance Scheme from 1988 onwards, to protect plantations against losses due to natural calamities. All replanting and new plantings of rubber raised under permits issued by the Rubber Board come under the purview of this scheme.

The scheme will continue to be operated during the 10<sup>th</sup> Five Year Plan period also, with certain modifications and revisions.

#### **Salient features of the Revised Scheme**

The maximum liability of the insurer under the scheme will be:

1. for immature plantation up to Rs. 1,00,000/-
2. for mature plantations up to Rs. 1,25,000/-

Holdings below 10 ares (25 cents), and areas which are not eligible for planting subsidy but eligible only for reimbursement of cost of poly bag plants, are exempted from compulsory insurance.

If part of the rubber area is eligible for planting subsidy and the rest of the area for reimbursement of cost of polybagged plants only, the whole area should be insured, as part insurance of holding is not permissible under the scheme.

Rubber plantations raised scientifically but outside RPD scheme also can be insured based on the recommendations of the technical officers of the Rubber Production Department of the Board.

Under the scheme, policies for immature area in the age group 1 to 8 years and mature areas in the age group 8 to 22 years are issued separately.

If the grower fails to insure the rubber plantations in the year of planting itself, he can insure it in later years covering the whole immaturity period. Premium for covering the whole immaturity period (1 to 8 years) is Rs. 850/- per hectare and 12.2% service tax totalling Rs. 954/-. Mature rubber areas are insured for three years at a premium of Rs. 1000/- and 12.2% service tax hect., ie. total Rs. 1122/-

The premium proportionate to the area will be deducted from the subsidy and remitted in the insurance company. The Rubber Board will deduct the premium from the last installment of subsidy for insuring rubber plantations from the 9<sup>th</sup> year to 11<sup>th</sup> year if the farmer gives consent.

## **PROTECTION AND COMPENSATION**

All perils including natural calamities except disease, drought, damage due to war or riot, strike and malicious damage, intentional destruction and damage due to the acts of animals are covered under the scheme.

The first year of immaturity period is not covered - eligibility is restricted to 2 to 8 years

In case of plantations insured after the first year and mature areas, insurance cover will become effective after 30 days of receipt of the premium by the company or there would be a waiting in period of one month to claim the compensation. The holding become eligible for compensation only if more than five trees are lost / damaged. If there is total loss of the entire plantation, the insurance company has the right to pay the compensation either proportionate to the number of trees or on per hectare basis.

### **RATES OF COMPENSATION**

#### **A. Immature areas**

Age group of plants	Compensation per tree
Upto 1 year	Nil
1 year upto 2	82
2 year upto 3	148
3 year upto 4	200
4 year upto 5	246
5 year upto 6	264
6 year upto 7	288
7 year upto 8	332

#### **B. Mature area**

Age group of plants	Compensation per tree
8 year upto 10	400
11 year upto 13	420
14 year upto 14	450
17 year upto 17	500

Note:

- a. Date of planting: List day of the month of planting is reckoned as the date of planting for insurance purpose.
- b. Stand per hectare is taken as 450 for calculating compensation for mature

as well as immature areas. If the number of trees planted per hectare is more than 450, proportionate deduction will be made. Compensation is available only for total loss and not for partial loss of the trees.

- c. Loss should be reported to the nearest regional office of the Board on the very next day. Delayed claims will not be considered.
- d. If the policy / certificate is not received within two months of remittance / recovery of premium, the matter should be brought to the notice of the controlling officer of the regional office.
- e. If the holding is completely transferred on sale / partition, the policy should be transferred to the new owner by remitting of Rs. 50/-. The demand draft for the amount drawn in favour of the Insurance Company is to be produced at the regional office of the Board for transferring the policy. If the holdings is partitioned / sold to several persons, the policy should be cancelled.

For more information, contact the nearest regional office of the Rubber Board or the Kottayam branch of National Insurance Company.

Issued by National Insurance Company through the Rubber Board