

## **CROP INSURANCE Rabi 2017-18 Season**

### **(IMPORTANT NOTE)**

As you are aware, Kerala State Government has issued necessary G.O and Detailed notifications separately for implementation of Prime Minister's Crop Insurance Scheme (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) in the State for this **Rabi-2017-18 Seasons**. The detailed Govt. Notification issued **separately** for PMFBY as well as RWBCIS for this Rabi season can be downloaded from the Kerala State Dept. of Agriculture website [www.keralaagriculture.gov.in](http://www.keralaagriculture.gov.in) under its **What's New** Section. A link to the said site for downloading the Govt. Notification is furnished below:

[www.keralaagriculture.gov.in](http://www.keralaagriculture.gov.in)

**Agriculture Insurance Company of India Ltd. (AIC)** in the public sector is the Designated Implementing Insurance Company for both these Schemes as selected by the Govt. of Kerala through bidding process for this Rabi 2017-18 season.

For the benefit of the bankers in the state, we now highlight below the salient points of the Govt. Notification on these two schemes to be noted by Banks for their necessary timely compliance in this regard:

- **Nodal Bank Points for Scheme Implementation:**

For Commercial and Garmin Banks, their **individual lending branches** shall be acting as **the nodal bank points for administering the scheme** (ie for remittance of insurance premium and farmer coverage details to AIC within the Cut-off Date and crediting the claims arrived transferred by AIC to the beneficiary farmers bank account) and for Co-operative Banks **their DCCB HO shall act as the Nodal bank point** in respect of all their branches and PACS under their jurisdiction.

- **Scheme-wise Crops & their Notified Areas Covered**

- I. **PMFBY:** The Rabi Season in the state is further divided into two seasons viz. Rabi-I (Winter) and Rabi-II(Summer). Generally as per the prevailing sowing/planting period Crops sown/planted upto **31.12.2017** is considered

as of **Rabi-I season** and further crops sown/planted upto **28.02.2018** is considered as of **Rabi-II season**. For **Rabi-I season**, the Crops notified are **Paddy(Winter), Banana & Tapioca(Winter)** and for **Rabi-II season** **Paddy(Summer), Plantain & Tapioca(Summer)**. The Season-wise Crop-wise Districts & their List of notified areas under PMFBY are as per the Table mentioned below :

Season	Crop	Districts	Notified Area/Insurance Unit	List of Notified Areas
Rabi I	Paddy(Winter)	Alappuzha, Kottayam & Pathanamthitta	Selected Panchayats/ Municipality/Corprn.	As per Annexure PM-I enclosed
	Banana	All the 14 Districts	Selected Panchayats/ Municipality/Corprn.	As per Annexure PM-II enclosed
	Tapioca(Winter)	All the 14 Districts	All Blocks	As per Annexure PM-V enclosed
Rabi II	Paddy(Summer)	Alappuzha, Kottayam & Pathanamthitta	Selected Panchayats/ Municipality/Corprn.	As per Annexure PM-III enclosed
	Plantain	All the 14 Districts	Selected Panchayats/ Municipality/Corprn.	As per Annexure PM-IV enclosed
	Tapioca(Summer)	All the 14 Districts	All Blocks	As per Annexure PM-V enclosed

## II. **RWBCIS: Crops & their District-wise Areas notified**

- Paddy (Second & Third crop)** of **11 districts excluding Alappuzha Pathanamthitta & Kottayam** notified in those panchayats/ Municipality/Corporation limits as per **Annexure WB-II**.
- Banana:** is notified under **RWBCIS ONLY** in those selected panchayats/Muni./Corprn. Limits of 12 districts other than Alappuzha and Pathanamthitta wherein an Automatic Reference Weather Station is installed) **strictly** as per **Annexure WB-III without any duplication with Banana notified under PMFBY**.
- Cashew:** crop grown in notified Reference Unit Areas of Palakkad, Malappuram, Kozhikode, Kannur and Kasargode Districts.
- Mango:** in notified Reference Unit Areas of Palakkad District.
- Sugarcane:** grown in notified locations of Idukki & Palakkad
- Cool season Vegetable** crops namely **Carrot, Cabbage, French Beans, Garlic and Potato** cultivated during this Rabi Season in Marayur, Vattavada and Kanthalloor panchayats of Idukki district.

(NB: For Cashew, Mango, Sugarcane, and cool season vegetable crops notified under RWBCIS, the notified Reference Unit Area is a Panchayat/Muni./Corporation Limit within the relevant districts covered for each crop strictly as per Annexure WB-II) and

**Important Note :** It has been ensured by the state Govt. in their notification for the relevant schemes to avoid any duplication of applicable scheme for single crop-notified area combination within a District especially considering the mandatory nature of both these schemes for loanee farmers. In other words, for a single notified crop raised in a single notified area, only one of these two schemes is notified by the State Govt. This is especially relevant for Banana crop which is covered under both the schemes within a same district, but the notified areas (ie Panchayat/Muni./Corporation Limit) of Banana under the two schemes(PMFBY & RWBCIS) are mutually exclusive and devoid of any duplication. Hence please ensure to cover the banana crop under correct scheme strictly as per the relevant list of notified panchayat/Muni./Corprn. Limit under each scheme (I.e. List of notified areas as per Annexure-PM-II under PMFBY and List of notified reference Unit Area as per Annexure-WB-III under RWBCIS).

- **Farmers to be covered :**

Bankers please note that Insurance Coverage under these Notified Schemes are **Mandatory for eligible loanee farmers** and **Optional for eligible non-loanee farmers**.

**In respect of those borrower farmers of the banks**, all the crop loans sanctioned/renewed for the above Notified Crops in their notified Areas including those under KCC (who have been sanctioned loans for various crops including any of these notified crops) for this Rabi-2017-18 Season are to be compulsorily insured by the respective Financial Institution under the relevant Scheme as per the Govt. Notification. Such eligible loanee farmers having sanctioned credit limit need not submit any application/consent form/declaration for this insurance and the respective Financial Institutions have to comply all the formalities of compulsory insurance coverage within the stipulated Cut-off Date. The premium payable by Loanee farmers shall be additionally financed by loan disbursing bank and treated as additional component to the S of Finance (SoF).

Accordingly under PMFBY crop loans sanctioned or renewed upto **31.12.2017** needs to be covered under **Rabi-I season** and loans for crop sanctioned or renewed subsequent to the above date and upto **28.02.2018** shall be covered

under **Rabi-II season**. However if a crop is not notified in a particular location in Rabi-I season but notified under Rabi-II season in the same location, then the loans freshly issued or renewed for the entire period upto 28.02.2018( viz. Rabi-I and Rabi-II period put together) shall be covered under Rabi-II season for such location. This is especially relevant for banks while covering loans sanctioned for those locations wherein **Paddy crop** notified under PMFBY **only Rabi-II season** viz. panchayats of Kainakary, Nedumudi, Chennithala-Thrippurumthura, Mannar(all in Alappuzha district), Vazhappally, Madappally, Changanacherry Municipality and Panachikkadu(All in Kottayam district), and Peringara and Kadapra of Pathanamthitta district.

Similarly under RWBCIS the crop loans sanctioned or renewed for the notified crops in their District-wise notified Reference Unit Areas upto **15.01.2018** shall be mandatorily insured by Financial Institutions.

**The interested non-loanee farmers** raising the notified crops in their notified areas are required to submit a duly-filled Proposal cum Registration Form with necessary documentary evidence of land & cultivation records and the required farmer share of premium within the stipulated Cut-off Date to the nearest bank branch/ insurance intermediary/agent of the insurance company/Common Service Centres or directly to the Agriculture insurance company. **Operating a Savings Bank Account is essential for a non-loanee farmer. *The Financial Institutions shall facilitate the enrolment of interested non-loanee farmers also.***

- **Procedure for effecting insurance coverage of eligible farmers under respective schemes by Banks :**

Govt. of India has made it mandatory for the banks to enter all the farmer-wise coverage details on Ministry of Agriculture and Farmers welfare, Government. of India's **National Crop Insurance Portal** viz. [www.agri-insurance.gov.in](http://www.agri-insurance.gov.in) The banks are accordingly advised to enter the coverage details of all farmers on the aforesaid portal through **online** or **offline** mode. In order to facilitate the Co-operatives and their bank branches in those areas where there is a connectivity problem or have no internet connection, an **OFFLINE** utility has also been provided on this Crop Insurance portal of Gol. Hence all the bank branches have to invariably ensure that they have entered/uploaded fully and correctly the relevant details of all those farmers and subsequently submitted Bank's Declaration through Portal for whomsoever they have debited/collected the required premium and remitted

consolidated amounts to AIC's designated bank account by NEFT/RTGS within stipulated Cut-off dates as per the Govt. Notification. Accordingly all the Bank branches are advised to access the Crop Insurance Portal and acquaint themselves the detailed instructions/steps given in the User Manual (soft copy with necessary screen shots) separately for both Online Entry and Offline Entry. For the benefit of those bank branches who may enter their farmer records in the Portal through **Online Mode** a gist of steps/guidelines to be followed for the same is furnished hereunder:

[Steps for Online entry of farmer application and submission of Declarations in GOI Crop Insurance Portal by Banks](#)

1. Log on to GoI Crop Insurance Portal ([www.agri-insurance.gov.in](http://www.agri-insurance.gov.in)) and select "Bank" option and further select the Bank Name and the Bank Branch Name from the drop-down menu & enter the default Password as Welcome@123
2. Click on "Farmer Application" Tab and enter the Insured Farmer Details & Insurance Unit details individually for each farmer. *(KINDLY NOTE HERE ALL FARMER DETAILS CAN BE ENTERED IRRESPECTIVE OF CROP AND SCHEME. However while selecting and entering the Scheme Box , Crop Box and Notified Area Box details from the relevant Drop-down menu under the Insurance Unit details of each Farmer in the Portal, please exercise adequate caution to select from the Drop-down only the correct Scheme, Notified Crop and its Notified Area against each farmer .*
3. If one Farmer has more than one crop to be insured, click on Add option after entering the insurance unit details of first crop and enter the details of next crop in the Insurance Unit Section itself. Here Insured Farmer Details needs to be entered only once.
4. After entering all the details of a particular farmer click on the "Final Submit" tab and save the records of that farmer. Note down the Auto-Calculated Premium amount of each farmer as displayed in the Portal soon after saving his/her record in order to debit their respective accounts accordingly. Repeat the process for all farmers of the branch one by one.
5. Thus after completing and saving all Farmer entries of your bank branch one by one under Farmer Application Tab of the Portal, click on "Declaration" Tab in the main screen of the Portal.
6. Fill the Parameters ( Year, Season, Insurance Company & Crop) by appropriately selecting from the drop down menu against each parameter and click on Load the Data .**(KINDLY NOTE HERE THAT AGAINST 'CROP' PARAMETER 'ALL' SHALL BE SELECTED FROM DROP DOWN MENU)**.

7. Then Click Select “All Records” Button and click on “Calculate Premium” option Button on the Bottom Left side. Now a Declaration Summary Screen will pop-up in the Portal automatically showing the Total No. of farmers(to be insured) , Crop Name as ALL, Total Premium , Total Area , Company Name and Total Sum Insured. Please VERIFY these auto populated consolidated details in the Declaration Summary Screen and if found correct, Note Down the Total Premium Amount of the branch to effect NEFT/RTGS transfer to AIC’s designated Bank Account.

8. Now logout from the portal and Do the NEFT/RTGS transfer of Total Premium amount (as shown in the Declaration Screen of the Portal) to AIC’s Designated Bank account and confirm the success of the electronic transfer of this amount to AIC’s Bank account and then Note down the UTR Number & Transaction Date of this successful electronic transfer of Total Premium Amount effected by the bank branch.

9. Again access the Portal and repeat steps 6 & 7 to generate the same Declaration Summary Screen popped up earlier. In the Declaration Summary Screen thus auto populated after steps in S & 7, ensure that the total premium Amount auto-displayed is still the same amount as shown earlier and then select Premium Instrument type as NEFT from drop-down menu & also fill in the UTR number and Date of transaction & click on “Send to Insurer” Button.

10. After sending to insurer click on the “Declared” tab option on the same screen & further click on “Generate Declaration Form” Tab in the Bottom Left hand side to generate soft copy of the Declaration for all the farmer entries done by the bank branch and forward it to Agriculture Insurance Company of India Regional Office Thiruvananthapuram vide Banks e-mail.( AIC ‘s mail Id for the same : [ro.thiruvananthapuram@aicofindia.com](mailto:ro.thiruvananthapuram@aicofindia.com) )

- **Cut- Off Dates Notified for Banks :**

The Scheme-wise Season-wise Cut-Off dates for Banks for collection of premium/debit of premium from loanee/non-loanee farmers, completing the farmer-wise details of insurance and submitting Declarations in GoI Crop Insurance portal and also for effecting RTGS/NEFT remittance of consolidated premium to AIC’s designated bank account are as mentioned below :

A. **Cut-off Dates For PMFBY separately for Rabi-I and Rabi-II seasons**

Activities	Rabi-I season	Rabi-II season
	Cut-off Date	Cut-off Date
Loaning Period (for Loanee farmers covered on compulsory basis)	Loans sanctioned or renewed Upto <b>31.12.2017</b>	Loans sanctioned or renewed Upto <b>28.02.2018</b>
Cut-off date for Debit of premium from farmers account(loanee & non-loanee)	<b>15.01..2018</b>	<b>28.02.2018</b>

&Receipt of Premium/Proposals of farmers (Non-loanee)/		
Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) and relevant Farmer details & consolidated declarations for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) <b>from Bank branches of Commercial Banks &amp; RRBs) to AIC</b> and from PACS to their respective DCB HO	<b>31.01.2018(Loanee)</b> & <b>22.01.2018(Non-loanee)</b>	<b>15.03.2018(Loanee)</b> & <b>07.03.2018(Non-loanee)</b>
Cut-off date for receipt of Consolidated Premium(through NEFT/RTGS) and relevant farmer details and consolidated declarations for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) <b>from respective DCB HO's to AIC</b>	<b>07.02.2018(Loanee)</b> & <b>29.01.2018(Non-loanee)</b>	<b>22.03.2018(Loanee)</b> & <b>14.03.2018(Non-loanee)</b>
Cut –off date for <b>completing the data entry/Uploading the details of individual insured farmers and submitting the Declarations through MoA Crop Insurance Portal</b> by Bank Branches/PACS	<b>31.01.2018</b>	<b>15.03.2018</b>
Cut-off date for Receipt of yield Data	31.07.2018(Winter Paddy) and 31.12.2018(Banana & winter Tapioca).	15.09.2018(Summer Paddy) and 30.04.2019(Plantain& summer Tapioca).
Payment of claims based on yield data by Implementing Agency	3weeks from receipt of yield data	3weeks from receipt of yield data

**NB : If the Cut- Off Dates falls on Public Holiday/Bank Holiday declared under negotiable instrument act then next working day shall be the effective cut -off date**

**B. Cut-off Dates For RWBCIS for this Rabi-2017-18 season**

Activities	Cut-Off Dates	
	Rabi 2017-18 season	
Loaning Period (for <b>Loanee farmers covered on compulsory basis</b> )	<b>Upto 15.01.2018</b>	
Cut-off date for <b>Debit of premium from farmers account(loanee &amp; non-loanee)/Receipt of Premium &amp;Proposals of farmers (Non-loanee)</b>	<b>15.01.2018</b>	
Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) and relevant consolidated declarations for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) <b>from Banks Branches of Commercial Banks &amp; RRBs to AIC</b> and from PACS to their respective	<b>31.01.2018 (Loanee) &amp; 23.01.2018 (Non-loanee)</b>	

DCB HO	
Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) and consolidated declarations for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) from respective DCCBs to AIC	07.02.2018 (Loanee) & 31.01.2018 (Non-loanee)
Cut –off date for completing the data entry /Uploading individual insured farmers details and submitting the Declarations in MoA Crop Insurance Portal by Bank Branches/ PACS.	31.01.2018
Payment of claims based on Weather data	45 days from receipt of weather data for risk period

**NB : If the Cut- Off Dates falls on Public Holiday/Bank Holiday declared under negotiable instrument act then next working day shall be the effective cut -off date**

- **Mode of Premium Payment by Banks :**

As per Govt. of India directions, the Premium shall be paid by all **Commercial bank branches & Garmin Bank branches ONLY through electronic transfer of consolidated premium amount in respect of all its eligible borrowers (viz. NEFT/ RTGS)** to the designated bank account of AIC. For effecting electronic transfer of Premium amount by Banks through RTGS/NEFT, the **Bank account details of AIC's Kerala Regional Office at Thiruvananthapuram** are as per the details mentioned below:

- **Account Number:** 113010200002318 (AIC -Crop Insurance Premium Collection Account)
- **IFS Code:** UTIB0000113
- **Name of the Bank:** Axis Bank Ltd. Pattom Branch, Thiruvananthapuram.

**Bankers please note : The Electronic transfer of Premium received at AIC after the Notified Cut-off dates would be summarily rejected and hence please do not wait upto the last date/Cut-off date to effect the premium remittance and ensure to do the same well within the prescribed cut-off date.**

**Soon after effecting the electronic transfer of consolidated premium to our designated bank account, the soft copy of Portal generated Declaration Form showing the remittance details (Transferred Premium Amount, UTR**



Number and Transaction Date) shall be forwarded to AIC on the same day  
vide mail to : ro.thiruvananthapuram@aicofindia.com

Only in case of DCB HO's such premium remittance shall be **preferably through electronic transfer** to the designated bank account of AIC or by means of Demand Draft favouring "**Agriculture Insurance Company of India Ltd., Axis Bank A/c No.113010200002318**", drawn at **Thiruvananthapuram** for the total premium amount.

- **Bank Service Charges :**

Each servicing nodal Bank points would be paid @ **4% of premium remitted** by them as Bank Service Charges (BSC). For this the concerned bank, shall submit their invoice for the Season as per specific format (Annexure PM-IX Enclosed) for claiming this BSC due to them.

All Banks are hereby advised to ensure timely & accurate compliance of the above GUIDELINES and STRICTLY and ensure 100% insurance coverage of all their eligible loanee borrowers & interested non-loanee farmers by completing the above activities/tasks within the stipulated time limits for this Rabi-2017-18 season as per the Kerala State Government Notification.

**Downloads:**

- AIC's Bank Circular on PMFBY** as well as **RWBCIS** and its **Annexures (PM-I to PM-IX)** for **PMFBY** and Annexures **(WB-I to WB-VII)** for **RWBCIS** for this Rabi-2017-18 season
- Relevant Govt. Notification Order G.O(Rt.) No. 1204/2017/AD** dated 15.12.2017 of Govt. of Kerala.
- Non-loanee farmer Coverage through banks:** Note on points to be noted by banks for Non-loanee Enrolment under PMFBY/RWBCIS by banks and the scheme-wise Proposal Forms and common Registration Forms.

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