

GOVERNMENT OF ASSAM
DIRECTORATE OF AGRICULTURE
PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY)
RABI-2021-22 SEASON

NOTIFICATION

No. Agri/CIS/11/2021-22/37

Dated 22nd Nov., 2021

REFERENCE IS MADE TO THE GOVERNMENT OF INDIA, MINISTRY OF AGRICULTURE & FARMERS WELFARE, DEPARTMENT OF AGRICULTURE, CO-OPERATION & FARMER'S WELFARE, KRISHI BHAVAN, NEW DELHI LETTER NO. (I) 13015/02/2015-CREDIT II, DATED 28TH FEB, 2020 REGARDING THE ADMINISTRATIVE APPROVAL FOR IMPLEMENTATION OF REVAMPED PRADHAN MANTRI FASAL BIMA YOJANA (PMFBY) FROM KHARIF-2020 ONWARDS AND REVAMPED OPERATIONAL GUIDELINES OF PMFBY – REGARDING.

NOTIFICATION FOR **RABI-2021-22 SEASON** IN THE **STATE OF ASSAM** IS HEREBY ISSUED UNDER FOLLOWING CONDITIONS:


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ABBREVIATIONS

ACF	Area Correction Factor
AEPS	Aadhaar Enabled Payment System
APR	Actuarial Premium Rates
AWS	Automatic Weather Stations
AY	Actual Yield
BC	Banking Correspondent
CB	Commercial Banks
CCE	Crop Cutting Experiment
CGM	Chief General Manager
CSC	Common Service Centre
DAC&FW	Department of Agriculture, Cooperation and Farmers We
DCCB	District Central Cooperative Bank
DDM	District Development Manager
DES	Directorate of Economics
DGRC	District Level Grievance Reddresal Committee
DLJC	Joint Committee for Loss Assessment at District Level
DLMC	District Level Monitoring Committee
DC	Deputy Commissioner
GCES	General Crop Estimation Survey
GOI	Government of India
HDFC	Housing Development Finance Corporation Limited
IA	Implementing Agency
IC	Insurance Company
IFSC	Indian Financial System Code
IL	Indemnity Level
IMD	Indian Meteorological Department
IRDAI	Insurance Regulatory and Development Authority of India
IT	Information Technology
IU	Insurance Unit
KCC	Kisan Credit Card
LDM	Lead District Manager
LPC	Land Possession Certificate
MNCFC	Mahalanobis National Crop Forecast Centre
MoA & FW	Ministry of Agriculture & Farmers Welfare
NABARD	National Bank for Agriculture and Rural Development
NCIP	National Crop Insurance Programme
NSSO	National Sample Survey Organization
PACS	Primary Agriculture Cooperative Society
PFMS	Public Finance Management System
PMFBY	Pradhan Mantri Fasal Bima Yojana
RC	Revenue Circle
RoR	Records of Right

RRB	Regional Rural Bank
SAO	Seasonal Agricultural Operations
SCB	Scheduled Commercial Banks
SGRC	Level Grievance Redressal Committee
SLBC	State Level Bankers Committee
SLCCCI	State Level Coordination Committee on Crop Insurance
SRSAC	State Remote Sensing Application Centre
STAC	State Level Technical Advisory Committee
STSU	State Technical Support Unit
TSU	Technical Support Unit
TY	Threshold Yield
UIDAI	Unique Identification Authority of India
UT	Union Territory
UTR	Unique Transaction Reference
VLE	Village Level Entrepreneur


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DEFINITIONS

1. **Loanee farmers:** All farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions are defined as loanee farmers for the purpose of PMFBY. Loanee farmers are automatically covered under the scheme unless a declaration for opting-out is given by the farmer in writing to the concerned bank/branch any time during the year but at-least seven days prior to the cut-off date for enrolment of farmers for the respective season.
2. **Normal yield:** Normal yield is defined as an average of immediately preceding seven years yield of the given crop.
3. **Proxy weather indicators:** These are the indicators used for loss intimation and could include rainfall data, other weather indices, satellite imagery, remote sensing indices, drought assessment reports of Mahalanobis National Crop Forecast Centre (MNCFC) and crop condition reports by the District level/ State Government officials, supported by media reports and field photographs.
4. **Mid season adversity:** Adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, draughts etc wherein expected yield during the season is likely to be less than 50% of the normal yield.
5. **Post Harvest Losses:** Damage to the harvested crop lying in the field in 'cut and spread', small bundled condition, kept solely to dry upto a maximum period of two weeks.
6. **Synthetic yield data:** Synthetic yield is computed based on empirical or semi-empirical models. Synthetic yield data is provided by the Mahalanobis National Crop Forecast Centre (MNCFC) /Other Designated Agency.
7. **Total Sum-Insured:** Total sum insured for individual farmer is equal to the Sum Insured per Hectare multiplied by area of the notified crop proposed by the farmer for insurance.
8. **Threshold yield:** Threshold yield for a crop in an Insurance Unit (IU) is the average yield of best five years out of last seven years, multiplied by the level of indemnity of the area.


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**IMPLEMENTATING AGENCY
(INSURANCE COMPANY)**

CROPS COVERED

UNIT OF INSURANCE


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1. IMPLEMENTATING AGENCY (INSURANCE COMPANY)

1.1. The Implementing Agencies for Rabi -2021-22 season are

- 1.1. Agriculture Insurance Company of India Ltd.
- 1.2. Reliance General Insurance Company Ltd.
- 1.3. SBI General Insurance Company Ltd.
- 1.4. HDFC Ergo General Insurance Co. Ltd.
- 1.5. Future Generali India Insurance Company Ltd.

1.2. During Rabi-2021-22 season, all the 33 districts have been divided into 8 clusters. Cluster-wise districts and implementing agency are shown in **TABLE 1**.

2. CROPS COVERED

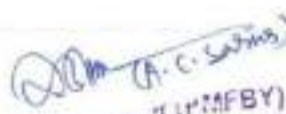
2.1. The scheme would cover only **SUMMER PADDY** crop in the 33 districts of Assam as shown in Table 1 below:


TABLE 1: Cluster-wise, district wise crops notified

Clusters	Implementing Insurance Companies	Districts	Crops
1	Agriculture Insurance Company India Ltd.	Kamrup (R), Kokrajhar, Goalpara, Dima Hasao.	SUMMER PADDY
2	Reliance General Insurance Company Ltd.	Jorhat, Majuli, Golaghat, Nalbari, Karbi Anglong, West Karbi Anglong.	
3	SBI general Insurance Company Ltd.	Barpeta (Undivided), Karimganj, Sivasagar, Charaideo	
4	Agriculture Insurance Company India Ltd.	Bongaigaon, Sonitpur, Biswanath, Dhemaji.	
5	Agriculture Insurance Company India Ltd.	Dhubri, South Salmara, Darrang, Hailakandi.	
6	HDFC Ergo General Insurance Company Ltd.	Udalguri, Tinsukia, Lakhimpur, Cachar.	
7	Future Generali India Insurance Company Ltd.	Nagaon, Hojai, Chirang, Dibrugarh.	
8	Agriculture Insurance Company India Ltd.	Kamrup (M), Morigaon, Baksa.	

3. UNIT OF INSURANCE

3.1. For the crop of **SUMMER PADDY**, the scheme will be implemented at **Gaon Panchayat (GP)** and **Block** level as Unit of Insurance.


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3.2. For the crop of **SUMMER PADDY**, the scheme will be implemented at Gaon Panchayat (GP) level as Unit of Insurance for all the districts of Assam except districts in BTR, KAAC and NCHAC areas.

3.3. In case of BTR (**Kokrajhar, Chirang, Baksa and Udalguri**), KAAC (**Karbi Anglong and West Karbi Anglong**) and NCHAC (**Dima Hasao**) districts, the scheme will be implemented at Block level as Unit of Insurance.

3.4. Each notified Gaon Panchayat (GP) and Block will be considered as one unit for the purpose of Crop Cutting Experiments (CCEs).


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FARMERS COVERED


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4. FARMERS COVERED:

- 4.1. The Scheme is available to all farmers growing **SUMMER PADDY** crop in the notified areas including sharecroppers and tenant farmers.
- 4.2. Farmers need to have insurable interest for the Summer paddy crop.
- 4.3. Loanee Farmers: All Loanee farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the Summer Paddy crop will be deemed covered automatically unless a declaration for opting-out is given by the farmer in writing to the concerned bank/branch any time during the year but at-least seven days prior to the cut-off date for enrolment of farmers for the respective seasons.
- 4.4. Non-Loanee Farmers: All the non-Loanee farmers are required to submit following documents by online or physical copy (as applicable) along with:
 - 4.4.1. Necessary documentary evidence of land records prevailing in the State Records of Right (RoR) or Land Possession Certificate (LPC) or Applicable contract/ agreement details/ Land Revenue Receipt/ other documents notified/ permitted by State Government which shows clear undisputed possession over land.
 - 4.4.2. In case of unavailability of clear possession/ancestral land, a self-declaration copy should be attached along with any of the land documents as mentioned in 4.4.1.
 - 4.4.3. In case of sharecropper and tenant farmers, a self-declaration copy should be attached and countersigned by the land owner along with any of the land documents as mentioned in 4.4.1 of the land owner.
 - 4.4.4. Photocopy of Bank Passbook


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RISKS COVERED AND EXCLUSION


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5. RISKS COVERED AND EXCLUSION: Following stages of the crop and risks leading to crop loss are covered under the scheme:

- 5.1. Standing Crop (Sowing to Harvesting):** Comprehensive risk insurance is provided to cover yield losses due to non- preventable risks, viz. Drought, Dry spells, Flood, Inundation, Widespread Pests and Disease attack, Landslides, Fire due to Natural causes, Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane and Tornado.
- 5.2. Post-Harvest Losses:** Coverage is available only up to a maximum period of two weeks from harvesting for those crops which are allowed to be dried in cut and spread/ small bundled condition in the field after harvesting against specific perils of Hailstorm, Cyclone, Cyclonic rains and Unseasonal rains.
- 5.3. Localized Calamities:** In case of loss or damage to notified insured crops resulting from occurrence of identified localized risks of Hailstorm, Landslide, Inundation, Cloud Burst and Natural Fire due to Lightening affecting isolated farms in the notified area.
- 5.4. General Exclusions:** Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.


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**INDEMNITY LEVEL (IL),
THRESHOLD YIELD (TY) & SUM
ASSURED /COVERAGE LIMIT**


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6. INDEMNITY LEVEL (IL) AND THRESHOLD YIELD (TY):

- 6.1. Threshold Yield (TY) shall be the benchmark yield level at which Insurance protection shall be given to all the insured farmers in an Insurance Unit (IU).
- 6.2. Threshold Yield for a crop in an Insurance Unit (IU) is the average yield of best five years out of last seven years, multiplied by the level of indemnity of the area.
- 6.3. Indemnity level is fixed at 80% for SUMMER PADDY in the State.
- 6.4. Fixed TY option, as per the Revamped PMFBY, will be applied. Fixed TY - Threshold Yield (TY), as derived from the best five of the immediate last seven years crop yield data and notified indemnity level.
- 6.5. District wise, Notified Area wise, Threshold Yield (TY) levels for SUMMER PADDY are given **annexure 1**.
- 6.6. Sum-Insured for both Loanees & non-Loanees farmers will be the Scale of Finance fixed in the year 2021-22 i.e (Rs 69,500.00 per ha for Summer Paddy) as decided by Government of Assam.
- 6.7. Total Sum-Insured for individual farmer is equal to the Sum Insured per Hectare multiplied by area (ha) of the notified crop proposed by the farmer for insurance.
- 6.8. "Area under cultivation" shall always be expressed in "hectare".


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PREMIUM RATES AND PREMIUM SUBSIDY


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7. PREMIUM RATES AND PREMIUM SUBSIDY

- 7.1. ACTUARIAL PREMIUM RATES (APR) (i.e. bidding rates) would be charged under PMFBY by Implementing Agency (IA).
- 7.2. FARMER CHARGE: Farmers would be paying a maximum of 2% of Sum Insured (or Actuarial Rate whichever is less) during Kharif season, **1.5% of Sum Insured (or Actuarial Rate whichever is less) during Rabi Season** for Food Crops, Oilseeds, Cereals, Pulses and Millets; and 5% of Sum Insured (or Actuarial Rate whichever is less) for Annual Commercial/ Annual Horticultural crops. (Reference Table 2)
- 7.3. PAYMENT OF FARMER SHARE: Farmers' share of premium up to 1 hectare of insured area will be paid by Government of Assam. However, Rs. 1/- is to be charged from the farmer to facilitate electronic tracking (the one hectare to be derived can be a combination of multiple notified crops). The farmer's premium on the balance area i.e. over and above one hectare of insured area has to be paid by the farmer
- 7.4. RATE OF NORMAL PREMIUM SUBSIDY: Difference between the actuarial premium rate and rate of insurance charges payable by farmer shall be treated as Rate of Normal Premium subsidy, which shall be shared between the Centre and the State in the ratio 90:10. (Reference Table 2)
- 7.5. ROLE OF LEAD BANK and OTHER BANKS: The concerned Lead bank and Regional offices /Administrative offices of Commercial banks/Regional Rural Banks (RRBs)/Intermediaries/Common Service Centers (CSCs) will provide necessary guidelines to the concerned bank branches/Village Level Entrepreneur (VLEs) and coordinate with them to ensure that
- 7.5.1. All concerned branches compulsorily generate the payment challan and remit the consolidated farmers premium electronically/online through payment gateway on National Crop Insurance Portal (NCIP) to the concerned Insurance Companies (ICs)
- 7.5.2. Submit/upload the consolidated requisite proposals/information in the prescribed format within the stipulated cut-off dates
- 7.5.3. Upload the details of individual covered/insured farmers on NCIP.


TABLE 2: District wise, Crop wise, Sum Insured levels, Actuarial Premium rates and Premium amount payable by farmer for SUMMER PADDY

Sl. No.	District	Notified Crops	Sum Insured (Rs/Ha)	Farmers Share of Premium Rate (%)	Actuarial Premium Rate (%)
1	BAKSA	SUMMER PADDY	69500	1.5	3.20
2	BARPETA(UNDIVIDED)	SUMMER PADDY	69500	1.5	2.43
3	BISWANATH	SUMMER PADDY	69500	1.5	7.00
4	BONGAIGAON	SUMMER PADDY	69500	1.5	4.50
5	CACHAR	SUMMER PADDY	69500	1.5	8.00


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Sl. No.	District	Notified Crops	Sum Insured (Rs/Ha)	Farmers Share of Premium Rate (%)	Actuarial Premium Rate (%)
6	CHIRANG	SUMMER PADDY	69500	1.5	2.50
7	DARRANG	SUMMER PADDY	69500	1.5	2.00
8	DHEMAJI	SUMMER PADDY	69500	1.5	7.00
9	DHUBRI	SUMMER PADDY	69500	1.5	2.00
10	GOALPARA	SUMMER PADDY	69500	1.5	6.00
11	GOLAGHAT	SUMMER PADDY	69500	1.5	4.00
12	HAILAKANDI	SUMMER PADDY	69500	1.5	3.60
13	HQJAI	SUMMER PADDY	69500	1.5	3.50
14	JORHAT	SUMMER PADDY	69500	1.5	6.00
15	KAMRUP	SUMMER PADDY	69500	1.5	2.25
16	KAMRUP(M)	SUMMER PADDY	69500	1.5	6.00
17	KARBI ANGLONG	SUMMER PADDY	69500	1.5	4.00
18	KARIMGANJ	SUMMER PADDY	69500	1.5	16.99
19	KOKRAJHAR	SUMMER PADDY	69500	1.5	2.25
20	LAKHIMPUR	SUMMER PADDY	69500	1.5	4.50
21	MAJULI	SUMMER PADDY	69500	1.5	5.00
22	MORIGAON	SUMMER PADDY	69500	1.5	4.20
23	NAGAON	SUMMER PADDY	69500	1.5	2.50
24	NALBARI	SUMMER PADDY	69500	1.5	3.00
25	SONITPUR	SUMMER PADDY	69500	1.5	3.00
26	SOUTH SALMARA	SUMMER PADDY	69500	1.5	2.00
27	UDALGURI	SUMMER PADDY	69500	1.5	2.00
28	WEST KARBI ANGLONG	SUMMER PADDY	69500	1.5	4.00


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SEASONALITY DISCIPLINE AND CUT-OFF DATES


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8. SEASONALITY DISCIPLINE AND CUT-OFF DATES:


8.1. Loaning and acceptance of proposal by Branches/Primary Agriculture Cooperative Society (PACS)/CSC/Intermediaries and receipt of Declarations by Implementing Agency (IA) as well as settlement of claims will be as per the Seasonality Discipline for SUMMER PADDY which is given below in TABLE 3

TABLE 3: CUT OFF DATES

S No	Activity	Timeline
1	Cut-off date for Loan sanctioning/ renewing for coverage under PMFBY on compulsory basis for Loanee farmers	31 st January 2022.
2	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (loanee & non-loanee) by all concerned stakeholders including banks/ PACS/ CSC/ Insurance Agent/online enrolment of farmers etc.	31 st January 2022.
3	Cut-off date for electronic remittance of premium through payment gateway on NCIP to respective insurance company and uploading of details of individual covered farmers on crop insurance portal by bank branches (CB's/ RRBs/ DCCBs/ PACs), followed by SMS to all insured farmers from portal.	15 th February 2022.
4	Cut-off date for electronic remittance of premium through payment gateway on NCIP to respective insurance company and uploading of details of individual covered farmers on crop insurance portal designated agents/ insurance intermediaries/ Banking Correspondent (BCs)	Within 48 hours of receipt of application & premium.
5	Cut-Off date for receipt of yield data	31 st July 2022
6	Processing, Approval and Payment of Final claims based on yield	Within three weeks from receipt of yield data (subject to release of Premium Subsidy)

8.2. Crop calendar: The crop calendar for SUMMER PADDY is as follows-

<u>NORMAL SOWING DATE</u>	<u>NORMAL HARVEST DATE</u>
1 st December	1 st April


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PROCEDURE FOR COVERAGE OF FARMERS & NODAL BANKS


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9. PROCEDURE FOR COVERAGE OF FARMERS & NODAL BANKS:

- 9.1. CRITICAL ROLE OF LEAD BANKS AND SCHEDULED COMMERCIAL BANKS (SCBs): Individual bank branches of Scheduled Commercial Banks (SCBs) shall act as Nodal branch. Regional offices/Administrative offices of SCB will be the Nodal Bank for its branches and PACs and RRB Regional Office will be the Nodal Bank for its branches.
- 9.2. The concerned Lead bank and Regional offices/Administrative offices of commercial banks/ RRBs will provide necessary guidelines to concerned bank branches and coordinate with them to ensure that all concerned branches submit the consolidated proposals to insurance companies and also upload the soft copy of insured details in crop insurance portal well within the stipulated cut-off dates.
- 9.3. Consolidated declaration/formats to be uploaded/entered electronically by Nodal banks/ Branches shall contain details about
- (a) Total insured area of the farmers,
 - (b) Number of Loanee and Non-Loanee farmers enrolled,
 - (c) Total Premium Amount remitted,
 - (d) Premium remittance Unique Transaction Reference (UTR No) and
 - (e) Date of remittance as per the format provided on the NCIP.
- 9.4. Banks are required to upload the insured farmers' data mandatorily on the National Crop Insurance Portal. No other platform shall be used for uploading/submission of Farmers' data.

9.5. LOANEE FARMERS

- 9.5.1. All the Loanee farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the Notified Crops/Seasons will be deemed covered automatically unless a declaration for opting-out is given by the farmer in writing to the concerned bank/branch any time during the year but at-least seven days prior to the cut-off date for enrolment of farmers for the respective seasons.
- 9.5.2. Whenever banks sanction loan/KCC for the notified crop in a notified area, the crop loan amount to the extent of notified Sum-Insured for notified crops and acreage of individual notified crop of Loanee farmers shall be taken into consideration for coverage provided farmers have not submitted their choice to opt out from the scheme, as per seasonality discipline.
- 9.5.3. Based on seasonality of crops, banks should separately calculate the eligibility of loan amount for coverage during both Kharif and Rabi seasons based on the Sum-Insured and declared acreage under notified crops.
- 9.5.4. Disbursing bank branch/ PACS will prepare monthly statement of crop-wise and insurance unit-wise details of crop insurance with premium as per the seasonality discipline. Loan disbursing bank branch/ PACS shall finance the additional loan equal to the premium amount payable by farmer for crop insurance.
- 9.5.5. All enrolment agencies including Commercial Banks/RRBs/Cooperative banks/PACS **shall** provide valid complete account details of farmers account viz. bank account details, Indian


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Financial System Code (IFSC) to enable direct transfer of claims to the farmer's account.

- 9.5.6. Benefits of add on products viz. Prevented sowing/ On-Account Payment for Mid-season Adversity/ Localized calamity will be available to only those farmers who have paid the premium/ the premium has been debited from their account before damage notification by the State Government for invoking this provision for compensation. Hence, Banks must ensure that they debit farmers premium next day after the cut-off date of opting out of loanee farmers, failing which banks will be liable to meet the claim liabilities of uncovered eligible farmers.

9.6. NON-LOANEE FARMERS

9.6.1. All non-loanee farmers desirous of availing crop insurance shall fill up the application form of the Scheme and submit the same to nearest bank branch/CSCs or authorized channel partner or insurance intermediary of Insurance Company.

9.6.2. Loanee farmers who have opted out of the Scheme and want to avail crop insurance for Summer paddy can fill up application form of the Scheme and submit the same through Bank branch, CSC, directly on NCIP, other authorized channel partner or Insurance Intermediaries of Insurance Company. In this case the farmer will be or treated as Non-Loanee Farmer.

9.6.3. In case of submission through Bank Branches and their BCs, farmers will submit duly filled proposal form in the nearest branch of a CB/RRB/PACS/DCCB or designated BCs with applicable insurance premium amount and other documents. Bank branch may, after completing verification of documents, accept /reject the application. Premium shall be accepted by the bank branch preferably by debiting the farmer's operational account in the same bank branch itself and then generate the payment challan and remit the farmers premium electronically/online through payment gateway on NCIP.

9.6.4. BANK RESPONSIBILITY: It is the responsibility of bank branch to complete the application of farmer. In case the farmer is unable to fill the application, bank branch shall be responsible for filling the application on farmer's behalf, so that not a single farmer who desires to take crop insurance coverage is left out from the purview of crop insurance Scheme.

9.6.5. CSC/Bank Branch/PACS/designated BCs officials will assist the farmers in completing the insurance proposal form and provide necessary guidance. While accepting the applications and premium, CSC/Banks Branch/PACS/BCs will be responsible for verification of required documents, eligible sum insured, applicable premium rate, etc.

9.6.6. In case of coverage through PACS, they will consolidate these particulars and send them directly to respective Nodal Bank Branches which will, in turn, submit application details online on NCIP and generate crop wise challan electronically on the Portal, for the e-remittance of consolidated premium using payment gateway of NCIP within the stipulated time.

9.6.7. Non-loanee farmers could also be serviced directly by any designated agencies, other authorized channel partners or insurance intermediaries approved by Insurance Regulatory and Development Authority of India (IRDAI) for the purpose and they will act as a guide and facilitator wherein they will advise such non-loanee farmers about the benefits and desirability of the Scheme and guide the farmers about procedure; collect requisite premium and remit individual/ consolidated premium electronically by generating challan from the National Crop Insurance Portal (NCIP) accompanied by individual proposal forms and summary details in declaration form and upload details of each insured farmer compulsorily within stipulated timelines on the NCIP.

9.6.8. While accepting the Proposal and premium from aforesaid, designated agents, other authorized channel partners or insurance intermediaries approved by IRDAI, it shall be the responsibility of Insurance Company or its designated agents to verify insurable interest and collect the land records, particulars of acreage, sum insured, crop sown etc., and applicable contract/ agreement


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details in case of share croppers / tenant farmers. The designated intermediaries shall enter the data of farmers on web-portal, remit the premium with consolidated proposals within two days.

9.6.9. It is mandatory that the non-loanee farmers serviced by the designated intermediaries should hold a bank account in order to get the crop insured and the designated intermediaries will also facilitate remittance of the claim, if payable.

9.7. Non-loanee Farmers (Optional coverage) directly to Insurance companies.

9.7.1. Non-loanee farmer can submit application forms for getting insurance coverage through NCIP/Crop Insurance App.

9.7.2. For this, farmer can fill up the online application form available on NCIP (www.pmfby.gov.in)/Crop Insurance App and pay the requisite premium through payment gateway.

9.7.3. As soon as the application is submitted through the system, an acknowledgement receipt will be generated along with a unique identification number.

9.7.4. Additionally, intimation will also be sent through SMS on registered mobile number of the farmer. In this case, farmer himself will upload all requisite/desired supporting documents on Portal while filling up the application form.


9.7.5. Applications without requisite documents would not be considered for insurance coverage and farmer himself/herself is responsible for proper filling of application form.

9.7.6. It is mandatory that Non-Loanee farmers, personally submitting proposals to Insurance Company or through NCIP, should have insurable interest and submit necessary documentary evidence as proof as decided by State Level Coordination Committee on Crop Insurance (SLCCCI).

9.7.7. The insured farmer will lose the premium and the right to claim (if any) if the material facts furnished in the proposal form/application are found to be wrong or incorrect at any subsequent point in time.


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ASSESSMENT OF LOSS AND SHORTFALL IN YIELD


Nodal Officer (PMFBY)
Kharagpur, Guwahati- 22

10. ASSESSMENT OF LOSS AND SHORTFALL IN YIELD

10.1. Wide spread calamities (based on season-end yield)

- 10.1.1. The Scheme operates on the basis of 'Area Approach'.
- 10.1.2. The Defined Areas for each notified crop for widespread calamities, i.e., the Insurance Unit is the Revenue Circle (RC) for SUMMER PADDY.
- 10.1.3. Claims for widespread crop losses on the basis of "Area Approach" will be decided by adopting the Two-Step Yield Estimation methodology. Department overseeing the conduct of Crop Cutting Experiments (CCEs) will submit yield data as per the cut-off date decided by State Level Coordination Committee on Crop Insurance (SLCCCI), along with results of individual CCEs (conducted through smart phone using CCE Agri App) on NCIP. The yield data will be approved/uploaded by the concerned authority/State nodal department and made available to the Insurance Company (IC).
- 10.1.4. CCEs shall be undertaken per unit area of insurance per crop, as indicated below:

Level of Insurance Unit of CCEs	Minimum Sample Size
Block	16
Gaon Panchayat (GP)	4

10.2. Modalities for conducting crop cutting experiments (CCEs): In order to maintain the sanctity and credibility of CCEs as an objective method of yield estimation, the modalities mentioned below will be followed:

- 10.2.1. To bring better transparency and confidence in the data, States shall mandatorily ensure 100% CCEs through a mobile application specially designed by the GoI for this purpose. No other application shall be used for reporting of conduct of CCEs.
- 10.2.2. CCE plots shall be chosen using smart sampling technology for selected crops and random sampling for other crops and **the secrecy of the selected plot should be maintained until the CCE is actually conducted** in order to rule out moral hazards.
- 10.2.3. States may continue to estimate the crop yield by adopting General Crop Estimation Survey (GCES) for estimation of production, as recommended by Directorate of Economics and Statistics. While conducting CCEs for Loss Assessment, either through Smart Sampling or Random Sampling, States shall maintain same procedure and methodology for conducting CCEs as adopted by National Sample Survey Organization (NSSO) or State Manual for Crop Production estimation for the remaining activities except the selection of experimental plots under the Scheme.
- 10.2.4. State shall strengthen the audit process of the conduct of CCEs, with necessary checks and balances. Digitizing the CCE process including geo-coding (providing the latitude and longitude of the CCE location), date/ time- stamping and taking photographs (of the CCE plot and CCE activity), **is a must for all CCEs**.
- 10.2.5. Wherever external agencies are proposed to be used by the State Governments for conduct of CCEs (i.e. CCEs are outsourced), it should be given only to the registered 'professional/accredited' agencies with adequate experience in the agricultural field activities/yield estimation.
- 10.2.6. It is mandatory for these external agencies to follow the digital protocol as mentioned in the Para 18.4.1 of the Revamped Operational Guidelines of PMFBY. Services of such agencies may also be utilized for assessment of post-harvest losses and losses due to localized risks.

- 10.2.7. For Rabi-2021-22 season, 100% CCEs in Assam shall be outsourced from registered professional agencies under the supervision of Directorate of Economics, Assam (DES) and State Level Steering Committee.

10.3. Assessment of Claims (Widespread Calamities): If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall in yield of similar magnitude. PMFBY seeks to provide coverage against such contingency. 'Claim' shall be calculated as per the following formula:

$$\frac{(\text{Threshold Yield} - \text{Actual Yield})}{\text{Threshold Yield}} \times \text{Sum Insured}$$

Note: Threshold yield for a crop in a notified insurance unit is the average yield of past best five years out of Seven years multiplied by applicable indemnity level for that crop.


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**ON ACCOUNT PAYMENT OF CLAIMS
DUE TO
MID-SEASON ADVERSITY**


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11. ON ACCOUNT PAYMENT OF CLAIMS DUE TO MID-SEASON ADVERSITY:

11.1. Insurance cover will be provided to the farmers to provide immediate relief in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought etc., wherein expected yield during the season is likely to be less than 50% of Normal Yield.

11.2. Eligibility Criteria:

11.2.1. All notified Insurance Units (IU) would be eligible for "mid-season adversity" payment only if the expected yield of the affected crop during the season in those IUs is less than 50% of Normal Yield where normal yield will be determined as an average of immediately preceding seven years yield data.

11.2.2. The provision could be invoked by the District Level Monitoring Committee (DLMC)/State Government on the basis of proxy weather indicators.

11.2.3. The quantum of likely losses and the amount of 'on-account' payment shall be decided based on the joint survey by representatives of IC, District Administration/State Government Nodal Department and Farmers.

11.2.4. In case of dispute/disagreement between the stakeholders regarding the quantum/extent of loss reported by the Joint Loss Assessment committee, the claim calculation will be done using technology derived solutions involving weather/remote-sensing indices along with loss assessment surveys with weightage of 70%:30% respectively for assessment and evaluation of the final extent of loss i.e. 70% of the claim amount would be contributed from the results of technology derived assessment and 30% from loss assessment surveys. The total claim would be a summation of the two (30%+70%=100%)

11.2.5. Acceptance of the technology-based assessment of the extent of loss shall be binding on all stakeholders.

11.2.6. Only those farmers, who have paid the premium or where the premium has been debited from their bank accounts before the occurrence of the mid-season adversity, would be eligible for financial support under this cover.

11.2.7. Banks must ensure to debit farmers premium within 15 days from sanction/renewal of KCC/crop loan of all eligible farmers and well before the cut-off date for debiting the premium to provide benefit of this add-on cover.

11.2.8. Amount payable would be 25% of the likely claims, subject to adjustment against final claims based on yield assessment data arrived through CCEs.

11.2.9. If adversity occurs within 1 month of the start of normal sowing (as per the crop calendar/notified by States) and within 15 days before the normal harvest time, this provision will not be invoked. In such a case, the losses will not qualify separately under this provision but will be paid on the basis of CCE based yield estimation data.

11.2.10. Proxy-Indicators: Indicators to be used for loss intimation could be rainfall data, other weather indices, satellite imagery, remote sensing indices, drought assessment report of Mahalanobis National Crop Forecast Centre (MNCFC) and crop condition reports by the district level/ State Government officials, supported by media reports and field photographs. The State's notification should also spell out all the necessary details and the broad list of indicators to be used in this regard.

11.3. Loss assessment procedure:


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- 11.3.1. Joint Committee for Loss Assessment at District Level (DLJC):** The Joint Committee of the District Administration/Nodal Department and the Insurer (refer Para 21.3.5.11) of the Revamped Operational Guidelines of PMFBY, for the assessment of crop damage have to be formed and notified before the start of the crop season by the SLCCCI for each district.
- 11.3.2.** When it is perceived that a risk is triggered as defined in the protocol for different indices, viz. Weather, Remote Sensing, Hydrology, Soil Moisture & Insects/ Pest / Disease impact resulting into mid-season adverse impact on crops and thereby qualifying for on-account payment of claims and if it is felt that the prevailing conditions precedent for invocation of mid-season adversity have been breached, the Chairperson, DLMC on his/her own accord or on the directions of State Agriculture Department, as the case may be, convene the meeting of DLMC wherein the weather/proxy indicator data shall be presented and discussed.
- 11.3.3.** If the Committee feels that the triggers for invocation of mid-season adversity as mentioned above have been breached, then DLMC will issue directions for convening a meeting of the DLJC for conducting a joint survey of the crop-wise affected insurance unit and written notice may be issued to concerned ICs for the Joint Survey. The report of the joint survey will be presented in the DLMC/DLJC and with the recommendation of DLMC it shall be forwarded to State Government for validation and issue of necessary notification for invocation of mid-season adversity.
- 11.3.4.** The Joint Committee shall decide the eligibility for mid-season adversity declaration based on the daily weather indices (available AWS notified by the Government/long term average rainfall data/temperature data) satellite imagery and remote sensing indices, Crop conditions, insect / pest / disease impact indicating crop yield losses at notified IU level.
- 11.3.5.** Based on these parameters, the Joint Committee will assess whether the provision of On-account payment will be invoked and will call for a joint survey. A formal letter has to be issued within 7 days from the adverse seasonal event by the concerned District Administration/District Level Joint Committee for carrying out the joint loss assessment surveys in affected IUs along with a list of such IUs.
- 11.3.6.** Based on the above report, a joint inspection of the affected area shall be done by the IC along with the District Administration/Nodal Department officials and farmer representatives for ground truthing using mobile phone App and arrive at the extent of loss by carrying out IU level sample loss surveys.
- 11.3.7.** If the assessed loss of the affected crop assessed through Loss Assessment Surveys is more than 50% of the normal crop yield for the Notified Insurance Unit, On-Account payment would be payable within 30 days from the date of the invocation of mid-season adversity.
- 11.3.8.** On-Account payment would be calculated as per following formula:

$$\frac{(\text{Threshold Yield} - \text{Estimated Yield})}{\text{Threshold Yield}} \times \text{Sum Insured} \times 25\%$$

11.4. Time frame for loss assessment and submission of report:

- 11.4.1.** A formal invocation of mid-season adversity through a formal letter will be issued by the District Administration/Nodal Department of State Government asking to carry out the loss assessment surveys with details of the affected IUs within 7 days from the occurrence of adverse seasonal event.

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- 11.4.2. Loss assessment report at the affected insurance unit level has to be completed by the Joint Committee within 15 days from occurrence of the adverse seasonal event and the loss report should compulsorily be uploaded on NCIP to arrive at the Claim amount of eligible insured farmers from the Portal.

11.5. Conditions:

- 11.5.1. Mere disbursement/ sanction of loan without receipt/ debit of premium before the notification of the calamity would not make a farmer eligible for the claim.
- 11.5.2. The pay-out under the cover would be disbursed by the IC only after the receipt of at least advance Government share of premium subsidy (1st installment of both State & Central Government).
- 11.5.3. On-Account payment would be paid to all eligible insured farmers within one month of the notification invoking this provision by the State Government and subject to receipt of loss assessment report from State Government.
- 11.5.4. These claims would be adjusted against the end season area approach yield based claims.
- 11.5.5. Banks would remit farmers' premium to the IC, with the farmers list, within 7 days of the intimation of loss under this section, if not uploaded earlier on Portal. However, this option must be exercised as a last recourse with proper justification.


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POST-HARVEST LOSSES


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- 12. POST-HARVEST LOSSES:** Provision has been made for assessment of loss on individual plot basis in the case of occurrence of hailstorm, cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread'/small bundled condition depending on nature of the crop in that area kept solely to dry up to a maximum period of two weeks (14 days) from harvesting. For indemnification of post-harvest crop losses, the provision of damage of harvested crops due to unseasonal rains shall trigger when the unseasonal rainfall is more than 20% over long period average for the month for that sub-district/district. However, this is subject to confirmation of the damage in the joint survey to be conducted by concerned State Government and Insurance Company. The States/UTs have to compulsorily notify the crops to be included under post-harvest losses along with the harvesting window in the Bid Document, Notification and on the NCIP. The crops not falling under the aforesaid category/not included in the tender shall not be included later for post-harvest loss cover.

12.1. Eligibility Criteria:

- 12.1.1.** Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified Insurance Unit, growing notified crops for which insurance have been availed.
- 12.1.2.** Available for all notified crops which have been declared eligible for post-harvest losses as per the Government notification and damaged by specified perils during the process of drying in the field in "cut and spread condition"/ small bundled condition up to a period of 14 days from harvest. States/UTs shall also notify the normal harvesting period of each crop.
- 12.1.3. PROXY-INDICATORS:** Rainfall data/hailstorm incidences substantiated by local media reports or reports of the Agriculture/ Revenue Department supported by media reports and other evidence.

12.2. Loss assessment procedure:

12.2.1. TIME AND METHOD OF REPORTING THE LOSS/CLAIMS:

- 12.2.1.1.** In the case of any event occurring beyond these dates/this period, this provision shall not be applicable under any circumstances.
- 12.2.1.2.** Immediate intimation (within 72 hours) by the insured farmer to Insurance Company through "Crop Insurance App" or any available channel of reporting as detailed below.
- 12.2.1.3.** Intimation must contain details of insured farmer's name, affected survey number-wise insured crop and acreage affected, Farmer's Application No as on NCIP, his/her Mobile Number, etc. KCC A/c No. (in case of loanee farmer) or Saving bank Account (in case of non-Loanee farmer as declared at the time of applying for crop insurance) for identification and verification purpose.
- 12.2.1.4.** Premium payment verification to be done from the portal and in case required may be verified from the bank and bank shall provide the payment verification within next 48 hours of receipt of such request.
- 12.2.1.5.** Mobile application based "Crop Insurance App" may be used for reporting an incidence of a post-harvest loss providing details of longitude/latitude and pictures.


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12.2.2. CHANNEL OF REPORTING, i.e. WHOM TO BE REPORTED:

- 12.2.2.1.** Intimation may be given within 72 hours by farmer either through the Crop Insurance App or directly to the Insurance Company through the dedicated number, concerned bank branch, local agriculture Government department/district officials. The first mode of intimation should be through the Crop Insurance App, centralized Toll-Free Number, and followed by intimation through Insurance Company's toll-free number (AICL: 18008912480, HDFC Ergo: 18002660700, SBIGICL:18001021111, Future:18001022355, Reliance: 1800 3009) for conducting the individual level investigations. Crop loss intimation may also be forwarded through bank or district officials to Insurance Company.
- 12.2.2.2.** The concerned bank/intermediary would verify the insured details like crop insured, sum insured premium debited and date of debit & remittance for conducting investigation/assessment.
- 12.2.2.3.** Reporting of losses will be done primarily through the Crop Insurance App and the Centralized Toll-Free Number (once operationalized), along with other channels. Other channels will be phased out subsequently.
- 12.2.2.4.** In case the intimation forwarded through the concerned bank branch or Government officials, the Insurance Company must be notified within next 48 hours.
- 12.2.2.5.** If the intimations of losses as compared to the total cropped area for that particular crop are less than 25%, then an individual survey of all the farmers shall be done. This assessment shall be done for each insured crop individually in the IU.
- 12.2.2.6.** If the loss intimation in the IU is more than 25% for the cropped / sown area, then the survey of farmers will be done through a random selection of the farmers from the intimation list using the random number table. In this case, the losses will not be considered as individual and will be presumed widespread. Therefore, the claim to all eligible insured farmers (who have given intimation/for whom intimation has been received) would be paid ad-hoc.

12.2.3. DOCUMENTARY EVIDENCE REQUIRED FOR CLAIM ASSESSMENT:

- 12.2.3.1.** A duly filled intimation form along with all relevant documents is necessary for initiation of loss assessment and payment of claims. However, if information against all the columns is not readily available, a semi-filled form may be sent to the Insurance Company and later within seven days of the loss, the form with complete details may be submitted.
- 12.2.3.2.** IMD report, media report, local newspaper cuttings, etc can be used to substantiate occurrence of loss event and severity of the loss, if any.

12.2.4. TIME FRAME FOR LOSS ASSESSMENT AND SUBMISSION OF REPORT

- 12.2.4.1.** Appointment of the loss assessment committee within 48 hours from the receipt of information
- 12.2.4.2.** Loss assessment to be completed within next 10 days.
- 12.2.4.3.** Claim settlement/payment to the farmers to be completed in next 15 days (subject to receipt of premium) from the time of receipt of loss assessment report.

12.3. IMPORTANT CONDITIONS:

- 12.3.1.** Mere disbursement/sanction of loan without the receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for a claim.
- 12.3.2.** When affected area is limited up to 25% of the total cropped area in the notified IU, the losses of eligible farmers would be assessed individually provided they have paid the premium prior to the


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- occurrence of an insurance peril. Intimation is a pre-condition to get the benefit for localized claim. Intimation at the time of survey would also be considered.
- 12.3.3. If the affected area under a notified crop is more than 25% of the total cropped area in a notified IU, all the eligible farmers (who have taken insurance for the notified crop, which has been damaged, and informed about the occurrence of a calamity in the farm within the stipulated time in the notified IU) will be entitled to avail financial support under post-harvest loss. The Insurance Company would calculate the percentage of loss by conducting requisite number of sample surveys as defined in the detailed protocol for area-based assessment and claim settlement.
- 12.3.4. The eligibility of claim settlement shall be decided based on the outcome of the joint loss assessment surveys carried out by representatives of the Insurance Company, District Administration/State Government nodal department and farmers. Further if affected area is more than 25% of the total cropped area and there is dispute/disagreement between the stakeholders regarding the quantum/extent of the loss reported by the Joint Loss Assessment committee, the claim calculation will be done using technology derived solutions involving weather/remote-sensing indices along with the loss assessment surveys with weightage of 70%: 30% respectively for assessment and evaluation of final extent of loss.
- 12.3.5. The acceptance of the technology driven extent of loss will be binding on all stakeholders.
- 12.3.6. If the Crop Cutting Experiments (CCEs) based claim is different from the claims calculated against post-harvest losses, the higher of the two claims will be payable to the affected farmers.
- 12.3.7. The pay-out under the cover would be disbursed by the Insurance Company only after the receipt of 2nd Installment of the Government share of premium subsidy (both State & Central Government Share).
- 12.3.8. The Insurance Company would disburse the claim, if payable, within 15 days of the receipt of the loss survey report.


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LOCALIZED RISKS


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- 13. LOCALIZED RISKS:** The Scheme provides for insurance cover at the individual farm level to crop losses due to occurrence of localized perils/ calamities viz. hailstorm, landslide, inundation, cloud burst and natural fire due to lightening affecting part of a notified unit or a plot.

13.1. Eligibility Criteria:

- 13.1.1.** This add-on cover will only be available if this cover is notified by the State Government.
- 13.1.2.** Available to all insured farmers, at farm unit level, affected by above mentioned perils in a Notified IU growing notified crops for which insurance has been availed.
- 13.1.3.** Maximum liability is limited to the proportionate Sum Insured of the damaged crop's area and the pay-out under this provision would be in proportion to the cost of inputs, incurred up to the occurrence of the insured peril.
- 13.1.4.** State Government shall notify the predetermined input cost as percentage of the total Sum Insured for different stages of the crop life cycle from sowing to harvesting preferably at an interval of 15 days in the Notification itself.
- 13.1.5.** Only those farmers who have paid the premium i.e. the premium has been debited from their account before the occurrence of the insured peril, would be eligible for financial support under this cover.
- 13.1.6.** If the payout under the crop yield estimation (based on CCEs data) is more than localized losses, the higher claims of the two will be payable to the insured farmers.
- 13.1.7. PROXY-INDICATORS:** Rainfall data/ hailstorm/landslide/lightening (natural fire) incidences substantiated by reports in the local media or reports of the Agriculture/ Revenue Department supported by media Report and other evidences.

13.2. Loss assessment procedure:

13.2.1. Time and method of reporting the loss/claims:

- 13.2.1.1.** Immediate intimation (within 72 hours) by the insured farmer as detailed below.
- 13.2.1.2.** Intimation must contain details of insured farmer's name, affected survey number-wise insured crop and acreage affected, Farmer's Application No as on NCIP, his/her Mobile Number etc. KCC A/c No. (in-case of loanee farmer) or saving bank Account (in case of non-Loanee farmer as declared at the time of applying for crop insurance) for identification and verification purpose.
- 13.2.1.3.** Premium payment verification to be done from the portal and in case of need, may be verified from the bank. The bank shall provide the payment verification within the next 48 hours of receipt of such request.
- 13.2.1.4.** Mobile application may be used for reporting incidence of localized calamities for intimation of events including longitude/latitude details and pictures using Mobile App developed by DAC&FW.

13.2.2. Channel of reporting i.e. Whom to be reported:

- 13.2.2.1.** Intimation may be given within 72 hours by the farmer either directly through the "Crop Insurance App" or dedicated toll-free number, Centralized Call Centre number of concerned


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Insurance Company. The intimation may also be forwarded through the concerned bank branch, local agriculture department Government/district officials or through the toll-free number. The first mode of intimation should be the "Crop Insurance App" and the centralized Toll-Free Number for this purpose. This can be followed by intimation through the Insurance Company's toll-free number or through the bank or district officials to Insurance Company for conducting the individual level investigations.

- 13.2.2.2. The concerned bank/intermediary would verify the insured details like crop insured, sum insured, premium debited and date of debit & remittance for conducting the investigation/assessment.
- 13.2.2.3. In case the intimation has been through the concerned bank branch or Government officials, the concerned IC should be informed within the next 48 hours.

13.2.3. Documentary evidence required for claim assessment

- 13.2.3.1. Duly filled intimation / application of crop insurance app along with all relevant documents is necessary for initiation of loss assessment and payment of claims. However, if information on all the columns is not readily available, semi-filled form may be sent to the Insurance Company and later within 7 days of the loss, the form with complete details may be submitted.
- 13.2.3.2. IMD report, Media report, Local Newspaper cutting to substantiate occurrence of loss event and severity of the loss, if any.

13.2.4. Time frame for loss assessment and submission of report

- 13.2.4.1. Appointment of loss assessor within 48 hours
- 13.2.4.2. Loss assessment to be completed within next 10 days
- 13.2.4.3. Claim settlement to be completed in next 15 days (subject to receipt of farmers premium & first installment of Subsidy)
- 13.2.4.4. Maximum liability would be limited to proportionate Sum Insured of damaged cropped area within insured plot (s).
- 13.2.4.5. If the number of intimations as compared to the total cropped area for that particular crop is less than 25%, then an individual survey of all the farmers shall have to be done. This assessment shall have to be done for each insured crop individually in the IU.
- 13.2.4.6. If the number of intimations as compared to the cropped area in the IU is more than 25% area under the crop, then a survey of farmers will be done through random selection from the Intimation list of the farmers using a random number table.

13.3. Conditions:

- 13.3.1. Mere disbursement/sanction of a loan without receipt/debit of premium before the occurrence of insured peril would not make a farmer eligible for the claim.
- 13.3.2. When the affected area is limited up to 25% of the total cropped area in the notified insurance unit, the losses of eligible farmers would be assessed individually provided they have intimated and paid premium prior to occurrence of insurance peril. The intimation is a pre-condition to get benefit for the localized claim. Intimation at the time of the survey would also be considered.
- 13.3.3. If the affected area under a notified crop is more than 25% of the total cropped area in a notified insurance unit, all the eligible farmers (who have taken insurance for the notified crop, which has


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been damaged and informed about occurrence of calamity in the farm within the stipulated time) in the notified insurance unit would be deemed to have suffered localized loss and would be eligible for financial support. The percentage of loss would be arrived at by Insurance Company through a requisite number of sample surveys as defined in the detailed protocol for area-based assessment and claim settlement.

- 13.3.4. The eligibility of claim settlement shall be decided based on the outcome of joint loss assessment surveys carried out by representatives of Insurance Company, District Administration/State Government Nodal Department and Farmers. Further if the affected area is more than 25% of the total cropped area and there is dispute / disagreement between the stakeholders regarding the quantum/extent of loss reported by the Joint Loss Assessment committee, the claim calculation will be done using technology derived solutions involving weather/remote-sensing indices along with loss assessment surveys with a weightage of 70%: 30% respectively for assessment and evaluation of the final extent of loss.
- 13.3.5. Acceptance of the technology-driven extent of loss will be binding on all stakeholders.
- 13.3.6. The pay-out under the cover would be disbursed by the Insurance Company only after the receipt of at least advance Government share of premium subsidy (1st installment of both State & Central Government Share).
- 13.3.7. The Insurance Company would disburse the claim, if payable within 15 days of survey of loss.
- 13.3.8. If, at the end of the season, based on the yield data, the final admissible claim is more than the claim paid under this cover, the balance would be paid at the end of the season under widespread claims.
- 13.3.9. Farmers getting enrolled or whose premium is debited after the occurrence of insurance peril would not be eligible for financial support under this cover.
- 13.3.10. Bank would remit farmers' premium to Insurance Company, with farmers list, within 7 days of intimation of loss under this section, if not uploaded earlier on Portal.

NOTE: Inundation peril is not applicable in the case of paddy being a hydrophilic crop.


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PROCEDURE FOR SETTLEMENT OF CLAIMS TO THE FARMERS


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14. PROCEDURE FOR SETTLEMENT OF CLAIMS TO THE FARMERS

- 14.1. The Insurance Company should have received the tentative final share of Government subsidy (2nd installment), both Central and State, on the basis of the business statistics finalized on the Portal after the 30 day period specified for auto approval of applications to enable the settlement of Actual Yield-based claims arising out of wide-spread calamity as well as post-harvest losses.
- 14.2. However, for the settlement of On-Account payment of claims, advance subsidy (1st installment) of 50% of 80% of the respective Central/State Government share in the corresponding previous season should be released for the season/area(s) in the case of claims against prevented sowing/planting/germination and localized calamity.
- 14.3. Threshold Yield for all notified crops at each IU level shall compulsorily be a part of the notification for the season and shall not change at any point during that season.
- 14.4. Crop-IU wise historical Average Yield, Calamity Years, Indemnity level and Threshold Yield shall be uploaded on the NCIP by the State Agriculture Department at the time of the release of the notification only and shall be verified and accepted by the concerned Insurance Company within the given timelines.
- 14.5. In case of widespread calamity (end of season claims), once yield data is received/finalized from State Government as per the decided cut-off-dates, claims will be calculated on the National Crop Insurance Portal on the basis of the declarations/approved proposals & covered farmer's data received from the banks/channel partners/insurance intermediaries for each notified area and crops. Accordingly, the claims will be approved by the Competent Authority of the implementing Insurance Company and all claims will be initiated through Public Financial Management System (PFMS).
- 14.6. In case of CCE data submitted through CCE Agri App is not approved within the stipulated timelines, it will be auto-approved and used for claim calculation.
- 14.7. In case of non-submission of Actual Yield (AY) data by the State Government to the implementing IC within the stipulated timelines, Synthetic Yield data computed through a technology-based solution will be used for calculating admissible claims and subsequent settlement of claims to the eligible farmers. The cut-off date for submission of yield data to ICs is normally two months after completion of harvesting of a particular crop.
- 14.8. In case of farmers covered by financial institutions, claims shall be released only electronically through PFMS directly into insured farmer's given bank account, followed by details containing claim particulars, to individual Bank Branches/Nodal Banks. Bank Branch should display particulars of claim disbursement on the notice board to enable spread of awareness and inclination amongst farming community through crop insurance. Insurance Company is required to compulsorily upload the claim details against each insured farmer on National Crop Insurance Portal.
- 14.9. In case of farmers covered through intermediaries, payable claims will be directly credited to the saving bank accounts through PFMS of the concerned insured


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farmers and details of the claims will be intimated to them through SMS. The list of beneficiaries and the claims amount shall also be uploaded on NCIP immediately.

- 14.10.** In case of claims under prevented/failed sowing, localized calamities, post-harvest losses; Insurance Company will process the claims after assessment and shall release the claims as per detailed procedure given in the relevant sections above.
- 14.11.** All the documents of the farmers pertaining to payment of claims shall be verified through PFMS and payment will be done through PFMS only. In the case of a failed claims payment to banks it will be processed through the Aadhaar Enabled Payment System (AEPS).


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**IMPORTANT
CONDITIONS AND CLAUSES
APPLICABLE FOR
COVERAGE OF RISKS**


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15. IMPORTANT CONDITIONS /CLAUSES APPLICABLE FOR COVERAGE OF RISKS

- 15.1.** ICs should have received the premium for coverage either from bank, channel partner or insurance intermediary. In case of any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank / intermediaries shall be liable for payment of claims.
- 15.2.** In case of any substantial misreporting by nodal bank /branch with respect to loanee farmers coverage which may include incorrect insured and sown acreage and survey number details, bank account details & IU details etc., the concerned bank only shall be liable for such misreporting.
- 15.3.** Mere sanctioning/disbursement of crop loans and the submission of proposals/declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, will not constitute acceptance of risk by insurance Company.

15.4. ACREAGE DISCREPANCY AND RELATED ISSUES:

- 15.4.1.** Some areas in the past have reported excess insurance coverage vis-à-vis planted/ sown acreage, leading to over-insurance. Any discrepancy in coverage of excess area should be handled at the individual applicant level along with their Aadhaar Number to protect the interest of farmers with genuine insurance coverage.
- 15.4.2.** All suitable measures shall be taken by concerned stakeholders for de-duplication with the help of Aadhaar Number, land records, banks records, revenue records and proposal/loan application of insured farmers.
- 15.4.3.** The details of individual insured farmers are being collected on National Crop Insurance Portal for de-duplication.
- 15.4.4.** Integration of digitized land records with the Portal is being initiated to resolve the problem of multiple coverage, on same land parcel. Alternatively, details of the land record of each insured farmer is also being captured on the Portal to facilitate processing and de-duplication of the farmers. Any misreporting in acreage will be verified by the concerned Insurance Companies with the land record available on the portal in case of non-loanee farmers or from the concerned branches in case of loanee farmers.
- 15.4.5.** The scheme also covers the risk of prevented sowing/germination failure which is not being included in sowing areas furnished by the State Government for arriving at sown area of crop during the season. Hence, the comparison of excess coverage with the sown area is not justifiable. However, misreporting of area insured, land not available for cultivation or farmers not sowing/non- intent to sow/declaration of the crops in the application etc. should be verified, eliminated/de-duplicated from the coverage.
- 15.4.6.** The State Government/insurance company may take appropriate measures for verification of land/area sown at ground level. The Scheme also provides for the option to change the insured crop by the insured farmers. Hence, Bank Branches and other agencies may publicize this provision adequately along with the consequences of over insurance/malpractices in advance amongst the farmers.
- 15.4.7.** Under the scheme, notified crops are being insured by the Insurance Companies on the basis of actuarial premium rate, hence, it is not their prerogative to reduce the Sum Insured and resultant claims on the application of ACF. However, to rationalize the government subsidy, it the responsibility of all concerned stakeholders including farmers and financial institutions to insure the crop which the farmer actually intends to sow or is sown. The option to change the insured crop has also been provided under the scheme for reporting of crop(s) actually sown for the insurance. There is also a provision to indemnify the crop losses due to the localized perils on the basis of a survey of individual plot/field under insured crops. Incorrect reporting of insured crops i.e. if the crop actually sown and insured are different, may lead to forfeiting of claims.


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- 15.4.8.** In spite of all suitable measures taken by the Insurance Company for de-duplication / elimination of ghost farmers/ Excess area insured by the individual farmers, all Insurance Companies have to necessarily report excess insured area in the prescribed format to the MoA & FW well before the start of crop cutting experiments for verification of the claims made by concerned Insurance Company and for taking necessary corrective measures, if required. It is the responsibility of the Insurance Company to verify the sown area before the time prescribed for auto approval of application. In case of any financial loss incurred by the Government in respect to subsidy claimed against the non-genuine farmers, the Insurance Company will liable for recovery and appropriate action will be taken. The decision for application of ACF will be taken by the MoA & FW based on the field reports submitted by Insurance Company, thorough evaluation of the situation and the decision of MoA & FW in regard to the applicability of discrepancy in insured area shall be binding on all.
- 15.4.9.** If at all, ACF has to be applied in the case of established gross irregularities on ground, until the land integration and real-time reconciliation remains in abeyance for development, the MoA & FW will be allowed to apply the ACF only on those major crops for which sown area at RC level is available as per the prescribed Standard Operating Process as defined below.
- 15.4.10.** If the difference between insured area and sown area (maximum of preceding last three years) is greater than 30% at the IU level, the matter should be compulsorily brought to the notice of the MoA & FW, GoI in the prescribed format. The MoA & FW will examine these cases. If required, the MNCFC will also be asked to provide/validate crop area data for the same. The concerned Insurance Company is required to provide requisite ground level data (at-least covering 20 locations per block) collected using the android app to the MoA & / MNCFC to generate accurate area sown data at IU. The data of the revised insured area on the application of ACF, if any shall be uploaded on NCIP as well.
- 15.4.11.** Accordingly, after scrutiny, excess insured area, if any shall be treated as un-insured and corresponding farmer's premium will be forfeited. The same will be surrendered to the Technology Fund of the GoI and may be utilized for leveraging technology in PMFBY to support technology-based solutions/research/Impact assessment etc and towards assisting States to cover the cost of incremental CCEs.
- 15.4.12.** Premium subsidy refunded by ICs due to application of ACF shall be refunded to the Central/State Government in their subsidy sharing ratio through fund routing agencies.


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**CLAIM LIABILITIES
COMMISSION AND BANK CHARGES
GOODS & SERVICE TAX (GST)**


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Nodal Officer (PMFBY)
Khanapara, Guwahati- 22

16. CLAIM LIABILITIES:

- 16.1.** Payment of Claim Liabilities is the responsibility of concerned IC.
- 16.2.** The IC shall therefore take all the necessary steps to take appropriate reinsurance cover for their portfolio in order to safeguard insured's interest.
- 16.3.** In case premium to claims ratio exceeds 1:3.5 or percentage of claims to Sum Insured exceeds 35%, whichever is higher, at the National Level in a crop season, then Government will provide protection to ICs.
- 16.4.** The losses exceeding the abovementioned level in the crop season would be met from equal contribution by the Central Government and the concerned State/UT Governments.

- 17. COMMISSION AND BANK CHARGES:** Bank and other financial institutions etc. shall be paid service charges @ 4% of the farmer's share of premium by Insurance Company for the farmers enrolled by the bank branches, as generated from the Portal within the 15 days of the finalization of business statistics. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the Insurance Company, subject to a cap prescribed under IRDAI regulations.

- 18. GOODS & SERVICE TAX (GST):** Collection of premium under the Scheme is exempted from applicability of Goods & Service Tax (GST).



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GRIEVANCE REDRESSAL MECHANISM


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19. GRIEVANCE REDRESSAL MECHANISM:

- 19.1. Each implementing State/UTs and empanelled ICs are required to compulsorily set up a stratified and a robust grievance redressal mechanism with requisite infrastructure up to the level of RC to address grievances of all stakeholders particularly insured farmers.
- 19.2. At the initial level, for grievance redressal, each district shall designate District Level Grievance Redressal Officer preferably IU or District Agriculture/Horticulture Officer to record & respond to the grievances of Farmers, Banks, ICs etc. within 7 days of receipt of grievance. In case of dissatisfaction, the matter may be brought before District Level Grievance Redressal Committee (DGRC).
- 19.3. **District Level Grievance Redressal Committee (DGRC):** In line with the DLMC, DGRC shall also be constituted for redressal of grievances of Farmers, Banks, Insurance Company, District Authority/Department. This Committee will be headed by the Deputy Commissioner (DC) and the representatives of Farmers, Lead District Manager (LDM/Banks, District Development Manager (DDM) NABARD, Insurance Company and concerned District Authority/Department (i.e. Agriculture/ Horticulture/Cooperative /Revenue/ Agricultural Statistics etc.) shall be appointed as members. This Committee may also invite subject specialists/experts from University/IMD/commodity Boards/Research Institutions, SRSAC etc. if deemed necessary. The DGRC will dispose the matter within 15 days. The decision of the Committee shall be accepted by all the parties and in case of disagreement with the decision; the same shall be represented to the State Level Grievance Redressal Committee (SGRC) within 15 days from the decision of DGRC. In case the DGRC doesn't take the matter for discussion within 7 days from submission of grievance or the grievance has wider scope of effect impacting more number of districts or there is a breach of guidelines by any of the stakeholder or the grievance matter exceeds Rs. 25 Lakh in monetary terms, the matter may be directly raised at the State Level Grievance Redressal Committee. Similar grievance redressal committee should also be constituted at the IU level under the Chairmanship of IU agriculture/horticulture officer to facilitate the district level grievance redressal committee.
- 19.4. **State Level Grievance Redressal Committee (SGRC):** States/UTs may also nominate the State level Grievance Redressal Officers at the rank of Deputy Secretary/Director to register and dispose of grievances not in the purview of direct registration by the District Level Grievance Officer. The State shall also constitute a State Level Grievance Redressal Committee for redressal of grievance of Farmers, Banks, Insurance Company, District Authority/Department unsettled at the level of the DGRC. This Committee will be headed by the Principal Secretary/Secretary of the Nodal Department, SLBC/Banks, Chief General Manager (CGM) NABARD, Insurance Company and the concerned State Authority/Department shall be appointed as members. This Committee may also invite subject specialists/experts from University/IMD/Research Institutions/Commodity Boards/State Remote Sensing Application Centre, STSU, STAC etc. if deemed necessary. The Committee will dispose the grievance within 15


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days time of receipt of grievance. The decision of the Committee shall be accepted by all the parties. The States/UTs shall notify the constitution of such a grievance redressal committee and make wide publicity amongst farmers along with the name, address, email ID and contact number of grievance redressal officer.


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ROLES AND RESPONSIBILITIES OF VARIOUS AGENCIES


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20. ROLE AND RESPONSIBILITIES OF VARIOUS AGENCIES: For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

20.1. Central Government:

- 20.1.1. Support and Coordinate with the State/UT Governments for implementation of PMFBY including awareness creation, publicity and the issuance of necessary instructions/guidelines from time to time for smooth and effective implementation.
- 20.1.2. Issue directives to RBI, NABARD, Commercial Banks, RRBs and Cooperatives for compliance with the terms and conditions of PMFBY and its operational modalities.
- 20.1.3. Release the advance premium subsidy equivalent to 50% of 80% of Central share of premium subsidy of corresponding previous season under the Scheme to ICs within 15 days of the enrolment cutoff date for allocated clusters.
- 20.1.4. Review and monitor the implementation of PMFBY including premium rates, product-benchmarking and other matters and issue necessary directives to ICs. Review the performance of participating ICs and suggest modifications/improvements wherever required.
- 20.1.5. Organize Capacity building training/workshops for the State Government officials, Banks, CSCs and ICs. To interpret the provisions of the Scheme and take decision on matters of risk/dispute in settlement of claims.
- 20.1.6. To review the performance of the State Government for effective implementation of PMFBY.
- 20.1.7. Empanelment of ICs and agencies for loss Assessment.

20.2. State / UT Governments:

- 20.2.1. To constitute the SLCCCI with adequate representation of all stakeholders.
- 20.2.2. To set up and notify State level Technical Advisory Committee (STAC) and State level Grievance Redressal Committee (SGRC) at State Level.
- 20.2.3. To set up and notify the District Level Monitoring Committee (DLMC), District Level Grievance Redressal Committee (DGRC), District Level Joint Committee (DLJC) and District Level Steering Committee for CCEs and to hold regular meetings and ensure reasonable frequency of meetings at the district level.
- 20.2.4. Release advance premium subsidy equivalent to 50% of 80% of the central share of premium subsidy of corresponding previous season under the Scheme to ICs within 15 days of the enrolment cut-off date for allocated clusters.
- 20.2.5. The balance of premium subsidy. For the season shall be released within 15 days from the time of finalization of District-wise business statistics by ICs on NCIP.
- 20.2.6. Submission of yield data for all notified crops and Insurance Units to IC in a standard format in an electronic form (editable format) preferably on portal within the stipulated timelines.


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- 20.2.7. To notify district-wise and crop-wise seasonality discipline including normal sowing dates and cut-off dates for completion of harvesting.
- 20.2.8. To provide office space to implementing ICs at its district/block level.
- 20.2.9. To issue notification for On-Account payment, for prevented sowing/failed germination and in case of mid-season adversity if required.
- 20.2.10. Setting up of the State TSU with adequate infrastructure and expertise.
- 20.2.11. Timely preparation, updating and digitization of Village level master (Location Master) on the NCIP.
- 20.2.12. Assist IC for assessment of crop loss of the individual insured farmers caused by localized perils and also assist in assessment of the post-harvest losses.

20.3. Insurance Companies (IC)

- 20.3.1. Insurance companies to liaise with State Governments and agencies/ institutions / committees involved in implementation of PMFBY and regular participation in meetings conducted.
- 20.3.2. Claim processing / finalization on receipt of yield data from States/UTs and payment within the prescribed timelines. Claims shall be remitted directly into the designated bank accounts of farmers through the portal after the activation of necessary module.
- 20.3.3. Obtain Re-insurance arrangements, if necessary.
- 20.3.4. Ensure timely payment of commission/ service charges to banks/CSCs/BCs for implementing the Scheme.
- 20.3.5. Awareness and publicity - undertake extensive efforts to create awareness and generate publicity at the grass-root level including bank branches. Also coordinate with the States and other agencies for awareness and publicity of the Scheme.
- 20.3.6. Provide necessary inputs to the State Government/SLCCCI as required as per the notification or otherwise.
- 20.3.7. ICs to compulsorily share the list of the beneficiary farmers along with the claim details to the bank branches to be displayed for the information of farmers.
- 20.3.8. Redressal of all Public Grievances within the time fixed by the IRDAI. Maintain a centralized farmers' help line number (Toll Free Number) to be used for addressing the grievances of farmers. It will be based on a docket system with the provision of forwarding the grievances to respective ICs for resolution. Maintenance of the record of grievances received from different sources and its disposal.

20.4. Financial Institutions/Banks

- 20.4.1. For purpose of PMFBY, scheduled banking institutions engaged in disbursing Seasonal Agricultural Operations (SAO) loans/KCC loan as per relevant guidelines of NABARD/RBI shall be reckoned as Banks.
- 20.4.2. Communicate Notification, as well as other directives, guidelines, etc. to all agencies that fall within their jurisdiction.
- 20.4.3. Ensure that all agencies within their jurisdiction sanction additional loan component to loanee farmers towards premium payable by them.

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- 20.4.4.** Lead Bank/Administrative Offices of Banks should ensure that all farmers sanctioned crop loans/seasonal operational loans/KCC loan for notified crop(s) are necessarily insured (except for those opted out) and strict adherence of all conditions stated in the Operational Guidelines of the Scheme.
- 20.4.5.** No eligible farmer should be deprived of an insurance cover. Lead banks/ Administrative Offices of Banks therefore, should make all efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance.
- 20.4.6.** In case, claims have arisen during crop season then respective defaulting bank and its branches would be made responsible to make payment of the admissible claims to loanee farmers who were deprived of insurance cover.
- 20.4.7.** Concerned Bank and its branches should ensure digitization of insured farmer details on NCIP along with details of remittance of premium within stipulated time. The consolidated premium of farmers' share will be remitted electronically through the payment gateway of NCIP followed by the compulsory entry of payment details on the Portal for proper and timely reconciliation by the ICs.
- 20.4.8.** If the Concerned Bank and its branches are not able to remit the amount of premium collected /debited within defined timeline to the concerned ICs then they will be liable to pay the admissible claims to farmers who are deprived of insurance cover.
- 20.4.9.** The list of beneficiary farmers with claim amount shall be obtained from the concerned IC by the Bank Branch/PACS to display at its branch and a copy shall also be provided to the GP President/ Secretary.
- 20.4.10.** To permit IC access to all relevant records / ledgers related to insured farmers at the Nodal Bank/ Branch/ PACS for the purpose of scrutiny, if desired by them.
- 20.4.11.** Banks should ensure that farmer are not deprived of any benefit under the Scheme due to errors/omissions/commissions of the concerned branch/ PACS, and in case of such errors, the concerned agencies shall have to make good of all such losses.
- 20.4.12.** To educate the farmers on the Scheme features, especially the voluntary nature of scheme.
- 20.4.13.** To reconcile, validate and provide clarification, if necessary, on the coverage details to the IC within next 15 days from the cut-off date for data uploading on the NCIP and within 7 days of the receipt of such request from IC.
- 20.4.14.** Debit /collect the applicable premium from the farmer's account on or before cut-off-date and remit it entirely to the concerned Insurance Company electronically. To Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.

20.5. Common Service Centre-Special Purpose Vehicle (CSC-SPV)

- 20.5.1.** To ensure enrolment of non-loanee farmers through its SPV/VLE.
- 20.5.2.** To educate and train the VLEs on marketing and sale of crop insurance through the NCIP and /or through concerned ICs at the District level.
- 20.5.3.** To electronically remit the premium collected from the CSCs to the concerned ICs in batches but no later than 3 days of receipt of premium from farmers.

(Signature)
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- 20.5.4. To send the daily MIS of the premium remitted along with the summary of insured farmers to the IC.
- 20.5.5. To reconcile the data uploaded on NCIP and premium remittance to the concerned ICs within 7 days post cut-off date for enrolment of farmers.
- 20.5.6. To ensure post sales services and facilitate grievance redressal of the insured farmers.
- 20.5.7. Will be responsible for accuracy of details and documents of individual farmers uploaded on NCIP and liable for claim payment due to errors and omissions committed by SPV/VLE.

20.6. Common Service Centers - Village Level Entrepreneurs (CSC-VLE)

- 20.6.1. To educate the farmers especially non-loanee farmers on the features of the Scheme. While accepting the application from the individual farmers, CSC-VLE will explain the provisions and provide details of the documents required. They must also make the farmers aware of the consequences of incorrect submission of information/documents. Further, they must ensure that all the documents submitted by the farmers should be scrutinized thoroughly, verified and uploaded on NCIP in legible form to avoid any anomaly in the coverage of that particular farmer by Insurance Company.
- 20.6.2. To display the advertisements, publicity material, banners, posters, leaflets in its premises for farmers as provided by the ICs/State Government.
- 20.6.3. To fill up the online insurance proposal in the prescribed format and collect the required documents from non- loanee farmers only
- 20.6.4. Collect the premium on behalf of the implementing IC, strictly as per the provisions of the Scheme.
- 20.6.5. To fill up the correct details of non-loanee farmers and upload the requisite documents along with their mobile number on NCIP. Due care should be taken in filling up the details in the application form of each of the insured non- loanee farmer and it should be cross-checked with the documents attached in the application.
- 20.6.6. The VLE should ensure that the insured farmers are not deprived of any benefit under the Scheme due to errors/ omissions/ commissions by them, and if such a case is reported, necessary administrative and legal action will also be taken for lapses in service/malpractices.
- 20.6.7. To issue acknowledgement receipt to the concerned farmer.
- 20.6.8. To facilitate post sales services, claim intimation and grievance redressal of the insured farmers.

20.7. Designated Insurance Agents/Insurance Intermediaries

- 20.7.1. To educate the farmers about the features of the Scheme.
- 20.7.2. To guide the farmers in filing the insurance proposal/application in the prescribed format and collecting the required documents along with Mobile Number from non- loanee farmers.
- 20.7.3. Collect the premium on behalf of the IC, as per the provisions of the Scheme and issue acknowledgement receipt of proposal to the farmer.


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- 20.7.4.** To enter details along with requisite documents of the individually insured farmer on NCIP and the consolidated premium of farmers' share will be remitted electronically through the payment gateway of NCIP within the respective cut-off dates.
- 20.7.5.** Insurance coverage will only be valid for those insured farmers whose farmers premium is remitted electronically to the ICs and remittance details are entered/ uploaded on NCIP within the respective cut off dates.
- 20.7.6.** Ensure that the insured farmers are not deprived of any benefit under the Scheme due to errors/ omissions/ commissions, and if any, the Insurance Company shall make good all such losses. Necessary administrative and legal action may also be taken for lapses in service/malpractices, if, reported.


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NATIONAL CROP INSURANCE PORTAL

CCE AGRI APP

AND

CROP INSURANCE APP


A. C. Saini
Nodal Officer (PMFBY)
Khanapara, Guwahati. 72

21. ENHANCED VERSION OF NATIONAL CROP INSURANCE PORTAL (EV-NCIP) FOR ADMINISTRATION OF CROP INSURANCE PROGRAM (www.pmfby.gov.in)

- 21.1.** In PMFBY, multiple stake holders are involved from enrolment of farmers to the claim disbursement to farmers. A hallmark of the Scheme is leveraging technology adoption for the effective scheme administration. In an endeavor to integrate technology in the implementation and execution of the Scheme, the Ministry of Agriculture & Farmer's Welfare, Government of India has designed and developed a National Crop Insurance Portal (NCIP) (<https://pmfby.gov.in>) which serves as a centralized digital platform for all stakeholders.
- 21.2.** The idea behind developing a web-based, integrated digital platform is to speed up service delivery, unify fragmented databases, achieve a single view of data, eliminate manual processes and thus provide faster insurance services to farmers. This in turn will bring in better administration, transparency and coordination amongst stakeholders viz., Farmers, States, ICs, Banks, Common Service Centre (CSC) & other channels and real time dissemination of information. The NCIP captures the entire data relating to insured crops and also serves as the repository for the data relating to the crop insurance scheme. The NCIP is being further enhanced to provide a single Information Technology (IT) enabled platform for digitization of processes and information data bank and dissemination mechanism, automation of administrative procedures, integration of information and systems across multiple sources, information validation and premium and claim calculation and remittance etc.
- 21.3.** This IT driven system aims at addressing the issues which affect the current system of program administration, thereby reduce its efficacy and lead to denial/ delay in benefit transfer to farmers viz. selective/layered information access, manual interventions, multi-step procedures, documentary evidence/proofs, delayed/defective information sharing etc. Hence, integration of IT platforms of banks, ICs, State Governments, Yield/weather data providers, Land Records, UIDAI with National Crop Insurance Portal directly or through interface for fetching information is felt essential to avoid errors for timely transmission of requisite information amongst major stakeholders, early settlement of claims, proper monitoring and transparent administration of the Schemes. Once the entire linking of IT platforms of all stakeholders with the Web Portal is established, it would also lead to faster processing of claims due to electronic flow of information. Currently, this Portal is available in two languages - Hindi and English and it will be converted into all regional languages.
- 22. CCE AGRI APP:** Mobile application has been developed and is being used for capturing the CCE data from the field and for uploading on the server. CCE Agri app works in both online and offline mode. CCE Agri app captures Form-1 (**annexure-2**) and Form-2 (**annexure-3**) data along with geo-coordinated photographs. It is customizable as per the requirement of the States.
- 23. CROP INSURANCE APP:** Crop Insurance App is mobile based app developed for the farmers. Through this app, farmers can enroll themselves directly and can track the status of their application and the status of the claims. The app will be also enabled for Crop Loss Intimation and Crop Change Intimation.


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KEY POINTS

THE IMPLEMENTATION OF THE SCHEME WILL BE GOVERNED BY REVAMPED OPERATIONAL GUIDELINES ON PMFBY AND ADMINISTRATIVE APPROVAL ISSUED BY DACFW, GOI.

IN THE EVENT OF ANY CONFLICT IN PROVISIONS IN THIS NOTIFICATION AND REVAMPED OPERATIONAL GUIDELINES FOR PMFBY ISSUED BY DAC & FW, GOI, THE LATTER WILL PREVAIL.

**DIRECTOR OF AGRICULTURE,
ASSAM KHANAPARA,
GUWAHATI-22**

No. Agri/CIS/11/2021-22/37

Dated 22nd November, 2021.

COPY TO:

1. The Chief Secretary, Assam for kind information and necessary action
2. The Additional Secretary, & CEO, PMFBY, Ministry of Agriculture & Farmers' Welfare Government of India, for kind information.
3. The Principal Secretary & APC to the Government. of Assam, Agriculture Department, Dispur, Guwahati-6 for his kind appraisal.
4. Additional Chief Secretary (or senior most secretary), Transformation and Development Department for information and necessary action.
5. The Chairman, State Level Banking Co-ordination Committee for information and necessary action.
6. Director, Mahalanobis National Crop Forecast Centre, Near Krishi Vistar Sadan, Pusa Campus, New Delhi-110012, India
7. The Director, Economics and Statistics, T&D, GoA for information and necessary action.
8. Deputy Commissioners (All), Assam for information and necessary action
9. Regional Manager, Agriculture Insurance Company Ltd
10. Regional Manager, HDFC Ergo General Insurance Co. Ltd
11. Regional Manager, Reliance General Insurance Co. Ltd.
12. Regional Manager, SBI General Insurance Co. Ltd
13. Regional Manager, Future Generali India of Insurance Co. Ltd.
14. District Agriculture Officer (All) for information and necessary action.
15. The Lead Bank Manager, All districts in Assam for information and necessary action.

**DIRECTOR OF AGRICULTURE,
ASSAM, KHANAPARA,
GUWAHATI-22**

Nodal Officer (PMFBY)
Khanapara, Guwahati- 22


Director of Agriculture Assam
Khanapara, Guwahati-22

Annexure-2: Form-1**GOVERNMENT OF ASSAM****DIRECTORATE OF ECONOMICS AND STATISTICS, ASSAM, GUWAHATI****Crop Estimation Survey on Autumn Paddy / SUMMER PADDY/Summer Paddy / Wheat for
2021... 2022...****FORM -1 Particulars the selected village and selected field**

A. Identification Particulars of Village 1. District: 2. Sub-division: 3. Revenue Circle: 4. Development Block: 5. Gaon Panchayat: 6. Village: 7. Distance of the village from i. Block H/Q: ii. Nearest Bus Stop:	B. Investigation Particulars 1. Name of the Field worker: 2. Date of first visit to the village: 3. Does the Mandal accompany: 4. Whether Supervising Officer present: (Yes/No) 5. Are the Chitha and village map available: (Yes/No) 6. Date fixed for harvesting: 7. Whether harvesting intimation card supplied: (Yes/No) 8. Name of crops grown in the village covered by GCES: <div style="border: 1px solid black; width: 100%; height: 15px;"></div>	
C. Particulars of Selected Village 1. Area under Autumn/SUMMER PADDY/Summer Paddy/ Wheat (a) Irrigated: Hectares (b) Un- irrigated:..... Hectares (c) Total: Hectares 2. Highest Serial Number of the Dag in the Village: 3. Date of commencement of harvesting in the village:		
D. Selection of Dag Numbers		
1. Random numbers assigned for selection of Dag No.	Experiment-I	Experiment-II
2. Reminders on division by the highest Dag No.		
3. Mention the Dag No. rejected because: (i) Dag is not sown with the crop (ii) The crop was already harvested (iii) The Dag did not contain any <i>dora</i> of required size (iv) Others (State the reason)		
4. Dag No. finally selected for experiment		
5. Particulars of selected Dag No. (a) Area under Paddy/Wheat (in hectares)	(i) Pure sown (ii) Mixed sown (Gross area)	
5. (b) In case of mixed sowing state number of fields under the major mixtures	(i) (ii) (iii)	
5(b-1). Gross area under the major mixtures	(i) (ii) (iii)	


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5(b-2) Proportion of area under the component crops	(i) (ii) (iii)		
5(b-3) State the method of estimating area under the component crops			
6 (i) Name of the Farmer with Father's Name			
6 (ii) Address of the Farmer			
7. Number of banded fields	(i) Pure sowing (ii) Mixed sowing		
8. Whether selected Dag No. is covered under NFSM (Yes/No)			
E. Particulars of selected fields			
1. (a) Whether the crop was sown/ planted 1 st / 2 nd time in the same season			
1. (b) If second time the reason thereof			
2. Whether the selected field is sown with ...paddy as a single crop or mixed with other crops			
3. If it is a mixed sown field, state name(s) of other component Crop(s) and the proportion of area under the different component crops.			
4. Name of the last crop/ crops grown and month and year of its harvesting			
5. Length of the selected field (in steps)			
6. Breadth of the selected field (in steps)			
7. Average width of bunds in the selected field			
8. Irrigated or un-irrigated, if irrigated (i) The source of irrigation (ii) No. of irrigated field (iii) Whether irrigation was as a result of development activities			
9. If manured during the current season, the quantity applied in kg per hectare	(i) Compost (ii) Farm - yard manure (iii) Fertilizer (name) (iv) Green manure (v) Others (specify)		
10. Seed sown (whether local/ HYV), if HYV (i) The name (ii) Source of availability (iii) Seed rate Kg/ha.			
11. Method of sowing (transplanted or broadcasts)			
12. (a) Type of Soil (clay, loamy, sandy)			
12. (b) Level of Soil (High, Medium, Low)			
13. Mention whether any	(i) Japanese method of		


 (A. C. Sonmez)
 Nodal Officer (PMFBY)
 Khanapara, Guwahati- 22

improved method of cultivation and crop protection was adopted: Yes/No	cultivation (ii) Use of improved plough (iii) Use of other improved Agricultural implements (iv) Use of insecticides / pesticides.		
14. Remarks, if the crop in the selected fields suffered damaged by-	(i) Disease (ii) Insect pests (iii) Weed infestation (iv) Animals, birds, etc. (v) Abnormal weather (vi) Flood (vii) Others (Specify)		
15. Remarks, if the crop is not sown in the selected field			
Desk scrutiny	Field supervision		
Date of scrutiny:.....	General comment on the quality of field work	Date of submission to DDES/SDSO:.....	
Date of dispatch :.....			
Signature of the Scrutiniser Designation:	Signature of Supervisory Officer Designation:.....	Signature of FA/AEA	
Signature of the DDES/SDSO:	Date	Date:.....	

N.B: Prepare Two Copies and submit to the DDES/SDSO, who will forward One Copy the Director of Economics and Statistics, Assam after proper scrutiny.

(A.C. Sharma)
Nodal Officer (PMFBY)
Kharagpur, Bhubaneswar-751 022

Annexure-3: Form-2
GOVERNMENT OF ASSAM

DIRECTORATE OF ECONOMICS AND STATISTICS, ASSAM, GUWAHATI

Crop Estimation Survey on Autumn Paddy/SUMMER PADDY/Summer Paddy/ Wheat for 20.... 20...

FORM-II Details of harvesting experiment

District..... Sub-division..... Revenue Circle.....

Development Block..... Gaon Panchayat.....

Village..... Name of Field Worker.....

Whether any Supervising Officer was present? (Yes/No)

1. Dag Number finally selected	Expt.-I		Expt.-II	
2. Length and Breadth of the selected field in steps	Length (L)	Breadth (B)	Length (L)	Breadth (B)
3. Length-7 and Breadth -7 in steps	L-7	B-7	L7	B-7
4. Column of random number used for selection of random numbers for location plot- (i) One digit (i) Two digits (ii) Three digits				
5. Random numbers selected for length and breadth				
6. Pair of numbers rejected and reason thereof				
7. Whether crops of the selected field were grown 1 st /2 nd time in the season. If 2 nd time, reason thereof,				
8. Actual date of harvesting				
9. Date of threshing if different from				

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Khanapara, Guwahati- 22

harvesting		
10 Weight of paddy/ wheat of the experimental plot		
11. Date of cultivator harvest any part of the selected field earlier? If so, did it affect the position of the experimental plot?		
12. Reason, if the yield from the experimental plot is distinctly differ from the rest of the field		
13. Was the selected field affected adversely by weather, insect, pests etc subsequent of the dispatch of form?		
14. In respect of the villages selected for driage experiment State: (i) Whether the bags were sealed properly (ii) Where the bags were kept		
Scrutiny	Field Supervisor	
Date of scrutiny..... Date of dispatch	General comments on the quality of field work	
Signature of the Scrutinizer Designation.....		
Signature of the DDES/SDSO	Signature of Supervisory Officer	Date of submission to DDES/SDSO.....
	Designation.....	Signature of FA/AEA
Date.....	Date:.....	Date:.....

Signature of Scrutinizer	Signature of Supervisory officer	Date of submission to DDES/SDSO.....
Designation.....	Designation.....	Signature of FA/AEA
Signature of the DDES/SDSO	Date.....	Date.....


 Nodal Officer (PMFBY)
 Khanapara, Guwahati- 22



GOVERNMENT OF ASSAM

DIRECTORATE OF AGRICULTURE, ASSAM
KHANAPARA GUWAHATI -22

No. Agri/CIS/11/2021-22/45

Dated 26th November, 2021.

ADDENDUM

Following addendum is made in the PMFBY Notification issued for the Rabi-2021-22 season vide letter no. AGRI/CIS/PMFBY/11/2021-22/37, dated 22/11/2021.

SUGARCANE CROP IS NOTIFIED AND ADDED IN THE PMFBY NOTIFICATION-RABI-2021-22 AS FOLLOWS:

1. Cluster wise, District wise, Crop wise, Sum Insured levels, Actuarial Premium rates and Farmers Premium Rate for SUGARCANE given in the Table No.1.
2. Indemnity level is fixed at 90% for SUGARCANE in the State.
3. Sum-Insured for both Loanee & non-Loanee farmers will be the Scale of Finance fixed in the year 2021-22 i.e. (Rs 1,12,256.00 per ha for SUGARCANE) as decided by Government of Assam.

TABLE No. 1: Cluster Wise, District wise, Crop wise, Sum Insured levels, Actuarial Premium rates and Farmers Premium Rate:

Sl. No.	Cluster Number	District	Crop	Sum Insured (Rs/Ha.)	Farmers Share of Premium Rate (%)	Actuarial Premium Rate (%)
1	1	DIMA HASAO	SUGARCANE	1,12,256.00	5.00	5.00
2	1	KAMRUP	SUGARCANE	1,12,256.00	5.00	6.00
3	2	GOLAGHAT	SUGARCANE	1,12,256.00	5.00	8.00
4	2	JORHAT	SUGARCANE	1,12,256.00	4.00	4.00
5	2	KARBI ANGLONG	SUGARCANE	1,12,256.00	5.00	15.00
6	2	MAJULI	SUGARCANE	1,12,256.00	2.00	2.00
7	2	NALBARI	SUGARCANE	1,12,256.00	2.00	2.00
8	2	WEST KARBI ANGLONG	SUGARCANE	1,12,256.00	5.00	6.00
9	3	KARIMGANJ	SUGARCANE	1,12,256.00	2.43	2.43
10	4	BISWANATH	SUGARCANE	1,12,256.00	3.00	3.00
11	4	SONITPUR	SUGARCANE	1,12,256.00	3.00	3.00
12	5	DARRANG	SUGARCANE	1,12,256.00	5.00	6.70
13	6	CACHAR	SUGARCANE	1,12,256.00	2.00	2.00
14	6	LAKHIMPUR	SUGARCANE	1,12,256.00	2.00	2.00
15	6	UDALGURI	SUGARCANE	1,12,256.00	2.00	2.00
16	7	HOJAI	SUGARCANE	1,12,256.00	5.00	5.00
17	7	NAGAON	SUGARCANE	1,12,256.00	4.00	4.00
18	8	BAKSA	SUGARCANE	1,12,256.00	5.00	8.00
19	8	MORIGAON	SUGARCANE	1,12,256.00	5.00	8.00

4. Seasonality Discipline: Loaning and acceptance of proposal by Branches/Primary Agriculture Cooperative Society (PACS)/CSC/Intermediaries and receipt of Declarations

(A.C. Saha)
26/11/21
Model officer

by Implementing Agency (IA) as well as settlement of claims will be as per the Seasonality Discipline for SUGARCANE which is given below in TABLE No.-2.


TABLE 2: CUT OFF DATES

S No	Activity	Timeline
1	Cut-off date for Loan sanctioning/ renewing for coverage under PMFBY on compulsory basis for Loanee farmers	31 st March, 2022.
2	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (loanee & non-loanee) by all concerned stakeholders including banks/ PACS/ CSC/ Insurance Agent/online enrolment of farmers etc.	31 st March, 2022.
3	Cut-off date for electronic remittance of premium through payment gateway on NCIP to respective insurance company and uploading of details of individual covered farmers on crop insurance portal by bank branches (CB's/ RRBs/ DCCBs/ PACs), followed by SMS to all insured farmers from portal.	15 th April, 2022.
4	Cut-off date for electronic remittance of premium through payment gateway on NCIP to respective insurance company and uploading of details of individual covered farmers on crop insurance portal designated agents/ insurance intermediaries/ Banking Correspondent (BCs)	Within 48 hours of receipt of application & premium.
5	Cut-Off date for receipt of yield data	30 th June, 2023
6	Processing, Approval and Payment of Final claims based on yield	Within three weeks from receipt of yield data (subject to release of Premium Subsidy)

5. Crop calendar: The crop calendar for SUGARCANE is as follows :

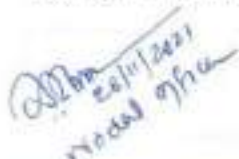
<u>NORMAL SOWING DATE</u>	<u>NORMAL HARVEST DATE</u>
1 st March	1 st December

6. District wise, Notified Area wise, Threshold Yield (TY) levels for SUGARCANE are given in Annexure -A


DIRECTOR OF AGRICULTURE, ASSAM
KHANAPARA, GUWAHATI-22

No. Agri/CIS/11/2021-22/45

Dated 26th November, 2021.


26/11/2021
Model office

COPY TO:

1. The Chief Secretary, Assam for kind information and necessary action
2. The Additional Secretary, & CEO, PMFBY, Ministry of Agriculture & Farmers' Welfare Government of India, for kind information.
3. The Principal Secretary & APC to the Government of Assam, Agriculture Department, Dispur, Guwahati-6 for his kind appraisal.
4. Additional Chief Secretary (or senior most secretary), Transformation and Development Department for information and necessary action.
5. The Chairman, State Level Banking Co-ordination Committee for information and necessary action.
6. Director, Mahalanobis National Crop Forecast Centre, Near Krishi Vistar Sadan, Pusa Campus, New Delhi-110012, India
7. The Director, Economics and Statistics, T&D, GoA for information and necessary action.
8. Deputy Commissioners (All), Assam for information and necessary action
9. Regional Manager, Agriculture Insurance Company Ltd
10. Regional Manager, HDFC Ergo General Insurance Co. Ltd
11. Regional Manager, Reliance General Insurance Co. Ltd.
12. Regional Manager, SBI General Insurance Co. Ltd
13. Regional Manager, Future Generali India of Insurance Co. Ltd.
14. District Agriculture Officer (All) for information and necessary action.
15. The Lead Bank Manager, All districts in Assam for information and necessary action.



DIRECTOR OF AGRICULTURE, ASSAM
KHANAPARA, GUWAHATI-22


(A.C. Sanyal)
Model Officer