

**CIRCULAR**

**Sub:- Restructured Crop Insurance Scheme- Implementation during  
2018-19 working instructions issued- regarding.**

- Ref:- 1. G.O (MS) 37/2017 dt. 22.03.2017  
2. G.O.(M.S) 1066/2017 dt. 27.10.2017  
3. G.O.(M.S) 1192/2017/AGRI dt. 13.12.2017  
4. G.O.(M.S) 167/2017/AGRI dt. 28.12.17.  
5. G.O.(M.S)119/2018/AGRI dt. 26.09.2018.**

As per reference 1st cited, administrative sanction has been accorded for implementing the restructured state crop insurance scheme in the state.

The main objective of the Scheme is to extend Crop loss compensation against the loss due to natural calamities and wild animal menace through crop insurance for 27 major crops in kerala. Compensation for crop loss due to pest & disease attack in rice is also envisaged in the scheme.

The conditions stipulated for the scheme, details of crops covered, eligibility criteria for membership, rate of premium, rate of compensation, procedure for claiming assistance and sanction are as per the Reference (1) and subsequent amendments as per ref 2nd to 5th cited.

For speedy and effective implementation of the scheme the following directions are also issued.

1. The scheme will be implemented by the Department of Agriculture and the Krishi Bhavans will be implementing units at Panchayat level.
2. The crops covered under the scheme are paddy, Coconut, Arecanut, Rubber, cashew, Tapioca, banana, (all varieties) Pineapple, pepper, Cardamon, ginger, nutmeg, turmeric, coffee, Tea, cocoa, seamum, Groundnut, vegetables, nutmeg, clove, betelvine, pulses, Tubercrops, sugarcane Tapiocco, mango, and millets.
3. Application should be obtained from the farmers in the prescribed form for enrollment. In the case of Padasekharam carrying out group farming activities for paddy cultivation, Secretary/President can enroll the entire padasekharams on group basis. At the same time compensation is eligible even if crop loss has occurred in the paddy area of one individual farmer in the Padasekharam even though

- insurance coverage is for entire padasekharam on group basis.
4. Farmers cultivating in their own land or leased land are eligible for insurance.
  5. Farmers should insure their crop in full in the field ie partial coverage of crops in a field will not be allowed.  
All precautionary measures to reduce or avoid the loss due to natural calamity and pest & disease attack should be done by a farmers and a certificate to that effect should be insisted upon while sanctioning compensation claims. The old senile and low productive perennial crops should not be insured under the scheme.
  6. The policy will be issued by the Principal Agricultural Officer to the farmers/ padasekharam after verifying the applications and premium remittance chalans, In the case of group farming activities for rice, policy will be issued in the name of president/secretary of padasekharams. List of farmers in the padasekharams should be maintained separately.
  7. Applications in the prescribed form should be obtained from the farmers within 15 days of the occurrence of the natural calamities and verification of the claims should be done within 5 days. Crop loss compensation will be given to the insured farmers for the crops sustained complete damage. Partial damage will not be taken into account.
  8. The insurance coverage for seasonal and annual crops commences one week from the date of remittance of premium and ends at the time of commencement of harvest. (as per reference 1st cited)
  9. Crop loss compensation should be given to the insured farmers when they sustain complete loss to their crops due to natural calamities like drought flood, landslip, landslide, earthquake, sea erosion, cyclone, storm, lightning, natural forest fire and wild animals menace. In the case of paddy alone, compensation can be extended to crop loss due to pest and disease as per the G.O.(MS) No. 1066/2017/Agri dtd. 27.10.2017.
  10. As per G.O.(MS) No. 167/2017/Agri dt 28.12.2017 crop insurance scheme is eligible for crops cultivated on Non-Reserve forest area.
  11. Krishi Bhavan staff should visit the field, fix the premium amount, which should be remitted, in the District co-operative Bank account in the name of Principal Agricultural Officer.
  12. Application received for claim compensation should be certified by the concerned officers in the prescribed proforma. The existing delegation

power for sanctioning claims and Recommendation of the claim as follows.

13.

| For all crops                  | Recommendation of the claim | Sanctioning of the claim  |
|--------------------------------|-----------------------------|---|
| AA                             | Upto Rs. 2000/-             |   |
| AO                             | Rs. 2001/- - 10,000/-       |   |
| ADA                            | Rs. 10001/- 50,000/-        | up to 10,000/- for all crops  |
| Deputy Director                | 50,000- 1,00,000            | up to 50,000/- for all crops.   |
| Principal Agricultural Officer |                             | upto to Rs. 4 lakhs for all crops.  |
| DA                             |                             | Rs. 4,00,001- Rs.5 lakhs for crops other than paddy and<br>Rs. 4,00,001- 10 lakhs for paddy |
| Administrative Committee       |                             | For paddy above Rs.10 lakhs and for other crops above Rs. 5 lakhs.                          |

13. Compensation will be credited to the farmers account by e-payment.

14. In order to create awareness and interest among farmers campaigns as well as mass media publicity should be made.

15. The officers of the Department of Agriculture should take maximum effort for the enrollment of maximum number of farmers covering all important crops.

16. In the care of banana, the variety should be clearly specified while claiming crop loss compensation as the compensation rate in different for each variety.

In the case of Padasekharam, application for claiming crop loss compensation should be obtained from the Secretary/President in whose name, policy certificate has been issued with supporting statement showing the details of individual farmers, for sanctioning compensation amount and is to be certified by the concerned officers. Application and documents collected from individual farmers in a padasekharams by AO's shall be kept in Krishi Bhavan for verification if needed. ie. One application and one claim is to be prepared for one policy for sanctioning compensation. Application of farmers/Padasekharam (3 copies) certified by the concerned officers along with the site verification report of concerned DD and of recommendation of PAO, detailed statement of claim certified and verified by the concerned officer (3 copies) original policy certificate issued by Principal Agricultural Officer with 1 more copy of policy certificate and supporting documents (eg. Photo- date embossed) ) is to be furnished to DA, if the claim is above 4 lakhs. In Case of padasekharams practicing group farming activities, application of Secretary/President (in whose name policy is issued ) original policy certificate, detailed statement of claim showing the details of individual farmers of the particular padasekharam, 2-3 photos of padasekharam duly certified and verified by the concerned officers (with date embossed) is to be furnished to Director of Agriculture.

18. The norms specified in the Government Orders cited under reference 1-5 should be strictly adhered to while implementing the scheme.
19. The programme will be implemented through Krishi Bhavan at Panchayath level. At the State level, the scheme will be monitored by Additional Director of Agriculture (CP) and at block level Assistants Director of Agriculture should monitor implementations of the programme and at district level the programme will be monitored by the Deputy Director of Agriculture (C) Random verification should be done by the Principal Agricultural Officer before settling the claims submitted by the Assistant Director of Agriculture.
20. The progress of implementation of the scheme should be given to this office before 5th of every month covering details of farmers enrolled (cropwise), amount of premium collected (cropwise), amount of claim compensation paid (cropwise), number of farmers benefited (cropwise),

and amount in the credit of the Principal Agricultural Officer in the insurance fund.

Ob  
16/10/18  
for Director of Agricultural Development &  
Farmers Welfare Department

**DIRECTOR**  
AGRICULTURE DEVELOPMENT  
AND FARMER'S WELFARE DEPARTMENT,  
THIRUVANANTHAPURAM, KERALA

To : All Principal Agricultural Officer's  
All ADA,s  
All AO,s

Copy to. 1, The PA to Director of Agriculture.  
2. CA to all Additional Directors of Agriculture  
3. Joint Director of Agriculture (WM)  
4. Stock file.

F.S. 3.10.18.