

No. 13015/02/2012-Credit II
Government of India
Ministry of Agriculture
Department of Agriculture & Cooperation
: : : : :

Krishi Bhavan, New Delhi
Dated the 4th February, 2014

To

1. The Chief Secretary,
Government of -----
2. The CMD / MD / CEO of -----

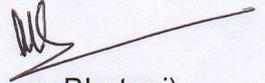
Subject: National Crop Insurance Programme (NCIP) – issue of Operational Guidelines

Sir,

I am directed to refer to this Department's letter of even number dated 1st November, 2013 wherein Administrative instructions for implementation of NCIP were issued. The detailed Operational Guidelines are enclosed for implementation of the scheme. Soft copy of these guidelines has also been uploaded on the website of the Department of Agriculture & Cooperation www.agricoop.nic.in.

2. This has the approval of competent authority.

Yours faithfully



(Dr. Ashish Kumar Bhutani)
Joint Secretary to the Govt. of India

National Crop Insurance Programme

(NCIP)

Operational Guidelines

For XII Five Year Plan

**Credit Division
Department of Agriculture & Cooperation
Ministry of Agriculture
Government of India**

January 2014

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Component-I: Modified National Agricultural Insurance Scheme (MNAIS)

1. NATURE OF THE SCHEME

1.1 Modified National Agricultural Insurance Scheme (MNAIS) aims at supporting sustainable production in agriculture sector, thereby ensuring food security, crop diversification and enhancing growth and competitiveness of agriculture sector besides protecting farmers from production risks.

2. PARTICIPATING INSURANCE COMPANY

2.1 The public sector and private sector General Insurance Companies empanelled by the Department of Agriculture & Cooperation (DAC), Government of India and selected by concerned State Government / Union Territory (UT) implement MNAIS. The Insurance Companies mainly engaged in agriculture/rural insurance business and having adequate experience, infrastructure, financial strength and operational capabilities are empanelled by DAC. However, selection of insurance company from amongst the empanelled insurance companies, is done by the concerned State Government for implementation of MNAIS in their State. In case the State intends to use services of more than one insurance company, State Government may ensure that only one insurance company operates in each district or notified area for loanee farmers. However, more than one insurance company can be permitted to implement the scheme in a district for non-loanee farmers.

2.2 The participating companies should have requisite approval of Insurance Regulatory and Development Authority (IRDA) to underwrite insurance business under the Scheme apart from fulfilling other statutory requirements.

2.3 At the beginning of each crop season, the empanelled insurance companies are required to submit the Prospective Plan covering details about their financial strength, infrastructure, solvency margin, business plan for the season, marketing channel, human resources and strategies for covering the farmers, alongwith details about the proposed yield-index products etc to the concerned State Government under intimation to DAC.

2.4 The performance of the empanelled insurance companies shall be closely monitored by DAC through the indicators (i) Percentage of claims to total premium amount of which desirable minimum level for the crop season is 60% and for the last seven crop seasons is average 80% with 60% weight age (ii) Percentage of number of farmers benefitted to farmers insured of

which desirable minimum level is 33% with 20% weight age (iii) Percentage of non-loanee farmers to total number of insured farmers etc. of which desirable minimum level is 50% with 20% weight age. If the performance is found below par, the said insurance company is liable to be de-empanelled.

3. SCHEME ACCEPTANCE BY THE STATE GOVERNMENT

3.1 Consent for Scheme –State Government / UT, intending to participate in MNAIS should intimate their consent to DAC in writing and this consent will imply acceptance by State Government /UT of all provisions, modalities and guidelines of MNAIS as laid out in the Scheme. Conditions relating to MNAIS which are binding on States/UTs, are as follows:

- i) State has to conduct requisite number of Crop Cutting Experiments (CCEs) at the level of notified insurance unit area;
- ii) CCE based yield data will be submitted to insurance company within the prescribed time limit;
- iii) State/UT will make necessary budgetary provision in State/UT budget, to release premium subsidy based on fair estimates, at the beginning of the crop season;
- iv) State/UT should be willing to facilitate strengthening of weather station network in the districts .

3.2 Nodal Department of State Government –Department of State Government already looking after implementation of erstwhile National Agriculture Insurance Scheme(NAIS)/Pilot MNAIS / Weather Based Crop Insurance Scheme (WBCIS) may be designated as Nodal Department for implementation of MNAIS component of NCIP.

3.3 Authorization to State Level Coordination Committee on Crop Insurance (SLCCCI) – The SLCCCI presently overseeing implementation of erstwhile NAIS is authorized to oversee implementation of MNAIS. The States/UTs which have not implemented the erstwhile NAIS shall constitute SLCCCI for implementation of MNAIS on the lines similar to that of erstwhile NAIS.

3.4 Composition of SLCCCI – The present composition of SLCCCI may be strengthened by including representatives from State Horticulture Dept., State Remote Sensing Application Centre, India Meteorological Department (IMD), Farmers' Representatives and Empanelled Insurance Companies for implementing MNAIS. Chairman of SLCCCI shall co-opt representatives from other departments / agencies, if considered necessary.

4. CROPS COVERAGE

- I. Food crops (Cereals, Millets & Pulses),
- II. Oilseeds
- III. Annual Commercial / Horticultural crops

5. FARMERS COVERED

5.1. All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage.

5.2. However, farmers should have insurable interest on the insured crops. The non-loanee farmers are required to submit necessary documentary evidence of land records and / or applicable contract/agreement details (in case of sharecroppers/tenant farmers).

5.3 Compulsory Component

All farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the crop(s) notified would be covered compulsorily.

5.4 Voluntary Component

The Scheme would be optional for the non-loanee farmers.

5.5 Both MNAIS and WBCIS components of NCIP can be implemented for non-loanee farmers in the area(s) notified for MNAIS and non-loanee farmers can choose between MNAIS and WBCIS, and also insurance companies.

5.6 Special efforts shall be made to ensure the maximum coverage of SC/ST/Women farmers under the scheme. Budget allocation and utilization under these segments of farmers should be in proportion to SC/ST/Women population in the respective state.

5.7 Panchayat Raj Institutions (PRIs) may be involved at various stages of implementation of crop insurance schemes particularly in the identification of the crops & beneficiaries, extension & awareness creation amongst farmers, obtaining feed-back of the farmers etc.

6. RISK COVERED & EXCLUSIONS

6.1 Following stages of the crop and risks leading to crop loss, are covered under the scheme.

- a) **Prevented Sowing/Planting Risk:** Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions
 - b) **Standing Crop** (Sowing to Harvesting): Comprehensive risk insurance is provided to cover yield losses due to non- preventable risk, viz.: Drought, Dry spells, Flood, Inundation, Pests & Diseases, Landslides, Natural Fire & Lightening, Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
 - c) **Post Harvest Losses:** coverage is available only upto a maximum period of two weeks from harvesting for those crops which are allowed to dry in the field after harvesting against specific perils of cyclonic rains.
- 6.2. General Exclusions: Losses arising out of war & nuclear risks, malicious damage and other preventable risks shall be excluded.

7. NOTIFICATION:

- 7.1 Prior to the commencement of each season, preferably in the beginning of March for Kharif and in the beginning of September for Rabi season, meeting of SLCCCI should be convened for issuing notification for the season, and State Government / UT should ensure issuance of the notification and its circulation to all concerned agencies / departments / institutions at least one month in advance of the commencement of the crop season.

7.2 Notification of crops and areas:

- 7.2.1 The Scheme shall operate on the principle of "Area Approach" in the selected Defined Areas called Insurance Unit (IU). State Government /UT will notify Crops and Defined Areas covered during the season in accordance with decision taken in the meeting of SLCCCI. State/UT Government should notify as an insurance unit, Village/Village Panchayat or any other equivalent unit for major crops. For other crops it may be a unit of size in between Village Panchayat and Taluka / Block, as decided by State/UT Government.
- 7.2.2 SLCCCI will, for the purpose of notification, consider factors such as availability of past yield data based on CCEs for adequate number of years, cropped acreage and ability to conduct requisite number of CCEs for estimating yield during proposed season, etc.
- 7.2.3 States which are initially unable to implement MNAIS at village/village panchayat level are allowed to implement it at higher unit area level (upto a cluster of maximum 15 villages) with prior approval of DAC for 3-5 years.

7.2.4 States implementing MNAIS at village/village panchayat level are entitled for 50% reimbursement of expenses of the additional (incremental) CCEs from DAC subject to a cap.

7.2.5 State Government/UT should provide 10 years historical yield data to Insurance Companies for fixing indemnity limits, threshold yield, setting premium rates, etc. However, for purpose of calculation of premium rates at village panchayat or other equivalent units, availability of five years data at that level is desirable. In absence of above, data at next higher unit / nearest neighbouring unit / weighted average of contiguous units as decided by the SLCCCI, shall be used.

7.2.6 In case it is proposed to notify irrigated & un-irrigated areas separately under a crop, State Government / UT shall ensure that minimum CCEs are planned & conducted for irrigated & un-irrigated crops, separately in such areas. In addition, past yield data for adequate number of years will have to be made available separately.

7.3 Notification of indemnity level:

7.3.1 Two level of Indemnity, viz., 90% & 80% corresponding to risk level of the areas shall be available for all crops.

7.3.2 SLCCCI based on proposals submitted by Insurance Companies shall approve indemnity levels for notified crops and areas at sub-district or district level.

7.4 Notification of calamity year(s), if any for excluding the same from calculation of threshold yield:

7.4.1 If the State Government/UT declares calamity year(s), if any, in respect of any district/area based on decision/notification made for that year by concerned Government/competent authority, such calamity year(s) will be excluded while calculating threshold yield at insurance unit level, and also 'Notional Threshold Yield' at sub-district / district level for purpose of computation of sum insured (value of threshold yield of average yield). Not more than two such years shall be excluded from calculation of threshold yield and sum insured, even in instances where calamity years are more than two during the preceding seven years.

7.5 Selection of Insurance Company:

7.5.1 Insurance provider(s) shall be selected through a transparent process, strictly on the basis of experience, relevance of the insurance product and the overall benefits of the product, premium rate, existence of

infrastructure and quality of services like coverage of farmers & area, payouts in terms of quantum & timely settlement thereof, willingness to do publicity & awareness campaigns etc. States should select only those insurance companies who provide the best value for the premium.

7.5.2 State Govt., to the extent possible, may invite all the empanelled insurance companies to submit the premium rates at sub-district / district level both at 80% and 90% or at the level indicated, alongwith Threshold Yields, Sum Insured etc. for the season. Such products are evaluated and allocation of notified crops / areas may be made to companies strictly on the basis of merit. Threshold yields being the same for all insurance companies, lowest weighted premium quoted by a company for all crops within the district i.e. Sum of all crops (premium x area sown) may be the guiding factor for area allocation and, further care may be taken to select one company for one district / notified area on merits as stated above.

7.5.3 In order to maintain stability and continuity, it is suggested that the State Government / UT may allow a particular insurance company to implement the scheme for a minimum period of three years once it is allocated a district, i.e. the district allocated for Kharif 2014 shall also continue for Kharif 2015 and Kharif 2016 and similarly for Rabi season. However, the State government / UT and the concerned insurance company is free to renegotiate the terms if relevant. This will facilitate the insurance company to establish the credibility among the farmers through investment out of the premium savings in various welfare activities for socio-economic development of the farmers like creation of the facilities of drinking water/health care/education, farm leveling, no claim bonus, Weather Forecasts, farmers' assets insurance, personal accident cover, common Service Centers etc. It is also anticipated that long term continuity gives an opportunity to Insurers, Bankers, State Govt. and other stakeholders for a supportive and collaborative interaction and business relationship and service effectiveness.

7.6 Seasonality discipline, claim settlement methodology:

7.6.1 State Government /UT shall also notify seasonality discipline at the commencement of each season for various activities under the scheme viz. submission of insurance proposals, consolidated declarations by banks, yield data, methodology for claim assessment of losses for (i) area approach, (ii) localized calamities, (iii) prevented sowing, (iv) post harvest loss, (v) payment slabs for total loss during the season, (vi) on-account payment for major calamities, etc as per the provisions of the scheme.

7.7 Notification of Authorized Data providers:

- 7.7.1 For on account payment of claims and claims for prevented sowing, etc., State Government shall notify concerned weather data provider / expert agency whose report/methodology is to be used in assessing the extent of losses and payment.

8. PREMIUM RATES:

- 8.1 Insurance companies will work out actuarial premium as well as net premium rates (premium rates actually payable by farmers after premium subsidy) for each notified crop through standard actuarial methodology in conformity with provisions of IRDA for consideration of SLCCCI.
- 8.2 Wherever possible, actuarial premium will be worked out with provision for discount, in case majority farmers in an insurance unit adopt better water conservation and sustainable farming practices for better risk coverage.
- 8.3 Actuarial premium rates shall be capped at 11% for Kharif season and 9% for Rabi for food crops & oilseeds. However, in case of annual commercial/horticultural crops, cap of 13% on actuarial rates of premium will be applicable.
- 8.4 In case of the crops whose premium will be higher than the cap level, then their sum insured will be reduced in the proportion to cap level. Example:
Assume that the original sum insured is Rs. 20,000 / ha, and the actuarial premium rate is 15% for a cereal crop in Kharif season with a premium cap of 11%. Insurance company is entitled to collect a premium of Rs. 3,000 as per actuarial premium rate. However, due to premium cap, it can collect only Rs. 2,200. While the insurance company shall collect only Rs. 2,200 / ha, but the sum insured is scaled down on pro-rata basis to Rs. 14,667/ha., i.e. Rs. 20,000 multiplied by a factor of Rs. 2,200 / Rs. 3,000.
- 8.5 Capping of sum insured is also applicable for compulsory portion of sum insured w.r.t. loanee farmers.
- 8.6 These caps may be reviewed and revised after/for every Five year Plan Period, if felt necessary.

9. PREMIUM SUBSIDY:

- 9.1 Subsidy in the Premium is allowed up-front, and the Premium payable by the cultivators is net of the applicable subsidy.
- 9.2 Subsidy in premium to all farmers irrespective of their holdings and crop(s) insured is applicable as under:

S. No	Premium slab	Subsidy to Farmers
1	Upto 2%	Nil
2	>2 - 5%	40% subject to minimum net premium of 2%
3	>5 – 10%	50% subject to minimum net premium of 3%
4	>10 –15%	60% subject to minimum net premium of 5%
5	>15%	75% subject to minimum net premium of 6%.

- 9.3 Premium subsidy is to be shared equally by DAC and concerned State Government / UT. However, the State government / UT is free to extend additional subsidy over & above the stipulated subsidy from its budget. In other words, additional subsidy, if any shall be entirely borne by the State government / UT.
- 9.4 Subsidy in premium is allowed only to the extent of normal Sum Insured or capped Sum Insured, as the case may be.

10. **SUM INSURED/LIMIT OF COVERAGE:**

- 10.1 Sum Insured is broadly based on 'cost of production'/ equivalent to the scale of finance as decided by the District Level Technical Committee, and is pre-declared by SLCCCI and notified. Sum Insured for individual farmer is the product of farmer's declared 'area under cultivation' (in hectare) for that notified crop and sum Insured per hectare, as mentioned in notification. 'Area under cultivation' shall always be expressed in 'hectare'.
- 10.2 In case of Loanee farmers under Compulsory Component, the sum insured would be atleast equal to the amount of crop loan sanctioned/advance, which may be extended upto the value of the threshold yield of the insured crop at the option of insured farmers. Where value of the threshold yield is lower than the loan amount per unit area, the higher of the two is the sum insured.
- 10.3 Sum insured is worked out by multiplying the Notional Threshold Yield (district / region / state level) of crop, with Minimum Support Price (MSP) of current year or previous year (if MSP for current year is not available) and in case of crops where MSP is not declared 'average farm gate price' maintained by Marketing Dept., shall be adopted.
- 10.4 'Area under cultivation' for notified crop as already declared by loanee farmer in 'Loan Application' while applying for loan, shall form the basis for fixing "Maximum Borrowing Limit (MBL)" by lending bank. While Non-Loanee farmer has to declare 'acreage under cultivation' for each notified crop in Insurance proposal form.

11. SEASONALITY DISCIPLINE:

11.1 The cut off date is uniform for both loanee and non-loanee cultivators. The State wise cut off dates for different crops shall be based on Crop Calendar of major crops i.e. Appendix IV of the publication "Agricultural Statistics at a glance 2012" published by the Directorate of Economics and Statistics, Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India (placed as Annexure in the operational guidelines). For those notified crops which do not find mention in the above mentioned Annexure, the broad range of seasonality discipline as given in the chart below, shall apply.

Activity	Kharif	Rabi
Loaning period (loan sanctioned) for Loanee farmers covered on Compulsory basis.	April to July	October to December
Cut-off date for receipt of Proposals of farmers (loanee & non-loanee).	31 th July	31 st December
Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Bank branches to Nodal Banks	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date	Within 15 working days for loanee farmers and seven working days for non-loanee farmers after cut-off date
Cut-off date for receipt of Declarations of farmers covered on Voluntary basis from designated insurance Agent(s) to Insurance Companies	Within two working days after receiving declaration/ premium.	Within two working days after receive declaration/ premium.
Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Nodal Banks to Insurance Company	Within seven working days from receipt of Declarations by the Nodal bank	Within seven working days from receipt of Declarations by the Nodal bank
Cut-off date for receipt of yield data	Within a month from final harvest	Within a month from final harvest

11.2 Further, in case of three crop / season pattern, a modified discipline keeping in mind the overall seasonality discipline prescribed above, shall be adopted by State Level Co-ordination Committee on Crop Insurance (SLCCCI).

- 11.3 Keeping in mind the specialty and catastrophic nature of crop insurance, SLCCCI shall fix seasonality in such a way that it doesn't encourage adverse selection or moral hazards. No relaxation for extension in the above seasonality/cut off dates shall be considered / granted by this department however, pre-ponement in cut off dates shall be considered on case to case basis. If any state/UT extends the above seasonality / cut off dates on their-own then central share of premium subsidy shall not be available for the concerned notified crops / areas.

12. COLLECTION OF PROPOSALS AND PREMIUM AMOUNT:

- 12.1 The present Nodal Banks system under erstwhile NAIS/Pilot MNAIS will continue for MNAIS as well, wherein the implementing insurance company is not required to deal with all the loan disbursing points and instead, deals only with designated Nodal Bank branches, mostly at District/Regional level. Besides, insurance company may also use the IRDA approved insurance agents/ insurance intermediaries for the purpose.

- 12.2. Declaration formats to be submitted by Nodal banks shall contain details about Insurance Unit, sum insured per unit, premium per unit, total area insured of the farmers, no. and type of farmers covered (small & marginal or other) and no. of farmers under various categories (SC/ST/women) alongwith their bank account details .

12.3 Loanee farmers (Compulsory coverage):

- 12.3.1 For loanee farmers, modalities will be same as in erstwhile NAIS. Whenever banks sanction loan for notified crop in notified area, this area is eligible for compulsory coverage, as per seasonality discipline. Disbursing bank branch / Primary Agriculture Cooperative Society (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 will finance the additional loan towards premium amount payable by farmer for insurance.

- 12.3.2 For crop loans sanctioned / advanced, through Kisan Credit Cards (KCC), which are covered under compulsory coverage, banks shall maintain all back up records and registers, relating to compliance with MNAIS and its seasonality discipline, cut-off-date for submitting Declarations as in case of normal crop loans. Bank branch will apportion coverage among insurable crops, based on acreage mentioned in loan application or on the basis of actual area sown as declared by the farmer subsequently.

- 12.3.3 It has been observed that KCC holders, at times withdraw maximum amount, out of total crop loan sanctioned (combined yearly sanctioned

limit for all Kharif & Rabi crops), at the beginning of year itself because there is no particular time limit for withdrawals of loans under KCC. Further no season-wise/ crop-wise details of withdrawals by farmers are maintained by banks, which results in minimal or nil withdrawals during Rabi and therefore, less insurance coverage during Rabi season. In view of the absence of timeline for withdrawals, farmers who avail crop-loans through KCC together for Kharif and Rabi even after cut-off date, - such loans may be covered under compulsory insurance for respective seasons.

12.3.4 Crop loans advanced against hypothecation of gold / ornaments are also eligible for compulsory coverage, subject to insurability of crop and seasonality discipline.

12.3.5 In case of loanee farmers, under compulsory component, sum insured shall be at least equal to amount of crop loan sanctioned/advanced, subject to sum insured cap. However, farmers may opt for higher insured sum which may extend upto value of threshold yield.

12.3.6 Wherever value of Notional Threshold Yield is lower than loan amount per unit area, higher of two will be the sum insured. Farmers can also opt for higher insured sum, equivalent to 150% of value of average yield (based on which Notional Threshold Yield is worked out), in which case farmer will not be entitled for premium subsidy for portion of sum insured, which exceeds either loan sanctioned / advanced or value of threshold yield.

12.3.7 Declaration formats to be submitted by Nodal banks will be different for Loanee farmers availing sum insured upto limit of amount of loan sanctioned/advanced and those loanee farmers availing higher limit of sum insured (value of threshold yield or 150% of value of average yield).Wherever value of Notional Threshold Yield is lower than loan amount per unit areas, higher of two will be the sum insured.

12.3.8 Nodal Branch, in turn, shall consolidate these statements from bank branches / PACS under its jurisdiction, and forward the same to insurance company along with a banker cheque / demand draft towards insurance premium, in accordance with cut off dates, as specified by SLCCCI for that particular crop and season.

12.4 Non-loanee farmers (Optional coverage) through intermediaries:

12.4.1 Farmers desirous of availing insurance shall fill up Proposal Form of Scheme and submit same to nearest bank branch or authorized channel partners or insurance intermediaries of insurance company.

12.4.2 In case channel partner is a Bank, farmers will submit duly filled up proposal form in the village branch of a Commercial Bank (CB) or Regional Rural Bank (RRB), or PACS (DCCB) with requisite insurance premium amount. Operating a bank account is essential for such cases. Branch/PACS officials will assist the farmers in completing insurance

proposal form and provide necessary guidance. While accepting the proposal and premium, Branch / PACS will be responsible for verification of sum insured and its limit, applicable premium rate, etc. Bank Branch / PACS will thereafter consolidate these particulars and send them to respective Nodal Bank and Nodal Banks will, in turn, submit crop-wise and insurance unit-wise Crop Insurance Declarations in the prescribed format, along with the premium, within the stipulated time, to insurance company.

12.4.3 Non-loanee cultivators could also be serviced directly by any designated agents, other authorized channel partner or insurance intermediaries, channel partner/intermediary (approved by the IRDA) of the insurance company for the purpose and will act as guide and facilitator, advise of benefits and desirability of Scheme, guide farmers through procedures; collect requisite premium and remit individual / consolidated premium to insurance company, accompanied by individual proposal forms and summary details in Declarations / Listing sheet (MIS).

12.4.4 While accepting the Proposal and the premium from aforesaid, designated agents, other authorized channel partner or insurance intermediaries, channel partner/intermediary (approved by the IRDA) of the insurance company **it shall be the responsibility of Insurance Company or its designated agents to verify the land records, particulars of acreage, sum insured etc. and applicable contract/agreement details in case of share croppers/tenant farmers.** The designated agents shall remit the premium with consolidated proposals within 72 hours. However, it's mandatory that the Non-loanee cultivators serviced by the designated agents should hold a bank account in order to facilitate remittance of the claim, if payable.

12.4.5 For farmers covered under the scheme on voluntary basis, sum insured is upto value of threshold yield (as calculated in case of loanee farmers), but if such farmers desire higher coverage, then coverage upto 100% value of threshold yield with normal premium subsidy; and coverage beyond 100% value of threshold yield and upto 150% value of average yield will be without premium subsidy.

12.5 Non-loanee farmers (Optional coverage) – Directly to Insurance companies:

12.5.1 Non-Loanee farmer may submit insurance proposals personally / through post to insurance company with requisite premium. Non-loanee farmer can also avail insurance through 'on-line portal' of insurance company. However, it's mandatory that Non-Loanee farmers, personally submitting proposals to insurance company, should have insurable interest and

- submit necessary documentary evidence as proof, as decided by SLCCCI. The insured farmer forfeits the premium and the right to claim (if any) if the material facts furnished in the proposal form are wrong or incorrect.
- 12.5.2 Insurance companies retain the right to accept or reject insurance proposal(s) in case proposal is incomplete, not accompanied by necessary documentary proof or insurance premium. It is also mandatory to hold Bank account in Service Area branch / designated bank branch, to receive crop insurance claims, if any.
- 12.5.3 **Option for change of crop name:** Farmers covered, on voluntary basis, can buy insurance before actual sowing / planting, based on advance crop planning. However, for any reason if a farmer changes the crop planned earlier, he should intimate the change to insurance company, at least before 30 days from cut-off-date for buying insurance or sowing, through financial institution / channel partner / insurance intermediary / direct; as the case may be, along with difference in premium payable, if any, accompanied by sowing certificate issued by concerned village / sub-district level official of the State. In case the premium paid was higher, insurance company will refund excess premium.
- 12.5.4 Declarations received from the Banks/PACS after the cut off date shall be summarily rejected and the liability, if any, for such declarations shall rest with the concerned bank. Therefore, the Banks/PACS must not receive any proposal after the cut-off date. The Banks/PACS must also ensure that the consolidated statement alongwith the premium amount is remitted to the insurance company within the stipulated time, failing which they shall be responsible for payment of claims, if any to the farmers. However, any dispute in the matter may be refereed to Department by the concerned State/Agency.
- 12.5.5 The Nodal Banks may also collect the list of individual insured farmers (both loanee & non-loanee) with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Govt. subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of Proposal / Declaration to insurance company.
- 12.5.6 Insurance companies may also collect the requisite information in respect of non-loanee farmers from the authorized agent in same formats. It is responsibility of the concerned insurance companies to collect/obtain the details of the insured farmers (both loanee & non-loanee) from the bank/financial institutions/ intermediaries/agents.
- 12.5.7 Insurance Companies should also verify and be satisfied themselves about the coverage of farmers/crops and up-load the same in their

websites within a month preferably before the approaching the Government to release the final installment of subsidy under the scheme.

13. LOSS ASSESSMENT AND PAYMENT OF CLAIMS/ INDEMNITY:

13.1 WIDE SPREAD CALAMITIES (Based on season end yield):

13.1.1 The Scheme operates on the basis of 'Area Approach' i.e., Defined Areas for each notified crop for widespread calamities and insurance unit is Village/Village Panchayat or any other equivalent unit for major crops and for other crops it may be a unit of size in between Village Panchayat to Taluka, to be decided by the State Government /UT. External agencies / Agencies to which CCE work is outsourced, if any, shall be entrusted only to the professional agencies with adequate experience in agriculture / yield estimation. It is mandatory for these agencies to collect photographic evidence of the CCEs.

13.1.2 State Government/UT authorised by SLCCCI will plan and conduct requisite number of CCEs for all notified crops in notified insurance units, in order to assess crop yields.

13.1.3 CCEs shall be undertaken per unit area /per crop, on a sliding scale, as indicated below:

S. No	Insurance Unit	Minimum sample size of CCEs
1.	District	24
2.	Taluka / Tehsil / Block	16
3.	Mandal / Phirka / Revenue Circle / Hobli or any other equivalent unit	10
4.	Village / Village Panchayat	4 for major crops & 8 for others

13.1.4 However, a Technical Advisory Committee (TAC) comprising representatives from Indian Agricultural Statistical Research Institute (IASRI), National Sample Survey Organisation (NSSO), Central Statistical Organization (CSO), DAC and insurance company shall review sample size of CCEs from time to time. TAC shall also review any other technical matters related to conduct of CCEs and timely submission of yield data.

13.1.5 States implementing MNAIS at Village/Village panchayat level are entitled for 50% reimbursement of expenses of incremental CCEs from Govt. of India subject to availability of funds under the overall budget earmarked for the purpose.

- 13.1.6 In instances where required number of CCEs could not be conducted due to non-availability of adequate cropped area, yield data for such units can be generated by Insurance company in consultation with State Government using methods, such as clubbing with neighbouring / contiguous units, adopting yield of next higher unit, yield data generated by proxy indicators, correction / correlation factor with next higher unit, etc.
- 13.1.7 Alternative yield assessment techniques, such as satellite imagery, agro-meteorological and econo-metric and a combination of such techniques, etc. can be explored and adopted after establishing reasonable level of standardization. Pilots may be taken up to explore the possibilities to use modern technology like Remote Sensing Technology (RST)/Satellite imageries in consultation with Ministry of Earth Sciences / Ministry of Science & Technology to supplement the yield assessment through CCEs. A Committee may also be constituted to coordinate & monitor the progress made by the different public & private organizations engaged in such studies.
- 13.1.8 State Government / UT will permit insurance companies) to co-observe / witness CCEs as considered relevant by insurance companies. Moreover State Government Department overseeing conduct of CCEs will submit yield data as per cut-off date decided by SLCCCI, along with results of individual CCEs. Yield data will be furnished to Insurance company by State Government / UT, in accordance with the cut-off dates fixed, and crops and areas notified, based on total number of CCEs (not less than minimum sample size prescribed) being conducted. Wherever the yields reported at insurance unit level are abnormally low or high vis-à-vis the general crop condition, use of satellite imagery be made to confirm the yields. In case of significant differences between these two yields, DAC may take a final decision in the matter in consultation with concerned State Govt. & insurance company.
- 13.1.9 State Government/ UT will maintain single series of CCEs and resultant yield estimates, both for Crop Production estimates and Crop Insurance. Planning and supervision for all CCEs by State Government will be of same order as that of General Crop Estimation Surveys (GCES).
- 13.1.10 State shall strengthen audit process of CCE conduct, with necessary checks and balances. Audio/Video-recording of CCEs can be implemented, besides other processes.
- 13.1.11 Claim Formula:**
- If 'Actual Yield' (AY) per hectare of insured crop for 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 defined area are deemed to have suffered shortfall in yield of

similar magnitude. MNAIS seeks to provide coverage against such contingency.

‘Claim’ shall be calculated as per the following formula:

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

Where,

Threshold yield for a crop in a notified insurance unit is the average yield of past seven years (excluding calamity year(s) as notified by State Government/UT) multiplied by applicable indemnity level for that crop.

And

Two levels of Indemnity, viz., 90% & 80% corresponding to risks level of the areas shall be available for all crops will be notified by State Govt./UT for a particular crop at a particular level (sub-district / district / region). Insurance company shall decide applicable indemnity level based on risk categorization, and the methodology shall be made available to DAC.

13.1.12 Illustration:

In table below, assumed yield of wheat for the last 7 years is given for insurance unit area of “X”.

Year	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
Yield (kg/ha)	4500	3750	2000	4250	1800	4300	1750

The years of 2007-08, 2009-10 and 2011-12 were declared natural calamity years.

Total of yields of seven years is 22350 kg/ha and that of twoworst calamity years is 3550 kg/ha i.e. (1800+1750). Therefore according to provision, average of past seven years excluding maximum two calamity years is $(22350 - 3550) / 5 = 3760$ kg/ha. Hence, threshold yield at 90% and 80% of indemnity levels will be 3384 kg/ha and 3008 kg/ha, respectively.

13.2 On-Account Payment of Claims due to Mid-Season Adversity:

13.2.1 In case of adverse seasonal conditions during crop season viz. floods, prolonged dry spells, severe drought etc, insurance companies in consultation with concerned State Government/UT based on agro meteorological data/ satellite imagery or any other proxy indicator will decide about crops/ areas for which on account payment will be made, not exceeding 25% of likely claims. Appraisal of mid-season adversity and quantum of on-account payment will be established jointly by Government of India/concerned State Government/UT and insurance companies. On

account payment will be implemented only in states where such proxy indicators can be established and will be considered for payment, only if the expected yield during the season is less than 50% of normal yield.

13.2.2 In such an instance, insurance company based on declarations received from banks or insurance proposals, received from other authorized agencies or directly from farmers for such crops and areas affected by adverse season, shall work out likely claims which will occur based on end of season yield assessment, and will release claim upto 25% of likely claims, in advance to farmers (subject to receipt of premium subsidy) through nodal banks subject to adjustment against claims assessed on yield basis i.e. in case end of season yield based claim works out to be higher, then difference of claim would be payable and in case end of the season claim based on yield happens to be lower, then the insurance company reserves the right to recover excess claims so paid to farmers.

13.2.3 Illustration:

District 'A' has been affected by floods having 100 insurance units under Crop 'X'. Out of which 50 insurance units were severely affected and as per the weather indicators / agro-met data, it has been assessed that 30 insurance units could have yield loss of more than 50% (compared to the threshold yield). Out of these 30 insurance units, estimated yield loss for 5 units is 80% (Category-I), for another 10 units, it is 70% (Category-II) and remaining 15 units, it is 60% (Category-III) of threshold yield, due to which likely yield may be 20%, 30% and 40%, respectively. As per declarations received, if sum insured for notified areas in Category-I, Category-II and Category-III is Rs. 1 crore, Rs. 2 crore, and Rs 3 crore, respectively, then likely final claims will be Rs. 80 lakh, 140 lakh and 180 lakh, respectively. Hence on-account claims upto 25% shall be Rs. 20 lakh, 35 lakh and 45 lakh, which will be released during the season, subject to receipt of premium subsidy.

13.3 Prevented Sowing / Planting Claims:

13.3.1 Due to non receipt of sufficient rainfall or excess rainfall or other weather adversities, farmers in one insurance unit may not be in a position to either sow or transplant crop or grow crop (failed at an early stage). When this incidence is widespread i.e. majority of area in one insurance unit remains unsown / failed sowing, (say, more than 75% of normal area) or as decided for various crops by SLCCCI at time of notification, then insurance company based on weather / rainfall position in insurance unit, as issued by concerned office of IMD during the season, and acreage-sown particulars received from State Government, shall decide extent of claims to be paid. In case of non availability of IMD stations at a location or non availability of IMD data on certain days, other authentic weather stations / rain gauge stations of State Government/ Autonomous bodies/ Agriculture universities / Private agencies as approved by SLCCCI can

also be considered for purpose of measuring weather parameters including rainfall.

13.3.2 DAC/ State Government shall arrange weather / rainfall data from IMD / Other autonomous / government bodies, to the insurance company, while data from private data providers shall be arranged by the concerned insurance company. Area sown particulars shall also be provided by State Government/UT, within two months after end of normal sowing period.

13.3.3 Rainfall requirement for sowing a crop differs from crop to crop. Similarly, the quantum of inputs used before sowing (land preparation, seed fertilizer etc) varies from crop to crop. Insurance company in consultation with SLCCCI shall assess extent of claims payable based on the weather / rainfall position, crop, acreage planted etc. and in any case maximum claims payable will be restricted to 25% of sum-insured. Having become eligible for prevented / failed sowing claim, insurance cover gets automatically terminated. Process of determining prevented / failed sowing being automated, farmers need not lodge any claim for prevented / failed sowing.

13.3.4 **Illustration:**

District 'B' with 100 insurance units has been affected by dry-spell at the beginning of crop season, consequently about 80% of the area could not be sown in about 50 insurance units for groundnut crop, where per hectare sum insured is Rs. 20,000. As per SLCCCI slab of payment for prevented sowing, is say, 75%; and the benefit payable is: sum insured X 75% X 25%, which on a sum insured of Rs. 20,000 works out to Rs. 3,750. In case of failed sowing, if SLCCCI slab is 100%; the benefit payable is: sum insured X 100% X 25%, which on sum insured of Rs. 20,000 works out to Rs. 5,000.

13.4 **Post-Harvest Losses:**

13.4.1 In case of occurrence of specified peril of cyclone in coastal areas (as notified by State Government) resulting in damage to harvested crop lying in field in 'cut & spread' condition, insured farmer has to lodge a written claim intimation in standard format to the insurance company through Nodal Bank/Intermediary or directly within 48 hours of occurrence of event. This coverage is available only upto maximum period of two weeks (14 days) from harvesting. Harvested crop bundled and heaped at a place before threshing is beyond coverage under post harvest losses.

13.4.2 Assessment of damage will be on individual plot basis. Insurance company will nominate an authorised loss assessor who will visit the field and assess damage and submit report to insurance company. Services of local officials of Bank and Agriculture / Revenue authorities, may be utilized for this purpose by insurance company.

13.4.3 Based on report submitted by loss assessor, insurance company will arrive at claim payable and loss as a percentage of sum insured. The

claim payable will be higher of area approach based claim and claim assessed for post harvest losses.

13.4.5 Illustration:

As against a sum insured of Rs. 50,000, post harvest losses are assessed at 50%, i.e. Rs. 25,000, and subsequent claims estimated based on 'area approach', are Rs. 30,000. In such case the farmer will be paid Rs. 30,000 as claim. In case post harvest loss claim is paid immediately, the balance claim estimated based on 'area approach' of Rs. 5,000 (being the difference between the two estimates) will be paid at time of payment of 'area approach' claims. In any case total claim will not exceed sum insured.

13.5 LOCALIZED RISKS:

13.5.1 Insured farmers who experience crop losses due to occurrence of localized perils / calamities, as notified by SLCCCI in the insurance unit(s) for the purpose, will give immediate notice (in standard format) to insurance company through concerned financial institution /channel partner or directly, within 48 hours along with particulars of crop insured and extent and cause of damage. On receipt of loss intimation, insurance company shall depute Loss assessors (authorised loss assessors or technical personnel of the company) to area for assessment of crop loss. District Revenue administration and Agriculture Department shall assist insurance company in assessing extent of crop loss. Localized calamities for this purpose are **hailstorm and landslide**.

13.5.2 Cost of inputs incurred until time of occurrence of peril, and expected loss in final yield due to peril, will form basis for loss assessment. In case claims settled under localized claims are less than 'area approach' claims, only balance claims shall be paid to insured farmers. However, if claims settled under localized calamities are higher than widespread calamity based claims, farmer is not required to refund balance claim.

13.5.3 Illustration:

As against a sum insured of Rs. 30,000, loss due to operation of hailstorm is assessed at 40%, i.e. Rs. 12,000, and subsequent claim estimated based on 'area approach', is Rs. 18,000. In such case the farmer will receive a total claim of Rs. 18,000. Since the loss due to operation of localized calamities, Rs.12000/- is paid immediately, and the balance claim of Rs. 6,000 (being the difference between two estimates) will be paid at the time of payment of 'area approach' claims. In any case the total claim shall not exceed sum insured.

13.6 PROCEDURE FOR SETTLEMENT OF CLAIMS:

- 16.6.1 Upfront premium subsidy from Government of India and concerned State Government/UT, should have been received in full for the season, by insurance company to enable them to settle the claim.
- 16.6.2 In case of widespread calamity (end of season claims), once yield data is received from State Government as per the cut-off-dates decided, claims will be worked out as per Declarations received from banks / channel partners / insurance intermediaries for each notified area and claims will be approved by Competent Authority of Insurance company.
- 16.6.3 In case of farmers covered on compulsory basis, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual nodal banks; and banks at grass root level, will credit accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies alongwith list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board.
- 16.6.4 In case of farmers covered on voluntary basis, account payee claim cheques in name of the insured farmers will be dispatched, only where electronic transfer is not possible. Claim cheques shall be routed through concerned channel partner for onward transmission on submission of advance discharge voucher by farmer. However, electronic transfer of money is desirable to ensure timely & hassle free payment of claims.
- 16.6.5 In case of claims under prevented/failed sowing, localized calamities, post-harvest losses; insurance company will get claims approved by their competent authority after assessment and shall release the claims as per procedure given in (16.6.3) and (16.6.4) above.
- 16.6.6 Insurance company shall take all necessary steps to take appropriate reinsurance cover for their portfolio in order to safeguard insured's interest. In case premium to claims ratio exceeds 1:5,DAC will provide protection to insurance company. For this purpose, Catastrophic Fund at national level will be set up which would be contributed by Centre and State Governments on 50:50 basis and overall losses exceeding 500% of gross premium will be met out of this fund.
- 16.6.7 Disputed claims / sub-standard claims, if any will be referred through SLCCCI/State Government to DAC for consideration by insurance company; and decision of DAC in case of any interpretation of provisions of

scheme or disputes will be binding on State Govt. / Insurance Company / Banks and the farmers.

17. IMPORTANT CONDITIONS/CLAUSES APPLICABLE FOR COVERAGE OF RISK:

- 17.1 Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non remittance of premium by these agencies, insurance company is not liable for payment of claims.
- 17.2 In case of any substantial misreporting by nodal bank /branch in case of compulsory farmers coverage, concerned bank only shall be liable for such mis-reporting.
- 17.3 Insurance company will have discretion to accept or reject any risk of an insurance unit(s) for any crop(s) considering prevailing agricultural situation. Mere sanctioning / disbursement of crop loans and submission of proposals/ declarations and remittance of premium by farmer / bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.
- 17.4 In the event of near total crop failure during early or mid season affecting entire insurance unit, insurance company shall adopt a graded scale indemnity settlement restricting indemnity to proportion of input cost upto that stage. Graded scale shall be worked out by insurance company in consultation with State Government. Wherever necessary, services of expert agencies may be availed, by insurance companies for arriving at graded scale of payment.
- 17.5 Insurance company, if deemed necessary, will investigate coverage on its own or by an agency appointed for the purpose and may utilize technologies, including satellite imagery for identification of anomalies in crop insurance coverage vis-à-vis actual field conditions. Upon identification of adverse phenomenon based on such investigation, insurance company has the right to scale down sum insured. In such cases no refund of premium paid by farmers shall be made by insurance company.
- 17.6 Where the acreage insured is more than the acreage sown under a particular crop at the insurance unit level, the insurance company can scale down the sum insured on pro-rata basis, and settle the claims on the scaled down sum insured. If needed, DAC may formulate separate guidelines for the purpose once the Committee set-up in this regard submits the report and the DAC accepts it.

18. PUBLICITY & AWARENESS:

- 18.1. Adequate publicity needs to be given in all the villages of the notified districts/ areas. All possible means of electronic and print media, farmer's

fair, exhibitions including SMS messages, short films, and documentaries shall be utilized to create and disseminate awareness, benefits and limitations of the Scheme among the cultivators and the agencies involved in implementing the Scheme. Agriculture/Cooperation Departments of the State in consultation with Insurance Companies shall work out appropriate Plan for adequate awareness and publicity three months prior to the start of coverage period.

18.2. The State Government/ UT in collaboration with Insurance Companies shall also chalk out plan for capacity building of the associated agents, banks etc for effective implementation of the scheme and organize training workshops/sensitization programme for them in association with participating insurance companies.

19. REVIEW OF THE SCHEME:

19.1. The Scheme would be reviewed periodically and necessary improvements would be considered.

19.2. State Governments / UT may ensure that products provide comprehensive insurance coverage to the farmers on sound insurance principles and provide the best value for the premium. State Government may also review the progress of scheme periodically and undertake impact assessment after the completion of each season and send their suggestion/recommendations to this Department for making further improvements in the scheme.

20. COMMISSION & BANK CHARGES

20.1. Bank shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

21. CAPACITY BUILDING & TRAINING:

21.1 It is proposed to set up an independent and well-equipped Technical Support Unit (TSU) under the overall leadership and guidance of the Ministry of Agriculture, Government of India to monitor implementation of MNAIS, product structuring, standardization & Benchmarking of products, rationalization of premium rate/subsidy, issuing guidelines for installation & accreditation of Weather Stations, creation of national grid for statistical data for the purpose and issuance of directives to insurance companies.

21.2 It is also proposed to provide specialized trainings / organize workshops for the capacity building of the State Government officials and farmers' groups.

State Government may send the name and details of officials who require such specialized training by the end of May and December, every year.

22. MONITORING OF THE SCHEME AND SOCIAL AUDIT

22.1 State Level Coordination Committee on Crop Insurance (SLCCCI) of the concerned State will be responsible for monitoring of the schemes / programme in their states. However, a National Level Monitoring Committee (NLMC) under the chairmanship of Joint Secretary (Credit), DAC will monitor the scheme at national level.

22.2 It is proposed to take following monitoring measures for effective implementation during each crop season to ensure maximum benefits to the farmers:

- i) The Nodal Bank(s)/intermediaries may collect the list of individual insured farmers (both loanee & non-loanee) with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Govt. subsidy etc from concerned branch in soft copy for further reconciliation and send the same to the concerned insurance company along with declarations of farmers within 15 days after final cut-off date. Yield data based on CCEs shall be made available to the concerned insurance company by the state government within a month from the date of final harvest.
- ii) After receiving the claims amount from the concerned Insurance Companies, the financial institutions/banks should remit/transfer the claim amount to the account of beneficiaries farmers within a week and also display the list of the beneficiaries (both loanee & non-loanee) on the notice board of the branch within seven days with details of beneficiaries like Name of farmers/beneficiaries, crops insured, sum insured, amount of claims received etc. and send a copy to concerned insurance companies with utilization certificates within 15 days for further verification and audit.
- iii) The list of the beneficiaries (Bank-wise & insured area-wise) may also be uploaded/placed on the website of the concerned insurance companies with proper provisions & mechanisms of public grievance redressal / feed-back etc.
- iv) The Insurance Companies should also send a copy of the list of beneficiaries received from financial banks alongwith the list of beneficiaries covered through other intermediaries to concerned Gram Panchayat within one month of disbursement of claims for displaying the same in the notice board for social audit etc.

- v) About 5% of the beneficiaries may be verified by the Regional Offices/local level Offices of Insurance Companies and send the feed back to concerned District Level Monitoring Committee (DLMC) & State Government/State Level Coordination Committee on Crop Insurance (SLCCCI).
- vi) At least 10% of the beneficiaries verified by the insurance company may be cross verified by the concerned District Level Monitoring Committee (DLMC) and send the feed back to State Government.
- vii) 1 to 2% of the beneficiaries may be verified by the Head Offices of the insurance company/Independent Agencies appointed by the Central Government/National Level Monitoring Committee and send the necessary feed back to Central Government.

23. SERVICE TAX:

23.1 MNAIS is a replacement scheme of NAIS, and hence exempted from Service Tax.

24.ROLES OF VARIOUS AGENCIES:

24.1 For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

24.2 Role & Responsibilities of Central Government

- (i) Coordination with the State Government for obtaining their “**CONSENT**” for implementation of MNAIS and issue necessary instructions from time to time for smooth and effective implementation.
- (ii) Issue necessary guidelines from time to time for implementation of Scheme.
- (iii) Issue directives to Banks through “Reserve Bank of India (RBI)” and “National Bank for Agriculture and Rural Development (NABARD)”, for complying with the terms and conditions of MNAIS and its operational modalities.
- (iv) Facilitate providing of weather data through India Meteorological Department (IMD) on near real-time basis to insurance company.

- (v) Issue necessary guidelines to states to ensure that allocation of areas to insurance companies is done by States in a transparent manner based on the insurance products submitted by them, their network and the services provided by them in the past.
- (vi) Release 50% premium subsidy towards DAC committed liability under the scheme to insurance companies at the beginning of crop season on the basis of business projections (premium collection) to be submitted by insurance companies. The balance of premium subsidy, if any for the season shall be released based on submission of final / actual business achieved during crop season by insurance companies to enable them to release claims to beneficiary farmers.
- (vii) Constitute a National Level Monitoring Committee to review & monitor the implementation of MNAIS including methodology for calculation of premium, Benchmarking of product and other matter/directives to insurance companies.
- (viii) Reviewing the activities of participating insurance companies as and when required, and also suggest modifications/improvements wherever required.
- (ix) Support & suggest for creating extensive awareness and publicity of the scheme amongst farming community.
- (x) Organize Capacity building training/workshops for the State Government officials and other stakeholders.
- (xi) Interpretation of any provisions of scheme and decision on any dispute in settlement of claims.
- (xii) Setting up of TSU

24.3 Role & Responsibilities of State Government/UT Administration:

- (i) Give its "CONSENT" for implementation of MNAIS component of NCIP in writing to DAC and convey acceptance of provisions of MNAIS and operational modalities.
- (ii) Authorize SLCCCI to oversee implementation of Scheme on its behalf. The composition of SLCCCI may be strengthened suitably from time to time to give representation to all the concerned participants including farmers in the implementation of the scheme.
- (iii) Issue necessary directives to all agencies / institutions / government departments/ committees involved in implementation of Scheme.

- (iv) Furnish in advance insurance unit-wise (or of higher unit, if unit level data not available) yield data of immediate past 10 years of all notified crops under MNAIS to insurance companies.
- (v) Notify Village Panchayat or other equivalent units for major crops. It may be a unit of size in between Village Panchayat to taluka / block, for other crops to be decided by State/UT. If States/UTs are unable to implement MNAIS at village/village panchayat level initially such States/UTs may obtain prior approval of DAC to implement it at higher unit area level (upto a cluster of maximum 15 villages) for first 3-5 years.
- (vi) The State government through SLCCCI will finalize crop wise areas and applicable premium rates etc well in advance of each crop season, following a transparent bidding process. Issue Notification at least one month in advance of season and circulate it to all concerned before every crop season. Notification of the State Government may essentially contain following information:
 - (a) Crops and insurance units notified in various districts.
 - (b) Premium rates, and subsidy, as applicable for various crops.
 - (c) Seasonality discipline for various activities.
 - (d) Calamity year, if any to be excluded for calculation of threshold yield, etc.(up to maximum two years out of last seven years)
- (vii) Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government / quasi government agencies for supplying weather data on real-time basis to insurance company.
- (viii) Facilitate providing of necessary agronomic inputs from Directorate of Agriculture and State Agricultural University to insurance companies, as necessary for working out scales of payment under various exigencies covered under MNAIS.
- (ix) To release its share of Premium Subsidy to insurance companies, in the beginning of every crop season, based on fair estimates submitted by them, and settle balance of actual premium subsidy for season as soon as final figures are submitted by insurance company. In order to ensure timely release of premium subsidy by the states, release of GOI subsidy shall be made to those states only which have cleared their liability of premium subsidy excluding the immediate previous crop season.
- (x) To undertake extensive awareness and publicity campaigns of Scheme amongst farming community through agriculture and extension Departments to maximize coverage of non-loanee farmers.

- (xi) Submission of yield data for all notified crops and insurance units to insurance companies in standard format within stipulated date.
- (xii) To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.
- (xiii) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post harvest losses.
- (xiv) To undertake requisite no. of CCE in the notified area following single series, and provide the yield data to the insurance company within the prescribed cut-off date, along with results of individual CCEs.
- (xv) Allow insurance companies to co-observe and witness CCEs, and permit them to access various records at grass root / district / state level. State shall strengthen audit process of conducting CCE with necessary checks and balances. Audio/Video-recording of CCEs shall be implemented besides other process to ensure accuracy of CCE.
- (xvi) To set up the review and monitoring committee at both, State and District level under the chairmanship of Principal Secretary (Agriculture/Cooperation) and District Collector, respectively for periodical review (preferably monthly) of implementation of scheme and also verify the coverage etc. on random basis to ensure proper coverage under the scheme .DLMC also provide fortnightly crop condition reports and periodical reports on seasonal weather conditions, loans disbursed extent of area cultivated, etc. to concerned insurance company. DLMC shall also monitor conduct of CCEs in districts.
- (xvii) To create adequate awareness and publicity of the scheme.

24.4 Role & Responsibilities of Financial Institutions/Banks:

24.4.1 For purpose of MNAIS, scheduled banking institutions engaged in disbursing Seasonal Agricultural Operations (SAO) loans as per relevant guidelines of NABARD / RBI shall be reckoned as Banks.

24.4.2 The existing system of Nodal Banks under erstwhile NAIS would continue to service the MNAIS. The Banks in States which have not implemented NAIS, would create the Nodal Bank system. Each Scheduled Commercial Bank/Cooperative Banks/Regional Rural Bank shall fix Nodal Points which would deal with insurance companies on behalf of its branches in the District/Region/State. However,

- a. Commercial Banks will consider designating Nodal Bank Branches at District level. Preferably, controlling branch in that area may be designated as Nodal Bank.
- b. Cooperative Banks may designate District Central Cooperative Banks (DCCB) as Nodal Bank.
- c. Regional Rural Banks (RRB) may designate their Head Office as Nodal Bank.
- d. Nodal Bank shall be responsible for discharging their assigned roles under the Scheme on behalf of its branches, in its designated jurisdictional area.

24.4.3 Notification, as well as other directives, guidelines, etc., shall flow as insurance company ► Nodal Bank ► Service (subordinate) Bank Branch / PACS. While compensation remittance to and from insurance companies shall follow same route, the remittance of premium shall follow the reverse route.

24.4.4 Functions of the Nodal Bank would, inter-alia, include:

- (i) Communicate Notification, as well as other directives, guidelines, etc. to all service (subordinate) bank branches / PACS within their jurisdictional area.
- (ii) Ensure that lending branches / PACS within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.
- (iii) Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under MNAIS. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.
- (iv) Ensure that, for both loanee and non-loanee farmers separately, premium and related data is remitted to nodal bank within prescribed time.
- (v) Banks should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with.
- (vi) Nodal Bank should ensure submission to insurance companies within stipulated time the notified crop-wise, insurance unit-wise Declarations in prescribed format, along with consolidated Premium payable separately for both loanee farmers and non-loanee farmers.
- (vii) Nodal bank will also arrange for onward transmission to service (subordinate) bank branches / PACS, compensation amounts as

- received from insurance companies with all details, to be credited to beneficiary accounts.
- (viii) The Nodal Banks may also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Govt. subsidy etc from concerned branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.
 - (ix) The insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.
 - (x) To credit the claim proceeds of MNAIS received from insurance company to respective beneficiary bank account within seven days. The list of beneficiary cultivators with claim amount shall be displayed by the Branch / Primary Agricultural Cooperative Society (PACS) and a copy shall also be provided to the Chairman/Sarpanch/Pradhan of the village Panchayat. The Banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries.
 - (xi) Soft copy of the beneficiaries farmers may also be provided by bank branch/PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.
 - (xii) To permit insurance company with access to all relevant records / ledgers at the Nodal Bank / Branch / PACS at all times for the purpose of implementation of the scheme.
 - (xiii) Banks should ensure that cultivator may not be deprived of any benefit under the Scheme due to errors / omissions / commissions of the Nodal Bank/Branch/PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

24.4.5 Other Responsibilities of Lending Banks / RFIs will be:

- a) To educate the cultivators on the Scheme features.
- b) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents, particularly in case of Non-Loanee cultivators.
- c) To prepare the consolidated statements for Loanee and Non-Loanee cultivators and forward the same to the insurance company along with the premium amount and other details of the insured farmers.

- d) Maintaining the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny / verification by insurance company or its authorized representatives and DLMC.
- e) Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.

24.4.6 Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank / branch / PACS in case of farmers coverage, concerned bank only will be liable for such mis-reporting and its consequences.

24.5 Role & Responsibilities of Insurance Companies:

- (i) Insurance company is to liaise with State Governments and agencies / institutions / committees involved in implementation of MNAIS.
- (ii) Calculate the indemnity levels and actuarial premium rates before the commencement of season, and furnish other necessary details to SLCCCI as may be required.
- (iii) Underwriting – responsibilities of processing and acceptance of risk.
- (iv) Claim processing and finalization within 30 days of receipt of yield data and obtaining approval thereon.
- (v) Responsibility for payment of the claims within two weeks of finalization of claims, subject to receipt of Government subsidy.
- (vi) Re-insurance – negotiating arrangements in international market.
- (vii) Database – develop crop-yield and weather databases, also related agri-insurance databases.
- (viii) Review of implementation of MNAIS and provide regular feedback for its effective implementation/improvements to DAC.
- (ix) Disclose designated Agents in writing, before the underwriting of insurance for particular season
- (x) Ensuring payment of commission / service charges to banks for implementing the scheme.
- (xi) Awareness and publicity – extensive efforts to create awareness and generate publicity for MNAIS at grass-roots level including bank branches.
- (xii) Coordinating with the States and other agencies for awareness and publicity of the scheme.
- (xiii) Providing monthly progress returns / statistics / information demanded by the Governments, both Central and State Government.
- (xiv) Obtain the list of insured farmers & beneficiaries with all requisite details from Nodal Banks and agents and upload the same in their website well in time.
- (xv) Redressal of all Public Grievances within the time fixed by IRDA.

- (xvi) The coverage of loanee farmers should be carried out by insurance companies themselves; use of agents / brokers are not allowed.

24.6. Role & Responsibilities of designated Insurance agents:

- i) To educate the cultivators on the Scheme features.
- ii) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents from Non-Loanee cultivators.
- iii) Underwrite & collect the premium on behalf of Insurance company, strictly as per the provisions of the scheme.
- iv) To prepare the consolidated statements of Non-Loanee cultivators and forwarding the same to the insurance company along with the premium amount well within the stipulated time.
- v) The designated Insurance agents shall also prepare the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, Govt. subsidy etc in soft copy and send the same to the concerned insurance company within five days after final cut-off date.
- vi) The designated Insurance agents should ensure that insured farmers may not be deprived of any benefit under the Scheme due to errors / omissions / commissions of them, and if any, the concerned agents / insurance company shall only make good all such losses. Necessary administrative and legal action may also be taken for lapses in service/malpractices, if any, reported.

24.7. Role & Responsibilities of Loanee farmers:

- 24.7.1 As the Scheme is compulsory for all loanee cultivators availing SAO loans for notified crops, it is mandatory for all loanee cultivators to insist on insurance coverage as per provisions of the Scheme.
- 24.7.2 Any change in crop plan should be brought to the notice of the bank within one week of sowing.
- 24.7.3 Insurance Proposals are accepted only upto a stipulated cut-off date, which will be decided by the SLCCCI. Non-Loanee cultivators desirous of availing insurance under MNAIS for any notified crop in any insurance unit may approach nearest bank branch / PACS / 31authorized channel partner / insurance intermediary of insurance company within cut-off date, fill-up proposal form completely in prescribed format, submit form and deposit requisite premium to bank branch / Insurance Intermediary along with necessary documentary evidence regarding his insurable interest in cultivating land / crop (e.g. ownership / tenancy / cultivation rights) proposed for insurance.

24.7.4 Give information of any post harvest loss due to specified perils of cyclone in coastal areas resulting in damage to harvested crop lying in field in “cut & spread” condition to concerned bank branch / financial institution / channel partner / insurer within 48 hours.

25.1 The important duties in case of Non-Loanee cultivators are as follows:

- a) The farmer desiring for coverage should open/operate an account in the branch of the designated bank, and the details should be provided in the proposal form.
- b) The farmers should mention their land identification number in the proposal.
- c) The farmer must provide documentary evidence with regard to possession of cultivable land.
- d) The cultivator must furnish area sown confirmation certificate.
- e) The farmer should ensure that he gets insurance coverage for a notified crop(s) cultivated/proposed to be cultivated, in a piece of land from a single source. In other word, Double insurance is not allowed. The insurance company shall reserve the right to repudiate all such claims and not refund the premium as well in such cases. Company may also take legal action against such farmers.

Component-II: Weather Based Crop Insurance Scheme (WBCIS)

1. NATURE OF THE SCHEME

- 1.1 Weather Based Crop Insurance Scheme (WBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from weather conditions including fluctuation in rainfall, temperature, wind, humidity etc.
- 1.2 While yield index based crop insurance specifically indemnifies the cultivator against shortfall in crop yield, WBCIS uses weather parameters as “proxy” for crop yields in compensating the cultivators for deemed crop losses. Payout structures are developed to compensate cultivators to the extent of losses deemed to have been suffered by them using the weather triggers.

2. PARTICIPATING INSURANCE COMPANIES

- 2.1 The public sector and private sector General Insurance Companies empanelled by the Department of Agriculture & Cooperation (DAC), Government of India and selected by concerned State Government / Union Territory (UT) implement WBCIS. The Insurance Companies mainly engaged in agriculture / rural insurance business and having adequate experience, infrastructure, financial strength and operational capabilities are empanelled by DAC. However, selection of insurance company from amongst the empanelled insurance companies, is done by the concerned State Government for implementation of WBCIS in their State. In case the State intends to use services of more than one insurance company, State Government may ensure that only one insurance company operates in each district or notified area for loanee farmers. However, more than one insurance company can be permitted to implement the scheme in a district for non-loanee farmers.
- 2.2 The participating companies should have requisite approval of Insurance Regulatory and Development Authority (IRDA) to underwrite insurance business under the Scheme apart from fulfilling other statutory requirements.
- 2.3 At the beginning of each crop season, the empanelled insurance companies are required to submit the Prospective Plan covering details about their financial strength, infrastructure, solvency margin, business plan for the season, marketing channel, human resources and strategies for covering the farmers, alongwith details about the proposed yield-index products etc to the concerned State Government under intimation to DAC.

- 2.4 The performance of the empanelled insurance companies shall be closely monitored by DAC through the indicators (i) Percentage of claims to total premium amount of which desirable minimum level for the crop season is 60% and for the last seven crop seasons is average 80% with 60% weight age (ii) Percentage of number of farmers benefitted to farmers insured of which desirable minimum level is 33% with 20% weight age (iii) Percentage of non-loanee farmers to total number of insured farmers etc. of which desirable minimum level is 50% with 20% weight age. If the performance is found below par, the said insurance company is liable to be de-empanelled.

3. SCHEME ACCEPTANCE BY THE STATE GOVERNMENT

- 3.1 The State Government intending to participate in the Scheme has to communicate its consent thereto, along with areas and crops selected for the Scheme. Such consent of the States implies acceptances to abide by the provisions of the Scheme in totality as spelt out in the text of the Scheme & operational modalities and other guidelines issued from time to time.
- 3.2 State /UT will also make necessary budgetary provision in State / UT budget, to release premium subsidy for the notified crop(s)/area(s) at beginning of crop season based on fair estimates and also facilitate strengthening of weather station network in notified areas / districts.
- 3.3 The State level Coordination Committee on Crop Insurance (SLCCCI) presently overseeing the implementation of erstwhile National Agricultural Insurance Scheme (NAIS) / modified NAIS shall oversee the implementation of WBCIS of NCIP. The Committee in addition to the present composition may include representatives from State Horticulture Dept., State Remote Sensing Application Centre, India Meteorological Department (IMD), farmers' representatives and representatives of insurance companies approved for the implementation of the scheme. Besides, SLCCCI may co-opt representatives from other departments / agencies & other stakeholders as special invitee, if considered necessary. The States which have not implemented erstwhile NAIS / MNAIS would constitute SLCCCI on the pattern suggested above.

4. CROPS COVERAGE

- i. Major Food crops (Cereals, Millets & Pulses) & Oilseeds
- ii. Commercial / Horticultural crops

5. FARMERS COVERED

- 5.1. All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage.

- 5.2. However, farmers should have insurable interest on the insured crop. The non-loanee farmers are required to submit necessary documentary evidence of land records and / or applicable contract / agreements details (in case of sharecroppers / tenant farmers).

5.3 Compulsory Component

All farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions (i.e. loanee farmers) for the crop(s) notified are covered on compulsory basis.

5.4 Voluntary Component

The Scheme is optional for the non-loanee farmers.

- 5.5 WBCIS is compulsory for loanee farmers for the crop(s) notified by the State Government in the selected areas(s). However both MNAIS and WBCIS will continue for implementation for non-loanee farmers who can choose between MNAIS and WBCIS, and also the insurance company.
- 5.6 Special efforts shall be made to ensure the maximum coverage of SC/ST/Women farmers under the scheme. Budget allocation and utilization under these segments of farmers should be in proportion to SC/ST/Women population in the respective state.
- 5.7 Panchayat Raj Institutions (PRIs) should be involved at various stages of implementation of crop insurance schemes particularly in identifications of the crops & beneficiaries, Extension & awareness creation amongst farmers, obtaining feed-back of the farmers etc.

6. PERILS COVERED

- 6.1 Following major weather perils, which are deemed to cause "Adverse Weather Incidence", leading to crop loss, shall be covered under the scheme.
- a) Rainfall – Deficit Rainfall, Unseasonal Rainfall, Excess rainfall, Rainy days, Dry-spell, Dry days
 - b) Relative Humidity
 - c) Temperature – High temperature (heat), Low temperature (frost)
 - d) Wind Speed
 - e) A combination of the above

f) Hailstorms, cloud-burst may also be covered as Add-on/Index-Plus products for those farmers who have already taken normal coverage under WBCIS of NCIP

The perils listed above are only indicative and not exhaustive, any addition / deletion may be considered by insurance companies based on availability of relevant data.

- 6.2** The State Government shall consider such perils to cover under WBCIS which are capable of causing severe & quantifiable loss and can be induced directly or indirectly by change in measurable weather parameters to capture the losses during the adverse climatic conditions and also have demonstrated correlation with quantifiable yield losses of crop due to such perils.
- 6.3** To the extent possible, only adverse weather incidences which can cause substantial crop losses should only be covered, or the triggers identified in such a way that major losses are captured. Too conservative triggers tend to lead to frequent but smaller payouts, diluting the indemnity principle of insurance.
- 6.4** State Governments will also continue to conduct the requisite number of Crop Cutting Experiments (CCEs) in areas where WBCIS is implemented to enable the implementing agencies to make analytical study for assessing performance of Scheme *vis-à-vis* yield Index based crop Insurance Schemes (i.e. MNAIS) and Benchmarking of products.
- 6.5** The specific “Adverse Weather Incidence” with its timing / duration applicable to a particular Notified crop shall be notified by the SLCCCI.

7 RISK PERIOD (i.e. Insurance Period)

- 7.1** Risk period would ideally be from sowing period to maturity of the crop. Risk period depending on the duration of the crop and weather parameters chosen, could vary with individual crop and reference unit area and would be notified by SLCCCI before the commencement of risk period.

8 NOTIFICATION:

- 8.1** State/UT Government should ensure issuance of the notification and its circulation to all concerned agencies / departments / institutions atleast one month prior to the commencement of the crop season / risk period. Notification issued by State government / UT should necessarily contain following details:

(a) Crops and Reference Unit Areas notified in various districts.

- (b) Sum Insured, Premium rates, and subsidy, as applicable for various crops.
- (c) Term-sheets / product structures of various crops and RUAs
- (d) Seasonality discipline for various activities.
- (e) List of Reference and Back-up Weather Stations for each Reference Unit Area

8.2 Selection of Areas & Crops:

- 8.2.1. At commencement of each crop season, preferably in the beginning of March for Kharif and in the beginning of September for Rabi season, meeting of SLCCCI shall be convened for consideration and approval of notified crops & areas and also finalization of insurance companies. State Government shall notify the Crops and Areas which are eligible for insurance under WBCIS during the season in accordance with the decision taken in the SLCCCI meeting. The Committee shall, for the purpose of selection of crops under WBCIS, consider factors such as availability of historical weather data, minimum cropped area, weather perils capable of causing significant & quantifiable losses by change in measurable weather parameters etc.
- 8.2.2 State Govt. may convene meetings with insurance providers and experts of Agro-meteorology / agronomy from State Agriculture Universities, Research Institutes etc. for finalization of triggers, term-sheets and pay-out etc. before SLCCCI meeting. A Technical Committee may be constituted by the State Government for selection of crop(s), area(s), weather triggers under WBCIS, examination of proposals received from the Insurance Companies, and finalization of term-sheets for the proposed crop(s) / area(s) based on demonstrated correlation with historical weather & yield data and further evaluation of products & benefits to the farmers on insurance principles.
- 8.2.3 The Scheme shall operate on the principle of "Area Approach" in selected notified Reference Unit Areas (RAUs). Therefore, State Govt. may notify the smallest possible areas as insurance units / Reference Unit Areas (RUAs), which should be preferably, the Village Panchayat / Revenue Circle / Mandal / Hobli / Block / Tehsil etc.

8.3 Selection of Insurance Company:

- 8.3.1 Insurance companies shall be selected through a transparent process, strictly on the basis of experience, relevance of their insurance product and the overall benefits of the product, premium rate, existence of infrastructure and quality of services like coverage of farmers & area specially non-loanee, payouts in terms of quantum & timely settlement thereof, willingness to do publicity & awareness campaigns etc. States

- should engage only those insurance companies who provide best value for the premium while maintaining the insurance character of the product.
- 8.3.2 State Govt. may invite the empanelled companies to discuss the product specifications to be implemented during ensuing season. Alternatively, State Govt. may structure its own weather products for the notified crops / areas and may invite the empanelled insurance companies to submit proposals in enclosed sealed envelope. State government shall clearly establish and communicate the product specifications in terms of risk period, trigger-1, trigger-2, payout rate-1, payout rate-2, phase-wise sum insured etc., to enable the insurance companies to submit the quotes with full clarity.
- 8.3.3 The bidding process shall clearly lay down the evaluation process of the bids / products submitted by the insurance companies. The bids shall be opened by the State government / Committee in the presence of participating insurance companies, and allocation of notified crops / areas shall be made to insurance companies strictly on the basis of merit with special focus on product benefits in terms of the maximum claim size, average claim size, claim size during a known adverse season in the past, etc.
- 8.3.4. SLCCCI may open premium rates in the presence of the insurance companies and allocate the notified crops / areas to that company whose rates are the lowest vis-à-vis the insurance product benefits, as outlined under 8.3.3. Weighted claim / Weighted premium quoted by a company for all crops within the district, i.e., Sum of premium x Area sown for all crops within the district may be the guiding factor for district allocation and further care shall be taken to select one company for one district / notified area on merit as stated above.
- 8.4 Notification of the seasonality discipline, claim settlement methodology:**
- 8.4.1 State Government /UT shall also notify seasonality discipline at the commencement of season for various activities under the scheme viz. submission of insurance proposals, consolidated declarations by banks, term-sheet/ methodology for claim assessment of losses etc., as per the provisions of scheme.
- 8.5 Notification of Reference Weather Station (RWS) and Authorized Data providers:**
- 8.5.1 SLCCCI based on distance and location and availability of Automatic Weather Stations / Rain Gauge will approve "Reference Weather Stations (RWS) for RUA"s. In addition to RWS for all RUAs, additional weather

stations designated as Back-up Weather Stations (BWS) shall be notified for use in case RWS is unable to provide data for any reason. All claims shall be settled based on data recorded by the RWS. Information of RUAs along with RWS and back up weather stations shall be covered in notification issued at the commencement of the season.

9 SUM INSURED:

- 9.1** The Sum Insured (SI) for each notified crop is pre-defined which is based on the 'cost of production' and is same for loanee and non-loanee farmers and all companies. The total sum insured of loanee farmer(s) is arrived at by multiplying the pre-defined Sum Insured with the acreage shown in the Loan Application Form filled in by the farmer for availing Seasonal Operational Loan from the Lending Bank. Crop loans disbursed against hypothecation of jewels / ornaments and loans disbursed to Joint Liability Group (JLG) for agriculture purpose qualify under compulsory insurance. Non-loanee farmers will have flexibility to insure smaller amounts but not less than 50% of limit of sum insured.
- 9.2** The Sum Insured of the crops may be distributed among the critical phases of the crops based on the accumulating input costs in its growing path of the crop during that phase. However, the sum insured assigned to the subsequent phases may be the summation of its previous phase(s) to provide adequate compensation on damage of crops at later stages.

10. PREMIUM RATES:

- 10.1.** Before start of each crop season, insurance companies shall work out their products / detailed term-sheet(s), risk coverage, sum insured, premium rates, payment of claims and such other parameters and also actuarial premium as well as net premium rates (premium rates actually payable by farmers after adjusting premium subsidy) for each crop through standard actuarial methodology in conformity with provisions of IRDA for consideration of SLCCCI.
- 10.2.** Actuarial premium rates are capped at 10% for Kharif season and 8% for Rabi for food crops & oilseeds. However, in case of annual commercial/horticultural crops, cap of 12% on actuarial rates of premium will be applicable. In case of the crops whose premium will be higher than the cap level, then their sum insured will be reduced in proportion to cap level. These caps may be reviewed & revised after/for every Five Year Plan Period, if felt necessary. Example:

Assume the original sum insured is Rs. 20,000 / ha., and the actuarial premium rate is 15% for a cereal crop in Kharif season with a premium cap of 10%. Insurance company is entitled to collect a premium of Rs. 3,000 as per actuarial premium rate. However, due to premium cap, it can collect

only Rs. 2,000. While the insurance company shall collect only Rs. 2,000 / ha., but the sum insured is scaled down on pro rata basis to Rs. 13,333/ha., i.e. Rs. 20,000 multiplied by a factor of Rs. 2,000 / Rs. 3,000.

11. PREMIUM SUBSIDY:

11.1. Subsidy in the Premium is allowed up-front, and the Premium payable by the cultivators is net of the applicable subsidy.

11.2. Subsidy in premium to all farmers irrespective of their holdings and crop(s) insured will be applicable as under:

Sr. No.	Premium Slab	Subsidy by Central and State Government on 50 : 50 basis and premium payable by farmer
1.	Upto 2%	No subsidy.
2.	> 2 - 5%	25% subsidy subject to minimum net premium of 2% payable by farmer.
3.	> 5 – 8 %	40% subsidy subject to minimum net premium of 3.75% payable by farmer
4.	> 8%	50% subsidy subject to minimum net premium of 4.8% and maximum net premium of 6% payable by farmers.

11.3 The applicable premium subsidy shall be shared by Central and State Government on 50: 50 basis. No subsidy in premium will be payable beyond the normal Sum Insured of notified crop.

However, the State government is free to extend additional subsidy over & above the stipulated subsidy from its budget. In other words, additional subsidy, if any shall be entirely borne by the State government.

12. SEASONALITY DISCIPLINE/ CUT-OFF DATES:

12.1. The cut off date is uniform for both loanee and non-loanee cultivators. The State wise cut off dates for different crops shall be based on Crop Calendar of major crops i.e. Appendix IV of the publication "Agricultural Statistics at a glance 2012" published by the Directorate of Economics and Statistics, Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India (placed as Annexure in the operational guidelines). For those notified crops which do not find mention in the above mentioned Annexure, the broad range of seasonality discipline as given in the chart below, shall apply.

Activity	Kharif	Rabi
Loaning period (loan sanctioned) for Loanee farmers covered on Compulsory basis.	April to 15 th July	October to December
Cut-off date for receipt of Proposals of farmers (loanee & non-loanee).	31 th July	31 st December
Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Bank branches to Nodal Banks	Within seven working days after cut-off date to receiving declaration	Within seven working days after cut-off date to receiving declaration
Cut-off date for receipt of Declarations of farmers covered on Voluntary basis from designated insurance Agent(s) to Insurance Companies	Within two working days after receiving declaration / premium.	Within two working days after receive declaration / premium.
Cut-off date for receipt of Declarations of Loanee farmers covered on compulsory basis & non-loanee farmers covered on Voluntary basis from Nodal Banks to Insurance Company	15 th August	15 th January
Settlement of claims (subject to receipt of weather data & Government subsidy)	Within 45 days from the cessation of risk coverage period	Within 45 days from the cessation of risk coverage period

12.2 Keeping in mind the specialty and catastrophic nature of crop insurance, SLCCCI shall fix seasonality in such a way that it doesn't encourage adverse selection or moral hazards. No relaxation for extension in the above seasonality/cut off dates shall be considered / granted by this department however, pre-ponement in cut off dates shall be considered on case to case basis. If any state/UT extends the above seasonality / cut off dates on their-own then central share of premium subsidy shall not be available for the concerned notified crops / areas.

12.3 The banks should strictly follow the cut off dates particularly for accepting non loanee proposals, submission of Declarations and Premium to the insurance company and crediting the beneficiary farmers' accounts for claims and refund of excess premium.

13. COLLECTION OF PROPOSALS AND PREMIUM AMOUNT:

13.1 The Nodal Banks system under erstwhile NAIS / MNAIS, will continue for WBCIS of NCIP as well, wherein the implementing insurance company is not required to deal with all the loan disbursing points and instead, deals

only with designated Nodal Bank branches, mostly at District / Regional level. Besides, insurance company may also use the IRDA approved insurance agents for the purpose.

13.2 Declaration formats to be submitted by Nodal banks should contain details like reference weather stations, sum insured per unit, premium per unit, total area insured of the farmers, no. of type of farmers covered (small & marginal or other) and no. of farmers under various categories (SC, ST, women) along with their bank account details .

14. Loanee Cultivators (Compulsory coverage):

14.1 For Loanee cultivators, the modalities will be the same as those in the erstwhile NAIS.

14.2 The lending bank branch shall prepare a statement of Crop-wise and RUA-wise details of insurance with premium, along with details of individual insured and remit the same to its Nodal Branch within seven working days from the cut-off date. Premium amount payable by the cultivator is financed by the lending bank. In case there is any change in crop sown from the approved crop plan for sanctioned credit limit, the farmer should bring it to the notice of the concerned bank branch within seven days of sowing.

14.3 The Nodal Branch, in turn, shall consolidate these statements from the Branches and forward the same along with Declaration forms of farmers & the Premium amount to concerned Insurance Company within seven days.

14.4 For crop loan sanctioned / advanced through Kisan Credit Cards (KCC), which are covered under compulsory coverage, banks will maintain all records and registers, including those relating to compliance with WBCIS and its seasonality discipline and cut off dates for submitting declarations as in case of normal crop loans. Bank branch will segregate coverage among notified crops, based on acreage mentioned in loan application or on the basis of actual area sown as declared by the farmer subsequently.

14.5 Crop loans advanced against hypothecation of gold / ornaments are also eligible for compulsory coverage, subject to insurability of crop and seasonality discipline.

15. Non-loanee cultivators (Optional coverage):

15.1 For Non-Loanee cultivators, the total sum insured for each crop is arrived at by multiplying the pre-defined 'Sum Insured ' with the acreage or number of trees, as applicable shown in the insurance proposal of farmer.

- 15.2 Those cultivators desirous of availing insurance will fill up Proposal Form of the Scheme and submit the same to the village level lending point of a Commercial Bank (CB) or Regional Rural Bank (RRB), or Primary Agriculture Cooperative/ Credit Society (PACS), District Central Cooperative Bank (DCCB) with the requisite premium amount after opening an Account or in an existing Account in their name. The functionaries in Branch / PACS shall assist cultivators in completing the Proposal form and provide necessary guidance. While accepting the Proposal and the premium, it shall be the responsibility of such Branch / PACS to verify the land records, particulars of acreage/number of trees, sum insured etc. and applicable contract / agreement details in case of share croppers / tenant farmers. The Branch / PACS shall thereafter consolidate these particulars and send them to the respective Nodal Branches within seven working days from the cut-off date.
- 15.3 The Nodal Banks shall in turn submit to concern Insurance Company the Crop-wise and RUA-wise Insurance Declarations in the prescribed format, along with the Premium, within seven days.
- 15.4 **Non Loanee cultivators could also be serviced directly by the insurance company or its designated agents approved by IRDA for the purpose.** While accepting the Proposal and the Premium, it shall be the responsibility of Insurance Company or its designated agent to verify the land records, particulars of acreage / number of trees, sum insured etc. and applicable contract / agreement details in case of share croppers/tenant farmers. **The designated agents shall remit the premium with consolidated proposals within 72 hours. However, it's mandatory that the Non-loanee cultivators serviced by the designated agents should hold a bank account in order to facilitate remittance of the claim, if payable.**
- 15.5 **The non loanee proposal form should be completely filled up, including the details of farmer's bank account and land particulars specifically plot identification number / survey number etc.**
- 15.6 Declarations received from the Banks / PACS after the cut off date shall be summarily rejected and the liability, if any, for such declarations shall rest with the concerned bank. The Banks / PACS, therefore, must not receive any Proposals after the cut-off date. The Banks / PACS must also ensure that the consolidated statement alongwith the premium amount is remitted to the insurance company within the stipulated time, failing which the bank shall be responsible for payment of claims, if any to the farmers. However, any dispute in the matter may be referred to DAC, Govt. of India by the concerned State / Agency.

- 15.7 The Nodal Banks may also collect the list of individual insured farmers (both loanee & non-loanee) with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, govt. subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to the insurance company.
- 15.8 Insurance companies operating through authorized agents may also collect the requisite information in respect of non-loanee farmers in same formats. It is the responsibility of the concerned insurance companies to collect / obtain the details of the insured farmers (both loanee & non-loanee) from the bank / financial institutions / intermediaries / agents and upload the same in their websites.**
- 15.9 Insurance Companies may also verify and satisfy themselves about the coverage of farmers / crops and up-load the same in their websites within a month from the date of receipt of proposal forms from nodal banks.
- 16. CLAIMS PROCESSING, APPROVAL & SETTLEMENT:**
- 16.1 Insurance company shall be responsible for all claims arising out of adverse weather incidence and shall settle claims strictly as per the terms and conditions of the scheme mentioned in the notification. In case of adverse weather incidence all the insured cultivators growing the notified crop in a RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of claims.
- 16.2 Claims shall be assessed only on the basis of weather data recorded by the RWSs or BWS, as the case may be, and the claims process shall commence once the weather data is received. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government / IMD.
- 16.3. With majority of the Automatic Weather Stations (AWS) used for servicing WBCIS coming from the private third party or autonomous bodies, it is suggested that data providers get accreditation / certification of weather station equipment (including sensors) the exposure conditions for installation, regular maintenance, data quality and data reporting, through an independent agency. The accreditation agency should regularly inspect certain minimum number of weather stations before certifying. Ideally IMD should act as the accreditation / certification agency. In case IMD cannot take up this work, a few third party entities with competence may be

empanelled to provide accreditation services of the private data providers, as well as the autonomous bodies.

- 16.4. Claims processing should be strictly as per the insurance term sheets, payout structure and the Scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Banks for each notified area and crop. The claim cheques or particulars of remittance through e-mode along with claim particulars shall be released / intimated to individual Nodal Banks, who in-turn will pass on the particulars to the grass root level lending branches / PACS to enable these points to credit the same to the accounts of the individual beneficiaries within a week's time from the receipt of funds from the implementing insurance companies and provide a certificate to the insurance companies along with list of the farmers benefited. Bank Branch should also display the particulars of beneficiaries on their notice board. In case of farmers serviced through designated insurance agents, the claim shall be released directly to the concerned farmers by way of electronic transfer of money.
- 16.5. All standard Claims should be processed and paid within 45 days from the end of the risk period and receipt of the weather data subject to receipt of premium subsidy from State and Central Govt. Further verification & collection of relevant documents / papers, if required, in respect of affected farmers should be completed within a period of 30 days from payment of standard claims of season.
- 16.6 Insurance Companies should verify & satisfy themselves about the insured farmers, crops & areas before approaching the Government for release of Subsidy. However, in case, the acreage insured under a crop in a RUA or part thereof is more than the acreage sown for the crop, the claims shall be proportionately reduced by applying the 'area sown correction factor' in concurrence with the State Govt. The State Government shall be free to verify the details of individual farmers to arrive at accurate figures of acreage sown. This verification may be carried out within a maximum period of three months to avoid delay in settlement of claims.
- 16.7. Disputed claims / sub-standard claims, if any, shall be referred through State Government to DAC for disposal by the insurance company and the decision or any interpretation of DAC of provisions of scheme or disputes shall be binding on all concerned.

17. Claims Calculation

- 17.1 If observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formulas depending upon index definition:

Claims per Unit = (Difference between Observed & Notified index values) X Notional Payout

Overall claims will be 'Claims per Unit' X 'Number of units'

18. Illustration:

In table below, a farmer having 1, 2 and 3 hectares of land in RUAs X, Y and Z respectively buys an insurance policy having deficit rainfall cover.

Table 1: Deficit Rainfall Cover

Index	Aggregate rainfall in mm during cover phase
Cover Phase, From	1-July
To	15-August
Strike 1 (mm)	200
Strike 2 (mm)	150
Exit (mm)	100
Standard Loss Rate between Strike 1 and Strike 2 – <i>Notional 1 (Rs / mm / Hectare)</i>	50
Standard Loss Rate between Strike 2 and Exit – <i>Notional 2 (Rs / mm / Hectare)</i>	80
Standard loss below Exit	Nil
Policy Limit (Rs / Hectare)	6500

In table below actual observed index values are mentioned for 3 notified RUAs during the cover period obtained on the basis of data of RWS.

Table 2:

RUA	RWS	Strike-1	Strike-2	Exit	Notional I-1	Notional -2	Policy Limit	Observed Index
X	A	200	150	100	50	80	6500	300
Y	B	200	150	100	50	80	6500	120
Z	C	200	150	100	50	80	6500	80

RUA X: In this case notified trigger value is 200. Observed index value is 300. In this case there would be no claim payable as the notified trigger is not breached.

RUA Y: Here observed index value is 120.
Hence, claims per unit will be: $\{(200-150)*50\}+\{(150-120)*80\} = \text{Rs. } 4900.$

For two hectares, overall claims= Rs. 4900 X 2= Rs. 9800/-

RUA Z: Here observed index value is 80 which has breached the exit level. Hence in this case the full sum insured assigned to the phase of Rs. 6500 per unit would be payable.

For two hectares, overall claims= Rs. 6500 X 2= Rs. 13000/-

Using the methodology discussed above, total claims will be worked out.

19 Modalities for assessment of loss due to localized perils of Hailstorm and Cloudburst (Add-on / Index-Plus product)

- 19.1 The incidence of hailstorm and cloudbursts shall be first brought to the notice of the insurance company by the farmer(s) / Horticulture / Agriculture / Revenue Department of concerned State Government, giving details like time of occurrence, areas affected, extent of damage caused to crops etc. through telephone followed by fax, email etc. It shall further be ascertained by IMD, weather satellite images and press reports etc.
- 19.2 The grower who suffered crop losses due to these perils will also have to send the intimation to the concerned office of the insurance company at the earliest and lodge claim / intimate the loss of insured crop to insurance company and horticulture Department / Bank providing all details within 48 hours of occurrence of perils.
- 19.3 The insurance company shall depute the loss assessors within 72 hours from the receipt of the intimation.
- 19.4 The losses due to hailstorm and cloudburst shall be assessed at individual farm / orchard level jointly by a team comprising of State agriculture / horticulture department, revenue department, loss assessor(s) deputed by Insurance company and Central / State Govt. & other concerned agencies.
- 19.5 The loss shall be assessed as percent loss to the normal crop that would have produced but for the occurrence of the insured peril. The claim payable to the grower would be in same proportion to his sum insured under 'Add-on' / 'Index' cover.
- 19.6 The insurance company may utilize the services of State Agriculture / Horticulture Department, Revenue Department, concerned Bank / PACS at least in the initial years for jointly assessing the crop losses.
- 19.7 The insurance company providing 'Index Plus' insurance have to strengthen their field staff so as to assess farm level losses timely, if and when the same occur;

19.8 Losses shall be settled by insurance company within 15 days from receipt of the survey report and such other documents as may be required for processing the claim.

20. PUBLICITY & AWARENESS:

20.1 Adequate publicity needs to be given in all the villages of the notified districts/ areas. All possible means of electronic and print media, farmer's fair, exhibitions including SMS messages, short films, and documentaries shall be utilized to create and disseminate awareness, benefits and limitations of the Scheme among the cultivators and the agencies involved in implementing the Scheme. Agriculture / Cooperation Departments of the State in consultation with Insurance Companies shall work out appropriate Plan for adequate awareness and publicity three months prior to the start of coverage period.

20.2 The State Government / UT in collaboration with Insurance Companies shall also chalk out plan for capacity building of the associated agents, banks etc for effective implementation of the scheme and organize training workshops/sensitization programme for them in association with participating insurance companies.

21. REVIEW OF THE SCHEME:

21.1 The Scheme would be reviewed periodically and necessary modifications / improvements would be considered.

21.2. State Governments / UT may ensure that products provide comprehensive insurance coverage to the farmers on sound insurance principles and provide the best value for the premium. State Government may also review the progress of scheme periodically and undertake impact assessment after the completion of each season and send their suggestion / recommendations to this Department for making further improvements in the scheme.

22. COMMISSION & BANK CHARGES

22.1 Bank shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

23. CAPACITY BUILDING & TRAINING:

23.1 It is proposed to set up an independent and well-equipped Technical Support Unit under the overall leadership, guidance and monitoring of the

Ministry of Agriculture, Government of India to monitor implementation of crop insurance schemes including WBCIS, product structuring, standardization & Benchmarking of products, rationalization of premium rate/subsidy, issuing guideline for installation, maintenance & accreditation of Weather Stations, creation of national grid for statistical data and for undertaking other activities assigned to it by DAC, GOI from time to time.

23.2 It is also proposed to provide specialized trainings and organize workshops for the capacity building of the State Government officials and farmers' groups. State Government may send the name and details of officials require such specialized training by end of month of May and December, every year.

24. MONITORING OF THE SCHEME AND SOCIAL AUDIT

24.1 State Level Coordination Committee on Crop Insurance (SLCCCI) of the concerned States will be responsible for monitoring of the schemes / programme. However, a National Level Monitoring Committee (NLMC) under the chairmanship of Joint Secretary (Credit), DAC will monitor the scheme at national level.

24.2 It is proposed to take following monitoring measures for effective implementation during each crop season to ensure the benefits to the farmers:

i) The Nodal Bank(s) / intermediaries may collect the list of individual insured farmers (both loanee & non-loanee) with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, government subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.

ii) After receiving the claims amount from the concerned insurance company, the financial institutions / banks should remit/transfer the claim amount to the account of beneficiaries farmers and also display the list of the beneficiaries (both loanee & non-loanee) on the notice board of the branch within seven days with details of beneficiaries like name of farmers / beneficiaries, crops insured, sum insured, amount of claims received etc. and send a copy to concerned insurance companies with utilization certificates within 15 days for further verification and audit.

iii) The list of the beneficiaries (bank-wise & RUA-wise) may also be uploaded / placed in the website of the concerned insurance company

with proper provisions & mechanisms of public grievance redressal / feedback etc.

iv) The Insurance Company should also send a copy of the list of beneficiaries received from financial banks alongwith the list of beneficiaries covered through other intermediaries to concerned Gram Panchayat within one month of disbursement of claims for display the same at the notice board for social audit etc.

v) 5% of the beneficiaries may be verified by the Regional Offices / local level Offices of Implementing Insurance Companies and send the feed back to concerned District Level Monitoring Committee (DLMC) & State Government / State Level Coordination Committee on Crop Insurance (SLCCCI).

vi) At least 10% of the beneficiaries verified by the insurance company may be cross verified by the concerned District Level Monitoring Committee (DLMC) and send the feedback to State Government.

vii) 1 to 2% of the beneficiaries may be verified by the Head Offices of insurance company / Independent Agencies appointed by the National Level Monitoring Committee and send the necessary feed back to DAC.

25. ROLE OF VARIOUS AGENCIES:

For successful implementation and administration of Scheme, roles of various Agencies / Institutions / Government Departments / Committees are spelt out as under.

25.1 Role & Responsibilities of Central Government:

The DAC shall be responsible for the following for smooth implementation of WBCIS:

- (i) Issue necessary guidelines & communication from time to time for implementation of the Scheme.
- (ii) Facilitate providing weather data through India Meteorological Department (IMD) & other agencies on real-time basis to insurance companies.
- (iii) Provide guidelines for Standardization and benchmarking of insurance products to be submitted by the insurance companies.
- (iv) Ensure that allocation of areas to insurance companies is done by States in a transparent manner based on the insurance products submitted by them, their network and the services provided by them in the past.

- (v) Constitute a national level “Technical Advisory Committee (TAC) and Technical Support Unit (TSU) to monitor implementation of WBCIS, product structuring, standardization & Benchmarking of products, rationalization of premium rate / subsidy, issuing guideline for installation & accreditation of Weather Stations, creation of national grid for statistical data for the purpose and other matter / directives to insurance companies.
- (vi) Release 50% premium subsidy towards DAC committed liability under the scheme to insurance companies at the beginning of crop season on the basis of business projections (premium collection) to be submitted by insurance companies. The balance of premium subsidy, if any for the season shall be released based on submission of final / actual business achieved during crop season by insurance companies to enable them to release claims to beneficiary farmers.
- (vii) Undertake the review / impact assessment of the scheme as may be required from time to time and consider modifications / improvements and expansion of the scheme.
- (viii) Create adequate awareness and publicity of the scheme.
- (ix) Organize Capacity building training / workshops for the State Government officials and other stakeholders.
- (x) Interpretation of any provisions of the scheme and decision on any disputed claim.

25.2 Role & Responsibilities of State government:

- (i) The State government through SLCCCI will notify crop wise RUAs and applicable premium rates etc. well in advance of each crop season.
- (ii) To provide the details of crop calendar and package of practices for the crops and the areas under the scheme for the first year. Weather data is required to be furnished in the daily format at least for 25 years at the RUA level proposed to be notified for the scheme, wherever necessary.
- (iii) To constitute a Technical Committee with experts in the relevant areas for finalization of triggers, term-sheets, pay-out etc before SLCCCI meeting and further evaluation of products and benefits to the farmers.
- (iv) To provide necessary agronomic inputs to insurance companies through its agricultural experts and agricultural university in finalizing the insurance term-sheet / structure, fixing the payout triggers and the benefits.

- (v) To issue the requisite Notification and communicate to all participating Lending Banks well in advance of each crop season. The Notification of the State Government may essentially contain the following information:
- ✓ Crops and Reference Unit Areas notified in various districts.
 - ✓ Sum Insured, Premium rates, and subsidy, as applicable for various crops.
 - ✓ Term-sheets / product structures of various crops and RUAs
 - ✓ Seasonality discipline for various activities.
 - ✓ List of Reference and Back-up Weather Stations for each RUA
- (vi) To release its share of Premium Subsidy to insurance companies, in the beginning of every crop season, based on fair estimates submitted by them, and settle balance of actual premium subsidy for season as soon as final figures are submitted by insurance company. In order to ensure timely release of premium subsidy by the states, release of GOI subsidy shall be made to those states only which have cleared their liability of premium subsidy excluding the immediate previous crop season.
- (vii) To provide the acreage sown data for each season within two months time from sowing period and ensure correctness of the information.
- (viii) To facilitate strengthening and expanding the existing automatic weather station network so as to facilitate providing the weather data on near real-time basis.
- (ix) To undertake sufficient no. of CCE in the notified area and provide the yield data to concerned insurance companies for comparison of the scheme with NAIS / MNAIS and establish correlation between yield and weather parameters to help in designing of better weather insurance products, standardization & benchmarking of products etc.
- (x) To set up the review and monitoring committee at both, State and District level under the chairmanship of Principal Secretary (Agriculture / Cooperation) and District Collector, respectively for periodical review (preferably monthly) of implementation of scheme and also verify the coverage etc. on random basis to ensure proper coverage under the scheme.
- (xi) To create adequate awareness and publicity of WBCIS.

25.3 Role & Responsibilities of Banks / Rural Financial Institutions (RFIs):

- 25.3.1 For the purpose of the Scheme, the Scheduled Banks and Rural Financial Institutions (RFIs) engaged in disbursing Seasonal Agricultural Operations (SAO) loans as per the relevant guidelines of NABARD / RBI will be reckoned as Lending Banks.
- 25.3.2 The existing system of Nodal Banks under erstwhile National Agricultural Insurance Scheme (NAIS) would continue to service the WBCIS. The Banks in States which have not implemented NAIS would create the Nodal Bank system. Each Scheduled Commercial Bank shall fix Nodal Points which would deal with insurance company on behalf of its branches in the District / Region / State. The Nodal Points for Commercial Banks will be minimum one level above the Loan Disbursing Bank Branches. The Nodal Points for Cooperative Banks will be District Central Cooperative Banks (DCCBs) and those for the Regional Rural Banks (RRBs), its Head Office.
- 25.3.3 The Controlling / Corporate Offices of Banks shall issue appropriate instructions to Nodal Points as well as crop loan disbursing branches to ensure smooth implementation of the Scheme, including providing service to Non-Loanee cultivators.
- 25.3.4 Nodal Points would be designated to attend to the following functions:
- (i) On receipt of the communication on notification of crops and areas from the State Government, the Nodal Bank branches / Points will communicate the same to the branch offices under their control.
 - (ii) The Lending Banks would advance additional loan to Loanee cultivators to meet the requirement of the premium payable by the farmer.
 - (iii) Each such Nodal Point would submit the crop-wise, RUA-wise Crop Insurance Declarations in respect of the loanee cultivators to the Office of insurance company, in the prescribed format, along with the premium payable on the Acreage shown in the Loan Application Form. In case of Non-Loanee cultivators the same is to be submitted on the basis of Insurance Proposals submitted.
 - (iv) Banks should ensure that the sanctioned credit limit / the eligible crop loans / seasonal operational loans availed for notified crop(s) are fully insured and the conditions stated in the Declarations submitted have been complied with.
 - (v) The Nodal Banks may also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured

- crop(s), sum insured, premium collected, government subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.
- (vi) The insurance company shall acknowledge all the Declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.
 - (vii) To Credit the claim proceeds of WBCIS received from insurance company to respective beneficiary bank account within seven days. The list of beneficiary cultivators with claim amount shall be displayed by the Branch / Primary Agricultural Cooperative Society (PACS) and a copy shall also be provided to the Chairman / Sarpanch / Pradhan of the village Panchayat. The Banks shall issue a certificate to the insurance company that entire money received for settlement of claims has already been credited into the account of beneficiary.
 - (viii) Soft copy of the beneficiaries list may also be provided by bank branch / PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.
 - (ix) To permit insurance company with access to all relevant records / ledgers at the Nodal Bank / Branch / PACS at all times for the purpose of implementation of the scheme.
 - (x) Banks should ensure that cultivator may not be deprived of any benefit under the Scheme due to errors / omissions / commissions of the Nodal Bank / Branch / PACS, and if any, the concerned institutions shall only make good all such losses.
 - (xi) Other Responsibilities of Lending Banks / RFIs will be:
 - a) To educate the cultivators about WBCIS.
 - b) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents, particularly in case of Non-Loanee cultivators.
 - c) To prepare the consolidated statements for Loanee and Non-Loanee cultivators and forwarding the same to the insurance company along with the premium amount.

- d) Maintaining the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny / verification by insurance company or its authorized representatives.

25.4 Role and Responsibilities of implementing insurance company:

- (i) Underwriting Agency of WBCIS.
- (ii) Open a separate account for maintaining all transactions under the scheme in the account for audit by the Government Agency.
- (iii) Building crop yield and weather database and determination of actuarial premium rates using a sound and standard premium rating methodology.
- (iv) Claims processing, finalization and payment of the claims within 45 days of receipt of weather data subject to receipt of Government subsidy.
- (v) Disclose designated Agents in writing, before the underwriting of insurance for particular season.
- (vi) Creating 'Catastrophic Pool', if required for sharing the catastrophic losses.
- (vii) Negotiating Re-insurance arrangements well in advance.
- (viii) Coordinating with the States and other agencies for awareness and publicity of the scheme.
- (ix) Providing monthly progress returns / statistics or any information demanded by the Governments, both Central and State Government.
- (x) Obtain the list of insured farmers & beneficiaries with all requisite details from Nodal Banks and agents and upload the same in their website well in time.
- (xi) Redressal of all Public Grievances as per the timelines stipulated by IRDA.
- (xii) The coverage of loanee farmers should be carried out by Insurance companies themselves; use of agents / brokers are not allowed.

25.5 Role & Responsibilities of designated Insurance agents:

- i) To educate the cultivators about WBCIS features.
- ii) To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents from Non-Loanee cultivators.
- iii) To collect the premium on behalf of Insurance company strictly as per the provision of WBCIS, and issue acknowledgment / receipt.
- iv) To prepare the consolidated statements of Non-Loanee cultivators, forwarding the same to the insurance company along with the premium amount well within the stipulated time.
- v) The designated Insurance agents may also prepare the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories – S&M/SC/ST/Women, insured acreage, insured crop(s), sum insured, premium collected, government subsidy etc. in soft copy and send the same to the concerned insurance company within 5 days after final cut-off date.

- vi) The designated Insurance agents should ensure that insured farmers may not be deprived of any benefit under the Scheme due to errors / omissions / commissions of them, and if any, the concerned agents and insurance company shall only make good all such losses. Necessary administrative and legal action may also be taken for lapses in service / malpractices, if any, reported.

25.6 Role & Responsibilities of Weather data providers:

- (i) The Automatic Weather Stations (AWSs) and Automatic Rain Gauges (ARGs) of IMD, State Governments, Agriculture Universities or any other organizations / institutions and Independent Third Party like NCMSL, WRMS, Skymet etc. should only be notified as Reference Weather Stations (RWSs) or Back up Weather Stations (BWSs) which meets the basic minimum criteria fixed by the IMD / Government for the purpose.
- (ii) The data provider should ensure that all the equipments, weather sensors etc. of AWSs / ARGs should be standard, installed properly and regularly maintained as per the specification of World Meteorological Organisation (WMO) / guideline issued by IMD / DAC and the equipments should also be calibrated regularly.
- (iii) The data provider should maintain the quality of weather data and standards for dissemination, retrieval & validation of weather data etc.
- (iv) The data provider should work as independent from the insurer (insurance Company) and insured (farmer).
- (v) The data provider should provide weather data in prescribed formats on near real time basis and certified data within a week from the risk period to insurance company for timely processing of claims etc.
- (vi) The data provider should ensure that insured farmers may not be deprived of any benefit under the Scheme due to non-functioning of weather sensors / sub-standard data/ loss of data etc. and if any, the concerned agency shall only make good all such losses.
- (vii) The data provider should get the weather station equipment, exposure conditions, maintenance, data quality, etc. certified by an accreditation agency, who may randomly visit some of the weather stations from time to time.

25.7 Duties of Cultivators:

- (i) As the Scheme is compulsory for all Loanee cultivators availing SAO loans for notified crops, it is mandatory for all Loanee cultivators to insist on insurance coverage on the basis of acreage shown in the Loan Application for fixing the MBL, as per provisions of the Scheme.
- (ii) Any change in crop plan should be brought to the notice of the bank within one week of sowing.

- (iii) In respect of Non-loanee cultivators, Insurance Proposals will be accepted only upto a stipulated cut-off date, which will be decided by the SLCCCI. Non-Loanee cultivators desirous of availing insurance under WBCIS will have to approach the nearest bank branch / PACS or insurance agents within the cut-off date.
- (iv) The important duties in case of Non-Loanee cultivators are as follows:
 - a) The farmer should open / operate an account in the branch of the designated bank.
 - b) The farmer must approach the designated branch / PACS, office of insurance company or insurance agent and submit the proposal form in the prescribed format.
 - c) The farmer should mention the land identification number in the proposal.
 - d) The farmer must provide documentary evidence in regard to the possession of cultivable land, if required.
 - e) The farmer must furnish area sown confirmation certificate, if required.
 - f) The farmer should ensure that he / she gets insurance coverage for a notified crop(s) cultivated / proposed to cultivate in a piece of land from a single source. In other words, double insurance is not allowed. A farmer found indulging in double / multiple insurances for the same piece of land / crop, shall not only forfeit the premium, but also face legal action.

26. IMPORTANT CONDITIONS / CLAUSES APPLICABLE FOR COVERAGE OF RISKS:

- 32.1. In case of any substantial misreporting by nodal bank /branch particularly of compulsory farmers coverage, concerned bank only shall be liable for such misreporting.
- 32.2. Insured / applicant must have insurable interest. Mere sanctioning / disbursement of crop loans and submission of proposals / declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

27. SERVICE TAX:

- 33.1 WBCIS is exempted from Service Tax at par with erstwhile NAIS.

28. CATASTROPHIC FUND:

- 34.1 A Catastrophic fund may be created through contribution of some portion of premium collected (1 to 2 %) by the insurance companies with the approval of the regulatory authority (IRDA / General Insurance Council) to

compensate & mitigate the financial hardship of the farmers in a situation of catastrophic losses arisen due to sudden violent changes / deviations in the weather parameters that may be uncontrollable & unavoidable and falls outside the boundary of the normal coverage limits of coverage.

29. NO CLAIM BONUS / BENEFITS:

- 35.1 In order to incentivize the farmers, who received no claims in the past years in any crop insurance policies, to continue with crop insurance schemes for subsequent renewals, a premium discount of 10% for no claims for three consecutive seasons and 15% for four consecutive seasons and 20% for five or more consecutive seasons will be passed on to the farmers. The seasons here means only Kharif seasons or only Rabi seasons. The discount is applicable only on farmers' share of premium and is applicable only if the same company gets to implement WBCIS in the district continuously for the said period.

30. Illustration for preparation of Term sheet:

- 30.1 Crop season is segregated into 3-4 phases according to important activities taking place in growth cycle of the crop (i.e. critical stages). For example, if rainfall period is from 15th June to 31st August. The requirement of rain (water) by the crop plant may also vary fortnightly (i.e. 1-15th July, 15-31st July, 1-15th August, 16-31st August, 1-15th September and so on) or monthly or such other period that the State Government decides. Therefore, the requirement of rainfalls / weather parameters should be assessed for each fortnight / month according to historical data. The payout trigger(s) should be fixed strictly according to demonstrated correlation with requirement of weather parameters to the crop at each critical stages and also soil types, topography etc. Product outlines of such product are given below:

TERM SHEET		WEATHER BASED CROP INSURANCE SCHEME			
State: A District: B		Tehsil: C		SEASON	
1.	Crop: D	RAU: E	Reference Weather Station:: F		
DEFICIT RAINFALL					
		PHASE-I		PHASE-II	
RAINFALL VOLUME	PERIOD	15 th June to 20 th July	21 st July to 20 th August	21 st August to 25 th September	
	TRIGGER	50 mm	80 mm	80 mm	
No. of consecutive Dry Days					
RAINFALL DISTRIBUTION (Consecutive Dry Days)	PERIOD	1 st July to 5 th September			
	TRIGGER DAYS(>=) 20	2	4		
Note: Rainfall of less than 2.5 mm in a day shall not be considered as a rainy day					

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2.	EXCESS RAINFALL ON A SINGLE DAY	PERIOD	15 th July to 15 th August
		TRIGGER (>)	200 mm

30.2 Example (2), if rainfall period is from 15th July to 31st October. The requirement of rain (water) by the crop plant may also vary fortnightly (i.e. 15-31st July, 1-15th August, 16-31st August, 1-15th September and so on) or monthly or such other period that the State Government decides on prevailing weather condition

TERMSHEET FOR WEATHER BASED CROP INSURANCE SCHEME

CROP : A
 STATE : B
 District : C
 Nayab Tehsil : D
 Reference Weather Station: E (IMD)

INDEX – A (Excess Rainfall Cover)				
Maximum of cumulative rainfall in mm of any 2 consecutive days during the cover period				
Cover Phase,	From	15-Jul-12	1-Sep-12	1-Oct-12
	To	31-Aug-12	30-Sep-12	31-Oct-12
Strike 1 (mm)		80	33	15
Strike 2 (mm)		175	95	45
Exit (mm)		285	200	134
Standard Loss Rate between Strike 1 and Strike 2-Notional 1 (Rs/mm/Hectare)		7.37	6.45	9.67
Standard Loss Rate between Strike 2 and Exit-Notional 2 (Rs/mm/Hectare)		20.91	24.76	30.45
Policy Limit (Rs/Hectare)		3000	3000	3000

INDEX B (Deficit Rainfall Cover)			
Aggregate rainfall during the cover phases in mm			
Cover Phase,	From	25-Jun-12	16-Aug-12
	To	15-Aug-12	30-Sep-12
Strike 1 (mm)		475	200
Strike 2 (mm)		270	95
Exit (mm)		25	10
Standard Loss Rate between Strike 1 and Strike 2-Notional 1 (Rs/mm/Hectare)		7	21
Standard Loss Rate between Strike 2 and Exit-Notional 2 (Rs/mm/Hectare)		24	62
Policy Limit (Rs/Hectare)		7500	7500

INDEX C (Consecutive Dry Days)		
Maximum Number of Consecutive Dry Days (CDD) where dry day is a day with rainfall less than equal to 2.5mm		
Cover Phase,	From	5-Jul-12
	To	31-Aug-12
Strike 1 (CDD's)		4
Strike 2 (CDD's)		10
Strike 3 (CDD's)		14
Strike 4 (CDD's)		19
Exit (CDD's)		24
Payout 1 (Rs/Hectare) for Strike 1 < CDD <= Strike 2		328
Payout 2 (Rs/Hectare) for Strike 2 < CDD <= Strike 3		720

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Payout 3 (Rs/Hectare) for Strike 3 <CDD<=Strike 4	1800
Payout 4 (Rs/Hectare) for Strike 4 <CDD<=Exit	3600
Maximum Payout (RS/Hectare) for CDD > Exit	6000

Combined Policy Limit (Rs/Hectare) –say	30,000
Premium (Rs/Hectare) say	3,000
Farmer's Share (Rs/Hectare) say	750

Backup reference Weather Stations: X

Data Source IMD / Independent third party like NCMSL, SKYMET,INGEN etc

Settlement Date Within Thirty days from the data released by data provider.

Other Terms & Conditions The Operational Guidelines / Administrative Approval and other instructions issued by DAC and State Government from time to time.

Component-III: Coconut Palm Insurance Scheme (CPIS)

1. NATURE OF THE SCHEME

- 1.1 Coconut cultivation is subjected to risks from climatic changes, natural disasters, pests, diseases etc. and, at times, entire coconut cultivation of a region, gets wiped out due to natural calamity or onset of pest attack. Coconut is a perennial crop and losses suffered by farmers due to damage of this crop, are material and needs to be addressed. Moreover, coconut is cultivated under rain-fed management and is susceptible to biotic and a-biotic stresses, it is necessary to minimise risk faced by coconut farmers, predominantly small and marginal, by covering coconut palms with an insurance scheme.
- 1.2 Coconut palms are perennial crops, but palm trees are characterized by periodic system of crop setting and outcomes and hence resemble seasonal annual crops and should, accordingly, eligible for insurance cover.

2. PARTICIPATING INSURANCE COMPANY

- 2.1. The General Insurance Companies authorized by the Department of Agriculture & Cooperation (DAC), Government of India will implement / underwrite risks as per the provisions of CPIS.

3. SCHEME ACCEPTED BY THE STATE GOVERNMENT

- 3.1 The product shall be available to all Coconut growing States/UTs in the country. The State Government intending to participate in the Scheme has to communicate its consent thereto, along with areas/district(s) selected for the Scheme. Such consent of the States implies acceptances to abide by the provisions of the Scheme in totality as spelt out in the text of the Scheme & Operational Modalities and other guidelines issued from time to time.
- 3.2 State/UT will also make necessary budgetary provision in State/UT budget, to release premium subsidy for the notified area(s)/district(s) at beginning of financial year based on fair estimates and also facilitate strengthening of field functionaries and extension workers in notified areas/districts.

4. PALM GROWER COVERED:

- 4.1 Individual farmer/ planter / grower **offering at least 5 healthy 'nut' bearing palms** in contiguous area / plot will be eligible for insurance. The planter / grower shall, insure all eligible palms within a contiguous area. Partial insurance of plantation in contiguous area is not allowed.
- 4.2 Coconut Development Board (CDB) shall make every effort to get all bearing and healthy palms insured, in cluster villages of district(s).

5. PALM COVERED:

5.1 Healthy 'nut' bearing coconut palms of all varieties i.e. Tall, Dwarf and Hybrids grown as mono or intercropped, on bunds, farms or homestead can be covered.

5.2 Dwarf and Hybrid coconut palms in age range of 4 to 60 year and Tall variety coconut palms in age range of 7 to 60 year are eligible for coverage. Unhealthy and senile palms will be excluded from coverage.

5.3 Self-declaration of age group by insured planter / grower in insurance proposal is acceptable. However, Implementing Agency (IA) may get the insured palms verified for authenticity, at any time and Insurance becomes void in the event of wrong declaration of age or any material fact by insured, concerning the insurance.

6. RISK COVERED:

6.1 The scheme covers following perils leading to death / loss of palm or palm becoming un-productive:

- i. Storm, hailstorm, cyclone typhoon, tornado, heavy rains
- ii. Flood and inundation.
- iii. Pest and diseases of widespread nature causing, irreparable damages to palm.
- iv. Accidental fire, including forest fire and bush fire, lightening
- v. Earth quake, landslide and tsunami
- vi. Severe drought and consequential total loss

6.2 This insurance policy pays for total loss of palm on account of happening of perils insured leading to death of insured palm or it's becoming unproductive. In case, death of palm is not immediate, payment of sum insured will be payable on production of certificate from Coconut Development Board (CDB) / Agriculture / Horticulture Department justifying cause for declaring palm unproductive. A palm can be declared 'unproductive' only when further growth / rejuvenation of palm is not possible after the same has been damaged by peril(s) insured, provided palm is removed / felled by insured. In case farmer / grower wishes to retain unproductive palm as it is (with out felling), salvage value of 50% of sum insured will be deducted from claim. In any case, loss of palm will have to be established to occurrence of peril insured.

6.3. Exclusions:

6.3.1 No claims shall be payable under the scheme, if number of palm lost due to operation of peril insured is within 'Franchise' clause (point 9.4). Insurer will not be liable for any payment, under this policy, for any expenses incurred by insured in connection with or in respect of loss other than on account of perils insured. The insurance does not cover following events, in so far as they are applicable, keeping in view scope of insurance cover:

- (a) Loss by Theft, War, Invasion, Civil war. Rebellion, Revolution, Insurrection, Mutiny, Lock out, Malicious Damage, Conspiracy, Military/Usurped power, Civil commotion, Confiscation, Requisition/destruction/damage by order of any Government de-jure / de-facto / by any public / municipal / local authority including damage due to power transmission.
- (b) Nuclear reaction, nuclear radiation or radioactive contamination.
- (c) Impact damage due to aircraft or other falling objects
- (d) Willful negligence of insured and any one acting on his behalf.
- (e) Damage caused by human, bird or any animal action.
- (f) Improper maintenance of palms.
- (g) Palm becoming unhealthy & senile.
- (h) Natural mortality of the palm, up-rooting of palm traceable to chiseling of roots.
- (i) Loss of capital investment like land cost loss or damage to structures supporting insured palm, irrigation system, agricultural equipments or implements.

7. SUM INSURED & PREMIUM:

7.1 The Sum Insured and premium under Coconut Palm Insurance, under different age groups will be follows:

Coconut Palm age in years	Sum insured per palm (Rs.)	Premium per plant/ year (Rs.)
4 th --- 15 th	900	9.00
16 th --- 60 th	1750	14.00

8. PREMIUM SUBSIDY:

8.1 On premium, 50% subsidy will be paid by Coconut Development Board (CDB) and 25% by State Government concerned and balance 25% of the premium will be paid by farmer / grower. In case, the State government does not agree to bear 25% share of premium, farmers / growers will be required to pay 50% of premium, if interested in insurance scheme.

- 8.2 In case some planters/growers' association wishes to bear the premium on behalf of planters/growers, such association may do so if they have "insurable interest". However, in any case, the planters/growers shall have to bear a minimum of 10% premium.
- 8.3 Premium subsidy amount (50% by CDB and 25% by participating States) will be released to IA in advance based on estimates, which will be replenished / adjusted on quarter/year basis.

9. INSURANCE PERIOD/TERM:

- 9.1 Policies may be issued on annual basis. However, growers/farmers may obtain a policy for a maximum **period of three years for which rebate in premium @7.5% for two year policy and 12.5% for three year policy will be provided to the planters/growers.**
- 9.2 Planters / growers can join the scheme any time during the year. However efforts should be made to insure all eligible farmers/growers by 31st March. In case, farmers/growers join the scheme after 31st March, then the risk is covered from 1st day of succeeding month.
- 9.3 However, loss/death of palms, within 30 days from inception of insurance, claim is not payable under the scheme, but this condition is not applicable in case of renewal of insurance before expiry of the policy (i.e. without time gap).
- 9.4 The claim is assessed only if number of palms damaged, due to perils insured are in a contiguous area is more than the palms lost as shown for different slabs:

Sl.No.	No of Insured Palms in a contiguous area	Franchise (Palms lost)
1	10-30	1
2	31-100	2
3	> 100	3

10. ISSUE OF INSURANCE POLICY:

- 10.1 Insurance may be obtained through Coconut Development Board (CDB), directly from representatives / authorized agents of IA or nearest office of Agriculture / Horticulture Department or Coconut Producers / Growers Societies registered under Societies Act or registered with CDB.

10.2 Farmer/ Grower who needs to insure his palms should submit the following documents to the Agri Dept/ CDB / Hort Deptt, as the case may be .:

- i. Proposal forms along with premium amount (Preferably DD)
- ii. Proof of land record / Plantation or a certificate issued by revenue authorities to Agri. Dept. / CDB / Hort Deptt., depending upon the practice in a State
- iii. Declaration by farmer that only healthy palms are insured.
- iv. A rough sketch of the plantation with land identification number of each plot and number of palms therein, the palms should preferably be numbered.

10.3 Premium will be paid by planter / grower, net off premium subsidy, through cash, cheque/ bank draft, drawn in favour of IA.

10.4 Certificate of Insurance/cover note will be issued by IA to all individual insured farmers/growers, within 30 days from receipt of proposal, with requisite premium.

10.5 IA shall also furnish a consolidated list of insured farmers/ growers, district-wise to Coconut Development Board (CDB) and Department of Agriculture, Gol, on quarterly basis.

11. CLAIM ASSESSMENT & SETTLEMENT PROCEDURE:

11.1 Loss of insured palms will be intimated by insured farmers/ Growers to **IA within fifteen days from occurrence of peril**, with all relevant details.

11.2 **Farmers will not move or shift damaged / lost palms** till inspection of crop by loss assessors is complete.

11.3 The claims may also be intimated through concerned State Government Call Centers, until Implementing Agency sets up its own call centre.

11.4 Loss assessment certification is required to be furnished by Coconut Development Board (CDB) / Agriculture / Horticulture Department / State Agriculture University (SAU), **as authorised by IA** for each district, justifying cause for loss of palm, within **fifteen days** from loss intimation.

11.5 IA, at its discretion may send its representative to assess the loss jointly with the agency designated to certify the loss.

11.6 **IA will release claim to insured planter / grower within one month from date, all relevant certified details of claim are received in their office.** Release of claim amount, however, is subject to receiving premium subsidy

from CDB, concerned State and Association / Societies, wherever applicable.

11.7 Insurance ceases to operate once a full claim is paid.

12. SERVICE CHARGE:

12.1 IA shall pay service charge to Agriculture / Horticulture Department @ 7.5% of the premium procured by them from the farmers/growers (i.e. on farmers share only).

12.2 Agriculture / Horticulture Department or State Agriculture University (SAU) who are involved in certification of losses may also be paid service charges at rate mutually agreed between concerned agency and IA.

12.3 These service charges shall be shared equally between IA and GoI/CDB.

13. PUBLICITY & AWARENESS

13.1 This Scheme requires adequate publicity in all the villages of the notified districts/ areas. All possible means of the electronic and the print media, farmer's fair, exhibitions including SMS messages, short films, and documentaries would be utilized to create and disseminate the awareness, benefits and limitations of the Scheme among the Growers/ cultivators and the agencies involved in implementing the Scheme. Agriculture/Horticulture Departments of the State in participation with Coconut Development Board (CDB) & IA will work out appropriate Plan for creating adequate awareness and publicity among farmers/growers.

13.2 The State Government in support with CDB & IA shall also chalk out plan for capacity building of the associated Government official etc for effective implementation of the scheme and organize training workshops/sensitization programme for them.

14. MONITORING MECHANISM:

14.1 State level Monitoring Committee will be set-up in all implementing States, consisting of representatives of CDB, IA and State Agriculture / Horticulture Dept, to monitor progress of scheme. This Committee will meet, at least once in quarter, to review progress and make suggestions in popularising the scheme.

14.2 Annual review of scheme will be undertaken by Ministry of Agriculture (GoI) at end of each year with participation of implementing States, Coconut Development Board and IA.

15 SERVICE TAX:

15.1 CPIS is exempted from payment of Service Tax.

16. ROLES OF VARIOUS AGENCIES:

16.1 For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

16.2 Role & Responsibilities of Central Government

- (xii) Coordination with the State Government for giving “**CONSENT**” for implementation of CPIS and issue necessary directives from time to time for overall and effective implementation.
- (xiii) Issue necessary guidelines & communication from time to time for implementation of Scheme.
- (xiv) Release premium subsidy to IA at beginning of crop season on basis of progress of previous year, taking into account fair estimates submitted by them, and settle balance of actual premium subsidy for the year, based on submission of final subsidy figures to enable the company to release claims to beneficiary farmers/ growers.
- (xv) Call for review reports from IA and/or CDB/State Government, as and when required, and also consider modifications/improvements recommended.
- (xvi) Create extensive awareness and publicity of the scheme amongst farming community.
- (xvii) Organize Capacity building training/workshops for the State Government officials and other stakeholders.
- (xviii) Interpretation of any provisions of scheme and decision on any dispute in settlement of claims.

16.3 Role & Responsibilities of State Government/UT Administration:

- (xviii) Give its “**CONSENT**” for implementation CPIS in writing to GOI/CDB and convey acceptance of provisions of CPIS and operational modalities.
- (xix) Constitute State Level Monitoring Committee to oversee implementation of Scheme.

- (xx) Issue necessary directives to all agencies / institutions / government departments/ committees involved in implementation of Scheme.
- (xxi) Notify areas/districts for coverage of Coconut Palms under the scheme.
- (xxii) Facilitate providing of necessary inputs from Directorate of Agriculture/Horticulture and State Agricultural University to IA, as necessary for working out claims etc.
- (xxiii) To release its contribution of Premium Subsidy to IA, in beginning of every financial year based on fair estimates submitted by them, and settle balance of actual premium subsidy for year as soon as final figures are submitted by insurance company.
- (xxiv) Create extensive awareness and publicity of Scheme amongst farming community/ growers through agriculture and extension Departments to maximize coverage of Palm growers.
- (xxv) Issue necessary direction to the official of State Horticulture Department to collect insurance premium on behalf of IA for coverage of coconut Palms under CPIS and issue cover note.
- (xxvi) Assist insurance company, through Horticulture Department/District administration or State Agriculture University (SAU) officials for assessment of Palm losses of individual insured farmers/growers and issue necessary loss certificates to IA for claim settlement.

16.4 Role & Responsibilities of Coconut Development Board (CDB):

- (i) Collect insurance premium on behalf of IA for coverage of coconut Palms under CPIS and issue cover note.
- (ii) Assessment of Palm damage/losses due to insured perils and provide necessary Loss assessment certification for settlement of claims.
- (iii) Provide necessary inputs and supports to the IA for coverage of coconut palms under the scheme.
- (iv) Create extensive awareness and publicity of the scheme amongst farming community.
- (v) Organize Capacity building training/workshops for the State Government officials and other stakeholders.

16.5 Role & Responsibilities of Implementing Agency (insurance company) of India Ltd:

- (xvii) Insurance company to liaise with State Governments, GoI and CDB and committees involved in implementation of CPIS.
- (xviii) Underwriting – responsibilities of processing and acceptance of risk.
- (xix) Claims processing and finalization within fifteen days of receipt of loss certificate from authorized agencies and obtaining approval thereon.
- (xx) Responsibility for payment of the claims within one months of receipt of losses certificate and other relevant documents, subject to receipt of Government subsidy.
- (xxi) Re-insurance – negotiating arrangements in national & international market.
- (xxii) Review of implementation of CPIS and provide regular feedback for its effective implementation/improvements to GOI & CDB.
- (xxiii) Ensuring payment of commission / service charges to concerned agencies for implementing the scheme.
- (xxiv) Awareness and publicity – extensive efforts to create awareness and generate publicity for CPIS at grass-roots level including Palm Growers' associations etc.
- (xxv) Coordinating with the GOI, States, CDB and other agencies for awareness and publicity of the scheme.
- (xxvi) Providing monthly progress returns / statistics or any information demanded by the Governments, both Central and State Government and CDB.
- (xxvii) Obtain the list of insured farmers/growers & beneficiaries with all requisite details and upload the same in their website well in time.
- (xxviii) Redressal of all Public Grievances within one month.

Appendix IV

Crop Calendar of Major Crops

States/Uts	Period	Kharif Paddy	Rabi Paddy	Summer Paddy	Kharif Bajra	Summer Bajra	Rabi Wheat
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Andhra Pradesh	Sowing	May-June	Nov-Dec	March-April	Jun(B)-Jul(M)		
	Harvesting	Nov-Dec	May-June	July-Aug.	Aug(B)-Oct(B)		
Assam	Sowing	Feb-March	June-July	Nov-Dec			Nov(B)-Dec(M)
	Harvesting	June-July	Nov-Dec	May-June			Mar(B)-Apr(E)
Bihar	Sowing	Jun-Sept.	Oct-Nov	Feb.-March			Nov(M)-Dec(E)
	Harvesting		April-May	July-Aug.			Mar(M)-Apr(E)
Goa	Sowing						
	Harvesting						
Gujarat	Sowing	June-July			Jun(B)-Jul(E)	Feb(B)-Feb(E)	Oct(B)-Nov(E)
	Harvesting	Oct-Nov			Sep(B)-Nov(E)	May(B)-May(E)	Feb(B)-Mar(E)
Haryana	Sowing	June-July			Jun(M)-Jul(B)		Oct(E)-Dec(B)
	Harvesting	Sept-Oct.			Oct(M)-Nov(M)		Apr(M)-Apr(E)
Himachal Pradesh	Sowing	May-June					Oct(B)-Nov(E)
	Harvesting	October					Apr(M)-Jun(E)
Jammu & Kashmir	Sowing	April-May					Oct(B)-Dec(E)
	Harvesting	Sept-Oct.					May(B)-May(E)
Karnataka	Sowing	May-June	Sept-Oct.	Jan.-Feb.	Jul(B)-Sep(E)	Jan(B)-Feb(E)	Oct(B)-Dec(E)
	Harvesting	Sept-Oct.	Jan.-Feb	May-June	Oct(B)-Nov(E)	Apr(B)-May(E)	Jan(B)-Feb(E)
Kerala	Sowing	April-May	Sept-Oct.	Dec-Jan.			
	Harvesting	Sept-Oct.	Dec-Jan.	March-April			
Madhya Pradesh	Sowing	June-July			Jun(M)-Jul(E)		Oct(M)-Dec(E)
	Harvesting	Oct-Nov			Sep(E)-Dec(M)		Feb(M)Apr(E)
Maharashtra	Sowing	June-July			Jun(B)-Jul(E)		Oct(B)-Dec(E)
	Harvesting	Oct-Nov			Sep(B)-Oct(E)		Feb(B)-Mar(E)
Odisha	Sowing	May-June	June-July	Dec-Jan.	Jun-Jul		Oct-Nov
	Harvesting	Sept-Oct.	Nov-Dec	April-May	Sep-Oct		Mar-Apr
Punjab	Sowing	May-Oct.					Oct(B)-Nov(E)
	Harvesting						Apr(B)-May(E)
Rajasthan	Sowing	June-July			Jun(B)-Jul(E)		Nov(B)-Dec(E)
	Harvesting	Oct-Nov			Sep(B)-Oct(E)		Mar(B)-May(E)
Uttar Pradesh	Sowing	June-July	Nov-Dec		Jun(B)-Jul(E)		Oct(B)-Jan(M)
	Harvesting	Oct-Nov	April-May		Oct(B)-Nov(M)		Apr(B)-Apr(M)
West Bengal	Sowing						Nov(B)-Dec(E)
	Harvesting						Mar(B)-Apr(E)
All India	Sowing	May-Aug	Dec-Jan.		Jun-Jul	Jan-Feb	Oct-Dec
	Harvesting	Sep-Jan	April-May		Sep-Nov	Apr-May	Feb-Jun

States	Period	Early kharif Arhar/Tur	Kharif Arhar/Tur
(1)	(2)	(3)	(4)
Andhra Pradesh	Sowing	June (B)-June (M)	Jun (M)- July (M)
	Harvesting	Nov(M).- Dec (E).	Dec (M)-Jan.(M)
Karnataka	Sowing	June (B)- June(M)	Jun (M)-July (M)
	Harvesting	Nov(B).- Dec (M).	Dec. (M) Jan. (M)
Maharashtra	Sowing	June (B)-June (M)	Jun (M)-July (M)
	Harvesting	Dec(M).-Jan (M).	Dec. (M)- Feb. (M)
Rajasthan	Sowing	June (B)-June (M)	Jun (M)-July (M)
	Harvesting	Nov (M).-Dec (M).	Jan.(M)-Feb. (M)
Uttar Pradesh	Sowing	June (B)-June(M)	July (B)-July (E)
	Harvesting	Dec (M)- Dec. (E).	March (M)-April (E)
Tamil Nadu	Sowing	June (B)-June(M)	Jun (M)-July (M)
	Harvesting	Nov (M). -Dec (M)	Jan (M).- Feb.. (M)
Gujarat	Sowing	June (B)-June (M)	Jun (M)- July (M)
	Harvesting	Nov (M).-Dec (M) .	Dec. (M)-. Jan.(M)
Bihar	Sowing	-	July (B)- July (E)
	Harvesting	-	March (M)- April (E)
Madhya Pradesh	Sowing	June (B)-June (M)	Jun (M)-July (M)
	Harvesting	June (B)-June (M)	Jan (M)- Feb. (M)
Uttaranchal	Sowing	June (B)-June (M)	-
	Harvesting	Nov.(M) -Dec (M).	-
Odisha	Sowing	June (B)-June (M)	Jun (M)- July (M)
	Harvesting	Nov (M). - Dec (M).	Jan(M)-Feb (M)
Haryana	Sowing	June (B)-June (M)	-
	Harvesting	Nov (M).- Dec (M).	-
Punjab	Sowing	June (B)-June (M)	-
	Harvesting	Nov. (M)- Dec (M).	-
Jharkhand	Sowing	June (B)-June (M)	July (B)- July (E)
	Harvesting	Nov (M).- Dec (M).	March (M)- April (E)
Chattisgadh	Sowing	June (B)-June (M)	Jun (M)- July (M)
	Harvesting	Nov (M).-Dec (M).	Jan M)- Feb. (M)
Tripura	Sowing	June (B)-June (M)	Jun (M)-July(M)
	Harvesting	Nov (B).-Dec (M).	Dec (M)-Jan. (M)
Nagaland	Sowing	June (B)-June (M)	Jun (M)- July (M)
	Harvesting	Nov (M).- Dec (M).	Dec (M)-Jan. (M)
All India	Sowing	June (B)-June (M)	June (B)-July (E)
	Harvesting	Nov. (M)- Jan (M),	Dec (M)- April (E)

States/Uts	Period	Kharif Mungbean/ Urdbean	Rabi Mungbean/ Urdbean	Spring/Summer Mungbean/ Urdbean	Horsegram Kharif	Chickpea rabi
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	Sowing Harvesting	Jun(M)-Jul(E) Sept(M)-Oct(M)	Oct(B)-Nov(B) Jan(B)-Feb(B)	Jan(B)-Feb(B) Mar(B)-April(M)		
Assam	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)	Aug(B)-Sep(M). Nov(B) -Dec(M)	Feb(E)-Mar(M) May(B)-May(M)		Oct. (M) - Nov. (M) March (B) - March (E)
Bihar	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)		Feb(E)-April(B) May(B)-June(M)	Aug (M)-Aug(E) Oct(E)-Nov(B)	Oct. (M) - Nov. (M) March (B) - March (E)
Chattishgarh	Sowing Harvesting	Jun-Jul Sep-Sep				Oct. (B) - Oct. (E) Feb. (E) - March (E)
Gujarat	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)				Oct. (B) - Nov. (M) Feb. (M) - March (E)
Haryana	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)		Feb(E)-April(B) May(B)-June(M)		Oct. (M) - Nov. (E) March (M) - April (B)
Jharkhand	Sowing Harvesting	Jul(B)-Aug(E) Sep(M)-Oct(E)		Feb(E)-April(B) May(B)-June(M)		
Karnataka	Sowing Harvesting	Jun(M) -Jul(E) Sept(M) -Oct(M)	Oct(B)-Nov(B) Jan(B)-Feb(B)	Jan(B)-Feb(B) Mar(B)-April(M)	Aug (E) Oct(M)-Nov(B)	Sept. (E) - Oct. (E) Jan. (M) - Feb. (E)
Kerala	Sowing Harvesting	Jun(M) -Jul(E) Sept(M) -Oct(M)		Jan(B)-Feb(B) Mar(B)-April(M)		
Madhya Pradesh	Sowing Harvesting	Jun(M) -Jul(E) Sept(M) -Oct(M)			August (E) Oct (E)	Oct. (B) - Nov. (B) Feb. (M) - March (E)
Maharashtra	Sowing Harvesting	Jun(M) -Jul(E) Sept(M) -Oct(M)			Jul(M) Oct(M)	Sept (E) - Oct. (E) Feb. (M) - March (E)
Odisha	Sowing Harvesting	Jun(M) -Jul(E) Sept(M) -Oct(M)	Oct(B)-Nov(B) Jan(B)-Feb(B)	Jan(B)-Feb(B) Mar(B)-April(M)		
Punjab	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)		Feb(E)-Mar(M) May(B)-May(M)		Oct. (M) - Nov. (E) March (M) - April (E)
Rajasthan	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)			Jul (M) Oct (M)	
Tripura	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)		Feb(E)-April(B) May(B)-June(M)		
Tamilnadu	Sowing Harvesting	Jun(M) -Jul(E) Sept(M) -Oct(M)	Oct(B)-Nov(B) Jan(B)-Feb(B)	Feb(E)-April(B) May(B)-June(M)	Oct(E) Feb(B)	
Uttar Pradesh	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)		Feb(E)-April(B) May(B)-June(M)		Oct. (M) - Nov. (E) March (M) - April (E)
W.Bengal	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E)		Feb(E)-April(B) May(B)-June(M)		Oct. (M) - Nov. (E) March (B) - March (E)
Himachal Pradesh	Sowing Harvesting	July(B) - Aug(E) Sep(M)-Oct(E) July(B) - Aug(E) Sep(M)-Oct(E)	-		Jun(M)-Jul(E) Sep(E)-Oct(M)	

State	Period	Kharif-Soybean	Niger(Khaif)	Niger(Late Kharif)
(1)	(2)	(3)	(4)	(5)
Madhya Pradesh	Sowing	June(M)- July(M)	June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting	Sept(E)- October(B)	Oct(B)- Nov(M)	Nov(B)-Dec(B)
Maharashtra	Sowing	June(M)- July(M)	June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting	Sept(E)- Oct(B)	Oct(B)- Nov(M)	Nov(B)-Dec(B)
Rajasthan	Sowing	June(E)- July(M)		
	Harvesting	Sept(E)- October(B)		
Karnataka	Sowing	June(M) – July(B)	June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting	Sept(E)- Oct(B)	Oct(B)- Nov(M)	Nov(B)-Dec(B)
Andhra Pradesh	Sowing	June(M)- July(M)	June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting	Sept(E)- Oct(B)	Oct(B)- Nov(M)	Nov(B)-Dec(B)
Chhatisgarh	Sowing	June(M)- July(M)		
	Harvesting	Sept(E)- October(B)		
Uttar Pradesh	Sowing	June(E)- July(M)		
	Harvesting	Sept(E)- October(B)		
Manipur	Sowing	June- July		
	Harvesting	Sept(E)- October(B)		
Meghalaya	Sowing	June - July		
	Harvesting	Sept(E)- October(B)		
West Bengal	Sowing	June - July		
	Harvesting		Sept(E)- October(B)	
Odisha	Sowing		June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting		Oct(B)- Nov(M)	Nov(B)-Dec(B)
Bihar/ Jharkhand	Sowing		June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting		Oct(B)- Nov(M)	Nov(B)-Dec(B)
Gujarat	Sowing		June(B) – July(E)	Aug(B)- Sept(B)
	Harvesting		Oct(B)- Nov(M)	Nov(B)-Dec(B)

States/Uts	Period	Rabi Gram	Rabi Masur	Kharif Pulses/Lentil	Rabi Pulses/Lentil	Rabi Pea
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Assam	Sowing				Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting				Mar(M)-Apr(M)	Mar(M)-April(M)
Bihar	Sowing			Jun(M)-Jul(B)	Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting			Nov(B)-Dec(E)	Mar(M)-Apr(M)	Mar(M)-April(M)
Chattisgarh					Oct(M) – Nov(M)	Oct(M) – Nov(M)
Goa	Sowing			Aug(B)-Sep(E)	Dec(B)-Jan(E)	Mar(M)-Apr(M)
	Harvesting			Nov(B)-Dec(E)	Mar(B)-Mayu(E)	
Jharkhand	Sowing				Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting				Mar(M)-Apr(M)	Mar(M)-Apr(M)
Rajasthan	Sowing				Oct(E) – Nov(M)	Oct(E) – Nov(M)
	Harvesting				Mar(B)-Apr(M)	Mar(B)-Apr(M)
Tripura	Sowing				Oct(E) – Nov(M)	Oct(E) – Nov(M)
	Harvesting				Mar(B)-Apr(M)	Mar(B)-Apr(M)
Gujarat	Sowing	Oct(B)-Nov(E)			Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting	Feb(B)-Mar(E)			Mar(M)-Apr(M)	Mar(M)-Apr(M)
Haryana	Sowing	Oct(B)-Oct(M)			Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting	Mar(M)-Mar(E)			Mar(M)-Apr(M)	Mar(M)-Apr(M)
Karnataka	Sowing	Oct(B)-Nov(E)				
	Harvesting	Jan(B)-Mar(E)				
Madhya Pradesh	Sowing	Oct(B)-Dec(B)	Sep(M)-Nov(E)		Oct(E) – Nov(M)	Oct(E) – Nov(M)
	Harvesting	Feb(B)-Apr(B)	Feb(M)-Apr(B)		Mar(B)-Apr(M)	Mar(B)-Apr(M)
Maharashtra	Sowing	Sep(B)-Oct(E)				
	Harvesting	Feb(B)-Mar(E)				
Manipur	Sowing	Sep-Oct				
	Harvesting	Mar-Apr				
Meghalaya	Sowing	Sep(B)-Oct(E)		Sep(B)-Oct(E)		
	Harvesting	Dec(B)-Jan(E)		Feb(B)-Mar(E)		
Punjab	Sowing			Jun(B)-Jul(E)	Oct. – Nov.	Oct. – Nov.
	Harvesting				March-April	March-April
Uttar Pradesh	Sowing	Oct(B)-Nov(E)	Oct(B)-Nov(E)		Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting	Mar(B)-Apr(E)	Mar(B)-Mar(E)		Mar(M)-Apr(M)	Mar(M)-Apr(M)
West Bengal	Sowing	Nov(M)-Dec(B)		Nov(B)-Nov(E)	Oct(M) – Nov(M)	Oct(M) – Nov(M)
	Harvesting	Mar(B)-Mar(E)		Feb(B)-Mar(E)	Mar(M)-Apr(M)	Mar(M)-Apr(M)

States	Period	Groundnut		
		Kharif	Rabi	Summer/ Spring
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	Sowing	Jun(B)-july(E)	Nov(M)-Jan(E)	
	Harvesting	Sep(M)-Nov(M)	Feb(E)-May(B)	
Assam	Sowing		July(B)-Aug(E)	
	Harvesting		Nov(B)-Dec(E)	
Bihar	Sowing			
	Harvesting			
Chattisgarh	Sowing			
	Harvesting			
Gujarat	Sowing	Jun(B)-July(E)		Jan(B)-Feb(E)
	Harvesting	Sep(B)-Nov(E)		Apr(B)May(E)
Haryana	Sowing			
	Harvesting			
J&K	Sowing			
	Harvesting			
Jharkhand	Sowing			
	Harvesting			
Karnataka	Sowing	Jun(B)-jul(E)	Nov(M)-Jan(E)	Dec(B)-Jan(E)
	Harvesting	Sep(B) – Oct(E)	Feb(E)-May(B)	Mar(B)-Apr(E)
MadhyaPradesh	Sowing	Jun(M)-july(E)		
	Harvesting	Sep(M)-Oct(E)		
Maharashtra	Sowing	Jun(E)-Jul(E)		Jan(B)-Feb(E)
	Harvesting	Oct(B)-Nov(B)		Apr(B)May(E)
Odisha	Sowing			
	Harvesting			
Punjab	Sowing			
	Harvesting			
Rajastan	Sowing	Jun(B)-jul(E)		
	Harvesting	Oct(B)-Nov(E)		
Tamil Nadu	Sowing			
	Harvesting			
Uttar Pradesh	Sowing	Jul(B)-jul(E)		
	Harvesting	Oct(B)-Nov(B)		
West Bengal	Sowing	Jun(E)-jul(B)	Oct(E)-Nov(B)	Feb(B)-Mar(E)
	Harvesting	Sep(E)-Oct(B)	Jan(E)- March(B)	May(B)-Jun(E)

States	Period	Rabi linseed
(1)	(2)	(3)
Assam	Sowing	Oct (B) - Nov (B)
	Harvesting	Mar (B) – Apr (E)
Andhra Pradesh	Sowing	Oct (B)- Oct (E)
	Harvesting	Feb (E)-Mar (E)
Bihar	Sowing	Oct (B)- Nov (B)
	Harvesting	Mar (B)- Apr (E)
M. P.	Sowing	Oct (B)- Nov (M)
	Harvesting	Mar (B)-Mar (E)
Chhatisgarh	Sowing	Oct (B)- Nov (M)
	Harvesting	Mar (B)-Mar (E)
Maharashtra	Sowing	Oct (B)-Oct (E)
	Harvesting	Mar (B)-Mar (E)
Uttar Pradesh	Sowing	Oct (B) - Nov (B)
	Harvesting	Mar (B) – Apr (E)
Orissa	Sowing	Oct (B)-Oct (E)
	Harvesting	Mar (B)-Mar (E)
Jharkhand	Sowing	Oct (B) - Nov (B)
	Harvesting	Mar (B) – Apr (E)
Karnatka	Sowing	Oct (B)-Oct (E)
	Harvesting	Feb (B)-Mar (M)
Nagaland	Sowing	Oct (B)- Nov (B)
	Harvesting	Mar (B) – Apr (E)
West Bengal	Sowing	Oct (B) - Nov (B)
	Harvesting	Mar (B) – Apr (M)
Rajasthan	Sowing	Oct (B)-Oct (E)
	Harvesting	Mar (B)-Mar(E)
Himachal Pradesh	Sowing	Oct (B)- Nov(B)
	Harvesting	Apr (E) –May (M)
J & K	Sowing	Oct (B)- Nov (B)
	Harvesting	Apr (E) – May (M)
Punjab	Sowing	Oct (M) –Nov (M)
	Harvesting	Mar (E) – Apr (E)

States	Period	Sesame Kharif	Sesame Pre Rabi	Sesame Rabi	Sesame Summer
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	Sowing	June(B)-July(E)	Aug(B)- Sept(M)		Jan(M)- Feb(E)
	Harvesting	Oct(M)- Nov(M)	Dec(E)- Jan(M)		Apr(M)-May(E)
Karnataka	Sowing	June(B)-July(E)			
	Harvesting	Oct(M)- Nov(M)			
Kerala	Sowing	June(B)-July(E)			Jan(M)-Feb(E)
	Harvesting	Oct(M)- Nov(M)			Apr(M)-May(E)
Madhya Pradesh	Sowing	June(B)-July(E)	Aug(B)- Sept(M)		
	Harvesting	Oct(M)- Nov(M)	Dec(E)- Jan(M)		
Maharashtra	Sowing	June(B)-July(E)	Aug(B)- Sept(M)		Jan(M)- Feb(E)
	Harvesting	Oct(M)- Nov(M)	Dec(E)- Jan(M)		Apr(M)-May(E)
Odisha	Sowing	June(B)-July(E)		Oct(B)-Nov(M)	Jan(M)- Feb(E)
	Harvesting	Oct(M)- Nov(M)		Feb(M)- Mar(E)	May(M)- June(M)
Rajasthan	Sowing	June(B)-July(E)			
	Harvesting	Oct(M)- Nov(M)			
Uttar Pradesh	Sowing	June(B)-July(E)			Feb.- March
	Harvesting	Oct(M)- Nov(M)			May(M)-Jun(M)
West Bengal	Sowing				Feb(M)-Mar(M)
	Harvesting				May(M)- June(M)
Gujarat	Sowing	June-July			Feb.- March
	Harvesting	Oct- Nov			May -June
Tamil Nadu	Sowing	June-July	Aug(B)- Sept(M)	Oct(B)-Nov(M)	Jan.- Feb
	Harvesting	Oct- Nov	Dec(E)- Jan(M)	Feb(M)- Mar(E)	May(M)- June(M)
All India	Sowing	May-July	Aug(B)- Sept(M)	Oct(B)-Nov(M)	Jan.- March
	Harvesting	Sep-Nov	Dec(E)- Jan(M)	Feb(M)- Mar(E)	May -June

State	Rapeseed-Mustard	Sowing Time	Harvesting Time
(1)	(2)	(3)	(4)
Andhra Pradesh	Mustard/ Banarasi rai	Nov (L)- Dec (E)	Feb-March
Assam	Toria	Nov (L) - Dec (E)	Feb-March
Bihar	Mustard	Oct (L) - Nov (L)	Feb-March
	Toria	Sep (L)- Oct(E)	Jan-Feb
	Yellow Sarson	Oct (E)	Feb-March
Chhattisgarh	Mustard	Oct (E)- Nov(E)	March
	Toria	Sep (L)	Dec-Jan
Delhi	Mustard	Oct (L)- Nov(E)	Feb-March
	Toria	Sep (L)	Jan
	Taramira	Nov(E)	March
Gujarat	Mustard	Oct(L)	Feb-March
	Yellow Sarson	Oct (L)	Feb
Haryana	Mustard	Within Oct	Feb-March
	Toria	Sep (L)	Dec-Jan
	Taramira	Nov(E)	March
Himachal Pradesh	Mustard	Oct (L)- Nov (L)	March-April
	Brown Sarson	Within Oct	April
	Gobhi Sarson	Oct (L) - Nov (L)	April
J&K	Mustard	Oct(L)- Nov (E)	March-April
	Brown sarson	Within Oct	April-May
Jharkhand	Mustard	Oct (L)	March
	Toria	Oct (E)	Feb-March
	Yellow Sarson	Oct (E)	Feb-March
Karnataka	Mustard	Within Oct	Feb
Madhya Pradesh	Mustard	Within Oct	Feb-March
	Toria	Sep (L)	Dec-Jan
Manipur	Mustard	Within Nov	March
	Toria	Oct (E)	Feb-March
Maharashtra	Mustard	Oct (L)- Nov (E)	Feb-March
Odisha	Mustard	Oct (L) - Nov (L)	Feb-March
	Toria	Oct (E)	Feb
	Yellow Sarson	Oct (E)	Feb-March
Punjab	Mustard	Oct (L)- Nov (L)	March- April
	Toria	Sep (L)	Dec-Jan
	Taramira	Nov (E)	March
	Gobhi Sarson	Oct (L)- Nov (L)	March-April
	Karan rai	Oct (L)- Nov (L)	March-April
Rajasthan	Mustard	Sep (L) - Oct (L)	Feb-March
	Taramira	Oct (L)- Nov(E)	March
Uttaranchal	Mustard/ Karan rai	Oct (L)- Nov (L)	March
	Toria	Sep (L)	Dec-Jan
	Yellow Sarson	Oct (E)	March
Uttar Pradesh	Mustard	Within Oct	Feb-March
	Toria	Sep(L)	Dec-Jan
	Yellow Sarson	Within Oct	Feb-March
West Bengal	Mustard	Within Oct	Feb-March
	Toria	Oct (L)- Nov (E)	Feb
	Yellow Sarson	Oct (L)- Nov (E)	Feb-March

States	Period	Kharif	Sunflower Rabi	Summer/ Spring	Castor Kharif	Safflower Rabi
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Andhra Pradesh	Sowing Harvesting	Jun(B)-Aug(E) Sep - Nov	Oct Jan		Jun(B)-Jul(E) Oct-Dec	October Feb
Assam	Sowing Harvesting					
Bihar	Sowing Harvesting					
Chattisgarh	Sowing Harvesting					
Gujarat	Sowing Harvesting				Jul-Aug Jan-Feb	
Haryana	Sowing Harvesting					
J&K	Sowing Harvesting					
Jharkhand	Sowing Harvesting					
Karnataka	Sowing Harvesting	Jun(B)-Aug(E) Sep - Nov	Oct Jan	Dec-Jan Mar-Apr	Jul-Aug Nov-Dec	October Feb
Madhya Pradesh	Sowing					
Maharashtra	Harvesting Sowing Harvesting	Jul(B)-Aug(E) Oct - Nov	Oct Jan			Sep(M)-Oct(M) Feb-Mar
Odisha	Sowing Harvesting					
Punjab	Sowing Harvesting			Feb Apr-May		
Rajasthan	Sowing Harvesting				Jul-Aug Jan-Feb	
Tamil Nadu	Sowing Harvesting	Jun(B)-Aug(E) Sep - Nov	Oct Jan			
Uttar Pradesh	Sowing Harvesting					
West Bengal	Sowing Harvesting			Feb Apr-May		
All India	Sowing Harvesting	Jun-Aug Sep-Nov	Oct Jan	Feb Apr-May	Jul-Aug Jan-Feb	October Feb

States/Uts	Period	Kharif Cotton	Kharif Maize	Rabi Maize
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	Sowing Harvesting	Jun(E)-Jul(E) Dec(E)-Mar(M)	Jun(M)-Jul(M) Sep(M)-Oct(E)	Oct(E)-Jan(M) Feb(E)-May(B)
Bihar	Sowing Harvesting		Jun(M)-Jul(B) Nov(B)-Dec(E)	Oct(M)-Nov(M) Feb(B)-Mar(B)
Gujarat	Sowing Harvesting	May(B)-May(E) Oct(B)-Apr(E)	Jun(B)-Jul(E) Sep(B)-Nov(E)	
Haryana	Sowing Harvesting	Apr(B)-Apr(M) Oct(M)-Nov(M)	Jul(M)-Aug(B) Oct(M)-Oct(E)	
Himachal Pradesh	Sowing Harvesting		May(M)-Jun(E) Sep(M)-Oct(M)	
Karnataka	Sowing Harvesting		May(B)-Jun(E) Sep(B)-Oct(E)	Sep(B)-Oct(E) Jan(B)-Mar(E)
Kerala	Sowing Harvesting	Jun(B)-Oct(E) Dec(B)-Mar(E)		
Madhya Pradesh	Sowing Harvesting	Jun-Jul Nov-Dec	Jun(M)-Jul(E) Aug(M)-Dec(E)	
Maharashtra	Sowing Harvesting	Jun-Jul Nov-Dec	Jul(B)-Aug(E) Oct(B)-Nov(E)	
Odisha	Sowing Harvesting	Jun-Jul Nov-Dec	Jun-Ju; Sep-Oct	
Punjab	Sowing Harvesting	Apr(B)-Mar(E) Sep(B)-Oct(E)	May(B)-Jun(E) Sep(B)-Oct(E)	
Rajasthan	Sowing Harvesting	Apr(B)-May(E) Nov(B)-Dec(E)	Jun(B)-Jul(E) Oct(B)-Nov(E)	
Uttar Pradesh	Sowing Harvesting	Apr(B)-Jun(E) Sep(B)-Nov(E)	Jun(B)-Jul(E) Sep(B)-Sep(E)	
West Bengal	Sowing Harvesting	Oct(B)-Nov(E) Sep(B)-Sep(E)	Mar(B)-May(E) Jun(B)-Aug(E)	Nov(B)-Nov(E) Mar(B)-Mar(E)
All India	Sowing Harvesting	Apr-Jul Sep-Dec	Mar-Jul Sep-Dec	Sep-Jan Jan-May

States/Uts	Period	Kharif Sugarcane	Rabi Sugarcane	Kharif Jute
(1)	(2)	(3)	(4)	(5)
Andhra Pradesh	Sowing Harvesting	Dec(E)-Jun(M) Dec(E)_May(M)		
Assam	Sowing Harvesting	Mar(B)-Apr(E) Dec(B)-Jan(E)		
Haryana	Sowing Harvesting	Feb(M)-Mar(M) Dec(M)-March(E)		
Karnataka	Sowing Harvesting	Dec(B)-Mar(E)* Aug(B)-May(E)		
Kerala	Sowing Harvesting			Jun(B)-Oct(E) Oct(B)-Jan(E)
Madhya Pradesh	Sowing Harvesting	Oct(B)-Apr(E) Oct(E)-Mar(E)		
Maharashtra	Sowing Harvesting	Jul(B)-Aug(E) Oct(B)-Nov(E)		
Manipur	Sowing Harvesting			Feb-Mar Aug-Sep
Odisha	Sowing Harvesting	Feb-May Nov-Feb		May-Jun Aug-Sep
Punjab	Sowing Harvesting	Feb(B)-Mar(E) Nov(B)-Feb(E)		
Rajasthan	Sowing Harvesting	Mar(B)-Apr(E) Dec(B)-Mar(E)		
Tamil Nadu	Sowing Harvesting	Dec(B)-Jan(E)*** Dec(B)-Jan(E)		
Tripura	Sowing Harvesting	Feb-May Dec-Mar		Mar-May Aug-Sep
West Bengal	Sowing Harvesting			Mar(B)-May(E) Jul(B)-Aug(E)
All India	Sowing Harvesting	Feb(B)-Aug(E) Aug(B)-nov(E)	Jun(B)-Oct(E) Oct(B)-Jan(E)	Feb-Jun Aug-Oct

*=Annual; **Early Kharif; ***Early sugarcane

Source : Indian Council of Agricultural Research (Crop Science Division)

Appendix v

Harvesting Season of Major Fruits

State /Uts	Mango	Apple	Banana	Lime/Lemon	Grapes
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	March - June		round the year	Aug - Jan.	Feb. - April & Nov. - Dec.
Arunanchal Pradesh	July - Sept.	Aug.- oct.	*	Nov.-Jan	
Assam	May - July		round the year	round the year	Nov.-Jan
Bihar	May - July		Aug. - Dec.	*	
Chhatisgarh	March - June		Feb. - Apr.	Nov.-Feb.	Dec. - Jan.
Delhi	Jun. - Aug.				May - July
Goa	Jan. -June.		round the year		
Gujarat	April - July		Aug. - March	Aug. - Nov.	
Haryana	Jun. - Aug.			Nov.-Feb.	May - July
Himanchal Pradesh	Jun. - Aug.	July - Oct.		Nov.-Jan.	Jan. - Feb.
Jammu & Kashmir	July - Aug.	Aug. - Nov.		Oct. - Nov.	June - July & Nov-Dec
Jharkhand	May - July		Aug. -Dec.	*	
Karnataka	March-July		round the year	*	Jan. - May
Kerala	*		*		
Madhya Pradesh	March-June		Feb. - Apr.	Nov. - Feb.	Dec. - May
Maharashtra	March-June		round the year	Jan. - July	Feb. - May
Manipur	April - Sept.	Sep. - Nov.	round the year	Oct. - Dec.	Nov. - Dec.
Meghalaya			June - Aug.		Jan. - Feb.
Mizoram	May - July		June - Dec.	Jun - Nov.	Dec.& Feb.
Nagaland	Jun. - Aug.		Aug. - Oct.		
Odisha	April - June		round the year	*	
Punjab	Jun. - Aug.			Nov. - March	May. -Aug.
Rajasthan	May - July		round the year	May - Sept.	March.&May- Aug. Nov.& Jan.
Sikkim					
Tamil Nadu	April - July		round the year	May - Sept.	March & May.-July & Sep.- Nov.
Tripura	May - July		round the year	April - Oct.	Nov.
Uttar Pradesh	April - Sept.		Sept. -Nov.		July - Sep.
Uttarakhand	May - Sept.	June - Oct.	June - Sept.	Sept. - Nov.	Dec. & Feb.
West Bengal	May - Aug.		July - Oct.		Jan. - Feb.
Andaman & Nicobar	April - July		round the year		
Chandigarh					Jan. - April
D & N Haveli					
Daman & Diu	May - July		round the year		
Lakshadweep			round the year		
Puducherry	April - Aug.		June - Sept.	Nov.-Feb.	

* Information not available.

Source : National Horticulture Board

Appendix VI

Harvesting Season of Major Vegetables

State/UT	Potato	Onion	Tomato	Cabbage	Cauliflower
(1)	(2)	(3)	(4)	(5)	(6)
Andhra Pradesh	Mar. - Dec.	Mar. - June & Aug. - Dec.		Nov. - Feb.	
Arunachal Pradesh	-	-	*	*	*
Assam	Apr. - sep.	Dec. - Mar.	Nov. - Mar.	Nov. - Mar.	Nov. - Mar.
Bihar	Mar. - Oct.	Feb. - April	Oct. - apr.	Nov. - Apr.	Oct. - apr.
Chhatisgarh	Dec. - Mar.	April - June	Dec. - Mar.	Dec. - Mar.	Dec. - Mar.
Delhi	July - Oct.	April - June	Oct. - Mar.	Dec. - Mar.	Oct. - Mar.
Goa	-	-	-	-	-
Gujarat	round the year	Jan. - Mar.	*	Oct. - Mar.	*
Haryana	Mar. - May	Mar. - May.	Oct. - Mar.	*	Oct. - Mar.
Himanchal Pradesh	-	-	*	*	*
Jammu & Kashmir	-	-	*	*	*
Jharkhand	Mar. - Oct.	Feb. - Apr.	Oct. - apr.	Nov. - Apr.	Oct. - apr.
Karnataka	June - Sep.	Aug. - Jan.	Dec. - Mar.	Jan. - Mar. & Aug. - Oct.	Dec. - Mar.
Kerala	*	-	-	-	-
Madhya Pradesh	Dec. - Mar.	Apr. - July	Dec. - Mar.	Dec. - Mar.	Dec. - Mar.
Maharashtra	Jan. - July	Mar. - May. & Oct. - Dec.	*	Dec. - Mar.	*
Manipur	Apr. - Aug.	-	Aug. - Dec.	Oct. - Feb.	Aug. - Dec.
Meghalaya	-	Mar. - May.	Oct. - Mar.	Aug. - Mar.	Oct. - Mar.
Mizoram	June - Oct.	-	Dec. - Feb.	Dec. - Feb.	Dec. - Feb.
Nagaland	-	Jan. - Apr.	June - Oct.	June - Oct.	June - Oct.
Odisha	round the year	Feb. - May	Sep. - Jan.	Dec. - Mar.	Sep. - Jan.
Punjab	Apr. - June	Mar. - May	Oct. - Feb.	-	Oct. - Feb.
Rajasthan	Apr. - Nov.	Mar. - May	Sep. - Dec.	Sep. - Dec.	Sep. - Dec.
Sikkim	-	-	Oct. - Feb.	Oct. - Apr.	Oct. - Feb.
Tamil Nadu	June - Aug.	Oct. - Dec.	-	Nov. - Jan. & Apr. - June	-
Tripura	-	-	-	-	-
Uttar Pradesh	Mar. - Nov.	Feb. - Apr.	Sep. - Feb.	Dec. - Apr.	Sep. - Feb.
Uttarakhand	June - Sep.	Mar. - May	July - Mar.	July - Mar.	July - Mar.
West Bengal	round the year	Mar. - May	Nov. - Mar.	Sep. - Apr.	Nov. - Mar.
Andaman & Nicobar	-	-	Jan. - Mar.	Jan. - Mar.	Jan. - Mar.
Chandigarh	-	-	-	-	-
D & N Haveli	-	-	-	-	-
Daman & Diu	-	-	-	-	-
Lakshadweep	-	-	-	-	-
Puducherry	Mar. - Aug.	Mar. - May & Oct. - Dec.	-	-	-

* Information not available.

Source : National Horticulture Board