



Unified Package Insurance Scheme



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Unified Package Insurance Scheme (UPIS) aims at providing financial protection to citizens associated in agriculture sector, thereby ensuring food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from financial risks. The UPIS will be implemented in 45 selected districts on Pilot basis from Kharif 2016 season.

The cover will be for one full year except for Crop Insurance (which will be bi-annual separately for Kharif and Rabi seasons) renewable from year to year. The Loanee farmers will be covered through Banks/Financial Institutions whereas nonloanee farmer shall be covered through banks and/or insurance intermediaries.

Suitability

- This policy is designed to take care of the insurance needs of farmers associated with agriculture activities. This policy provides yield based crop insurance to the farmer based on his ownership rights of land and sown crop.
- It covers both the personal assets of the farmer like the dwelling & its contents (Fire), the other assets which help him in earning his livelihood such as Agricultural Pump Sets, and Agriculture Tractor owned by farmer.
- The policy also provides protection to farmer and his/her family members in case of the Accidental Death / Disablement, accidental insurance protection of farmer's school/college going children and provisioning of education fee to the students in case of death of parent.
- Life insurance protection to the farmer and his/her family members.
- The policy will be issued for a period up to 1 year.

Salient Features and Benefits

- The farmers package policy will be underwritten by the General Insurance Companies empanelled by Department of Agriculture, Cooperation and Farmers Welfare under crop insurance programmes and/or designated by this Department or through General Insurance Companies having tie-up with concerned Financial Institution/Banks for non-crop sections of the policy.
- The policy contains 7 Sections. Crop Insurance is mandatory. However, farmers have to choose at least two other sections also to avail the applicable subsidy under crop insurance section.
- In case of crop insurance, applicable Farmer's share of premium ranging between 1.5% to 5% based on their insured crops is payable by farmer & in case Actuarial premium is more, the Government will provide subsidy equivalent to the difference between Actuarial premium and premium paid by farmer. The crop insurance is based on area approach whereas all other sections are on individual basis.
- If the farmers already availed any insurance policy of similar nature and sum insured not less than as mentioned in the policy than they would be exempted from taking such section(s). However details of such policy would be provided in their proposal form.
- The rates above are indicative & subject to the concurrence of the insurers.
- Sum Insured and premium rates are provisionally taken and may change according to the risk(s).
- The above premium rates are without service tax which is likely to be exempted.

Unified Package Insurance Scheme (UPIS) - Operational Guidelines

A. General Provisions

- If the farmer has already availed any insurance policy covering any of sections and sum insured not less than as mentioned in the UPIS then they would be exempted from taking such section(s). However details of such policy would be provided in their proposal form.
- The farmers are required to fill up and sign the proposal cum declaration form giving all the required details in the relevant sections which they wish to avail. Such filled and signed proposal form shall be submitted along with the premium to the bank/intermediary/insurance company who will issue a stamped/signed receipt for the same. The proposal form is mandatory for both loanee and non loanee farmers.
- After accepting the proposal forms from farmers, banks shall provide unique reference number to such proposal forms. Acknowledgement shall be provided by banks to the farmers. Such acknowledgements shall have the same unique reference number which is given to proposal forms.
- No change in the particulars furnished in the proposal form will be admissible unless specifically agreed in writing by insurance company.

- The Bank will continue to have existing tie-up with the same insurance companies except for PMFBY. If the existing tied up company does not agree with the term and conditions of UPIS (Section 2 to 7), then implementing crop insurance company will arrange insurance for other sections.

Sections covered under the Policy

1. Crop Insurance : PMFBY/WBCIS/ – State can choose any of these two.
2. Building and Contents Insurance (Fire and allied perils)
3. Personal Accident Insurance - Coverage as per Pradhan Mantri Suraksha Bima Yojana
4. Agriculture Pumpset Insurance (Upto 10 Horse Power) - The Insurance covers the Centrifugal pump sets (electrical and diesel) upto 10 Horsepower capacity which are used for agricultural purposes only.
5. Agricultural Tractors Insurance - As per the provisions, terms, exceptions, conditions and endorsements as per standard Motor Policy.
6. Student Safety Insurance - Covers accidental death or disability of students. In case of death of Father or Mother, the Claim amount to be converted into Fixed Deposit in the name of student till attainment of adulthood.
7. Life Insurance - as per Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY).

Section 1: Crop Insurance

([Pradhan Mantri Fasal Bima Yojna \(PMFBY\)](#) / [Weather Based Crop Insurance Scheme \(WBCIS\)](#))

Section 2: Personal Accident Insurance

(Coverage as per [Pradhan Mantri Suraksha Bima Yojana - PMSBY](#))

Details of Scheme: The scheme will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. There will be no change in the existing relationship structure of Bank-insurance company which was established for PMSBY and here also the premium will be submitted to the insurance company with which bank is already tied up. If the farmer has already availed this section in the form of PMSBY, he/she need not to choose this section again.However, he/she is required to provide the detail of the policy which will be captured in proposal cum declaration form under PMFBY.

Scope of coverage: All farmers eligible for crop insurance under PMFBY/WBCIS in the age 18 to 70 years will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only. Aadhar would be the primary KYC for the bank account.

Benefits: As per the following table:

Table of Benefits (anyone will be applicable)	Sum Insured
a. Death	Rs. 2 Lakh
b. Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
c. Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

Premium: Rs.12/- per annum per member. The premium will be deducted from the account holder’s savings bank account through ‘auto debit’ facility in one installment with in the cut off dates as mentioned under PMFBY.

Master Policy Holder: As mentioned in PMSBY, Participating Bank will be the Master policy holder on behalf of the participating subscribers.

Termination of cover: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

- On attaining age 70 years (age nearest birthday).
- At the time of renewal, closure of account with the Bank or insufficiency of balance to keep the insurance in force.
- In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited.
- If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date for renewal or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.

Section - 3: Life Insurance

(as per [Pradhan Mantri Jeevan Jyoti Bima Yojna \(PMJJBY\)](#))

Benefits:

1. Death Cover: Rs. 2,00,000 per member
2. To be provided by Life Insurance Companies

Eligibility: The savings bank account holder of the participating banks aged between 18 years (completed) and 50 years (age nearer birthday) and who have given the consent to join the scheme during the ‘enrollment period’ are eligible to join the scheme.

Admission of Age: Age as recorded by the Bank as per the Age Proof submitted by the Savings Bank Account holder.

Evidence of Health: Satisfactory evidence of health as required by the insurance company shall be furnished by every eligible member, at the time of his entry into the Scheme, after the ‘Enrollment Period’, as incorporated in the “Consent-cum- Declaration Form” for joining the scheme.

Premium: Premium to be deducted from member’s SB Account. The premium is Rs.330/- plus Service Tax (if payable). Renewal premium is chargeable as per the rate decided from time to time on Annual Renewal dates.

Enrollment Modality / Period: For new enrolments, the cover shall be provided for one year period starting from the date of enrolment or 1st June, whichever is later and the cover will end on next 31st May under PMFBY. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

If the farmer has already availed this section in the form of PMJJY, he/she need not to choose this section again. However, he/she is required to provide the detail of the policy which will be captured in proposal cum declaration form under PMFBY .

Assurance: An assurance of Rs.2,00,000/- on death of the insured member is payable to the Nominee.

Benefit on Death prior to Terminal Date: Upon the death of the Member prior to Terminal Date, the sum assured under the Assurance shall be payable to the nominated Beneficiary, provided the assurance is kept in force by payment of premium for that member.

Termination of Assurance: The Assurance on the life of a Member shall terminate on an Annual Renewal Date upon happening of any of the following events and no benefit will become payable thereunder:-

- On attaining age 55 years (age nearest birthday) on annual renewal date.
- Closure of account with the Bank or insufficiency of balance to keep the insurance in force.

Suspension of Risk: If the insurance cover is ceased due to any technical reasons such as insufficient balance for payment of premium on due date of renewal, the same can be reinstated after the grace period on receipt of premium and a satisfactory statement of good health.

Section 4: Building and Contents Insurance (Fire & Allied Perils)

The indemnity under this section is based on fixed sum Insured basis (maximum liability of the insurer will be sum insured or actual loss whichever is less)

The Company will indemnify the Insured in respect of loss of or damage to the Buildings/Contents whilst contained in the insured premises by:

- Fire, Lighting, Explosion of gas in domestic appliances.
- Bursting and overflowing of water tanks, apparatus or pipes.
- Aircraft or articles dropped therefrom,
- Riot, Strike, or Malicious damage.
- Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide)damage .
- Flood, inundation, storm, tempest, typhoon, hurricane, Tornado or Cyclone.
- Impact damage.
- Bush Fire.

Enrollment of Farmers: The farmers shall provide the basic details of their home and dwellings in the proposal form. It shall include complete address of the house. The Sum insured has been capped at Rs.50,000 for building and Rs.20,000 for contents.

Claim process methodology:

- In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 72 hours. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. It is necessary to share unique reference number of proposal cum declaration form while intimating the claims.No repair/reinstatement to be carried out until loss assessment procedure is completed.
- The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
- Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
- Basis of claim settlement would be market value of the property on the date of loss.Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/ insurance company within 10 days of date of survey. Claims would be paid on assessment basis only within 20 days of survey and submission of all required documents. Payment would be done in the farmer’s bank account directly through NEFT.

Special Exclusions:

The Company shall not be liable in respect of:

- Loss or damage by burglary and / or housebreaking or theft where any member of the insured’s family is concerned as principal or accessory .
- Loss of or damage to articles of consumable nature.
- Loss of or damage to money, securities, stamps, stamp collections, bullion, livestock,motor vehicles and pedal cycles.
- Loss of or damage to deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and Jewelry and Valuable.
- Wilful act or gross negligence of the Insured or his representatives.
- Terrorism.

Section 5: Agriculture Pumpset Insurance (Upto 10 Horse Power)

The Insurance covers the Centrifugal pump sets (electrical and diesel) upto 10 Horsepower capacity which are used for agricultural purposes only.

Scope of Cover:

- Fire & lightning.
- Burglary (due to violent forcible entry provided the pump set is kept in a locked enclosure).
- Mechanical / electrical breakdown.
- Riot, Strike, malicious damage

Enrollment of Farmers:The farmers shall provide the electrical and mechanical specifications of the pump set in the proposal form. It shall include complete details of the pump set such as serial number, make, model and specifications. The Sum insured has been capped to Rs.25,000. Agriculture pump sets of age upto 7 year can be covered under this section.

Claim process methodology:

- In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 72 hours giving an indication as to the nature and extent of loss or damage. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. No repair/reinstatement to be carried out until loss assessment procedure is completed.
- The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
- Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
- Preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
- Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/insurance company within 10 days of date of survey. Claims would be paid on assessment basis only within 20 days of survey and submission of all required documents. Payment would be done in the farmer’s bank account directly through NEFT.
- Claims for repair of pump set will be on reinstatement value basis. The claim for total loss of pump will be on market value basis.
- In case of burglary claims, FIR should be lodged immediately and its copy may be made available to the surveyor.

The liability of the Company under this Section in respect of any item of property sustaining damage for which indemnity is provided, shall cease if the same item is kept in operation without being repaired to the satisfaction of the Company.

Note: Submersible Pumps will be added in the cover subsequently

Special Exclusion to Agricultural Pump set Insurance:

- Normal wear & tear, gradual deterioration due to atmospheric condition or otherwise.
- Wilful act or gross negligence of the Insured or his representatives.
- Faults existing at the time of commencement of insurance and known to the Insured or his representative.
- Loss or damage for which the manufacturer or supplier of pumpset is responsible either by law or under contract.
- Cost of dismantling, transport to workshop and back as also cost of re-erection.
- Loss due to floods

Section 6: Student Safety Insurance

Schedule of Benefits (for Parent/ Student): SI per student

Summary of Benefits

Contingency	Amount of Compensation
Part A. Accidental death	Rs. 50000 (parent/student)
Part B. Permanent total disablement	Rs. 50000 (student)
Part C. Loss of one limb/Eye	Rs. 25000 (student)
Part D. Accidental hospitalization	Rs. 5000 (student)

In case of death of Father or Mother, the Claim amount to be converted into Fixed deposit in the name of student till attainment of 18 year of age.

Part A

If at any time during the currency of this policy the parent / guardian/ student named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.

Part B

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or insured Student as the case may be the capital sum insured stated in the schedule of benefits.

Part C

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means resulting into irrecoverable loss of one limb or one eye, then the company shall pay to the parent / guardian or insured Student as the case may be 50% of the capital sum insured stated in the schedule of benefits. However, if such injury shall within six calendar months of the occurrence be the sole and direct cause of death, remaining 50% of the capital sum insured shall be payable to the parents/guardian as the case may be.

In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

Part D

Subject to the terms, conditions & exclusions the Company undertakes that if during the period stated in the Policy any insured student sustains any bodily injury through accident, and takes treatment at any Nursing Home/Hospital in India as an inpatient, the Company will pay to the Insured Person such expenses as are reasonably and necessarily incurred subject to the limits prescribed but not exceeding the Sum Insured during the period of insurance stated against that person in the policy upon submission of supporting documents with bills.

Age Limit: Students: 5-25 years, parents: 18-70 years

Exclusions

1. Payment of compensation in respect of death or injury as a direct consequence of:
- Committing or attempting suicide or intentional self-injury.

• Being under the influence of intoxicating liquor or drugs.

• Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world.

• Pregnancy or child birth.

• Veneral disease or insanity.

• Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS.
2. Committing any breach of law with criminal intent.

Documents required for settlement of claims:

- Claim Form
- Doctor’s report, prescriptions and certificate confirming the nature and degree of disability
- Police Report and Postmortem Report in case of accidental death
- Bills, Receipts and Prescriptions of Doctor for reimbursement hospitalization expenses
- Medical Practitioner’s Certificate

Section 7: Agricultural Tractor Insurance

This section will be provided as per the provisions, terms, exceptions, conditions and endorsements of standard Motor Insurance Policy related to Agriculture tractor and trailers

Covers the insured against loss or damage to the Agriculture Tractor by fire, explosion, self-ignition or lightning, burglary, housebreaking, theft, riot and strike, earthquake, fire and shock,inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost,landslide/rockslides by accidental external means, malicious act, terrorism activity while in transit by road, rail, inland waterway. Also provides coverage against death or permanent disablement of the driver, due to an accident while driving the Tractor insured during any one policy period.

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced:

For all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags - 50%

For fibre glass components - 30%

For all parts made of glass - Nil

Rate of depreciation for all other parts including wooden parts will be as per the schedule.

Age wise Sum Insured and Premium: (the rates are subject to change as per IRDAI regulations and the below table is for illustration purpose only):

Sl.No.	Age of tractor	Sum Insured(Rs.)	Premium amount (Own damage premium rate@1.3%) TP for Tractor: Rs.2730 (as per motor tariff subject to change as per IRDA regulations) TP for Trailer: Rs.1238 (as per motor tariff subject to change as per IRDA regulations)			
			Comprehensive (Without trailer)(Rs.) (ST Extra)	Comprehensive (with trailer) (Rs.) (ST Extra)	TP Only (Without trailer)(Rs.) (ST Extra)	TP Only (With trailer) (Rs.)(ST Extra)
1	Less than 1 year	500000	9230	10468	2730	3968

2	Exceeding 1 year - not exceeding 2 year	400000	7930	9168	2730	3968
3	Exceeding 2 year - not exceeding 3 year	350000	7280	8518	2730	3968
4	Exceeding 3 year - not exceeding 4 year	300000	6630	7868	2730	3968
5	Exceeding 4 year - not exceeding 5 year	250000	5980	7218	2730	3968
6	Exceeding 5 year - not exceeding 6 year	150000	4680	5918	2730	3968
7	Exceeding 6 year - not exceeding 7 year	100000	4030	5268	2730	3968
8	Exceeding 7 years- upto 10 years	50000	3380	4618	2730	3968

Please note that applicable service tax will be applied to above mentioned premium amounts.

Legal Liability to Third Parties: - Compensates for death/ bodily injury to third parties in the event of tractor being involved in an accident as per M.V. Act, 1988.

Enrollment of farmers: A farmer can opt for comprehensive cover or Third Party cover only. In case of comprehensive cover, it is important to inspect the vehicle before insurance. Post receipt of satisfactory inspection report of tractor, an Own damage cover will be provided.Comprehensive cover for Agriculture tractors of age up to 10 year and power up to 45 HP can be provided while there will not be any age limit for third party cover.

For comprehensive cover, a farmer will submit his existing policy and registration certificate to avail the benefit of no claim bonus. However for Third Party cover, only Registration certificate is needed. Banks will take special care to submit previous insurance policy and/or registration certificate to insurance companies while submitting the proposal cum declaration form. In case of break in the existing policy under comprehensive cover, insurance company will arrange for a pre insurance inspection. The coverage can be provided only after satisfactory inspection report.

For tractor trailers, farmers have to declare the same in the proposal form and only Third party cover can be offered. It will have separate premium amount in addition to the premium paid for tractor. Only one trailer can be covered.

Separate Certificate of Insurance for this section only will be provided by insurance companies.

Claim process methodology:

- In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 48 hours giving an indication as to the nature and extent of loss or damage. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. No repair/reinstatement to be carried out until loss assessment procedure is completed.
- The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
- Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
- Preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
- Basis of claim settlement under OD claim would be market value of the vehicle on the date of loss. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/insurance company within 15 days of date of survey. Claims would be paid on assessment basis only within 30 days of survey and submission of all required documents. Payment would be done in the farmer’s bank account directly through NEFT.
- In case of burglary claims, FIR should be lodged immediately and its copy may be made available to the surveyor.

Policy Exclusions:

- Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area.
- Any claim arising out of any contractual liability.
- Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
 - Being used otherwise than in accordance with the Limitations of Use (tractor as well as trailer can only be used for agriculture purpose)
 - Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.
- Losses such as

- Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission. Any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- Any accidental loss or damage/liability directly or indirectly or proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim here under the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim.

General Exclusions:

The Company shall not be liable in respect of:

- Loss or damage, liability or expenses whether directly or indirectly, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power or civil commotion or loot or pillage in connection herewith.
- Loss or damage caused by depreciation or wear and tear
- Consequential loss of any kind or description.
- Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.
- This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of Condition 4 (b) only combustion shall include any self-sustaining process of nuclear fission.

Source : [Ministry of Agriculture and Farmers Welfare, Government of India](#)

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