

CIRCULAR

Sub: Scheme on Restructured State Crop Insurance 2021-22 working instructions issued -regarding.

- Ref:-
1. G.O (MS) 37/2017, dt.22.03.2017
 2. G.O (Rt) 1066/2017, dt.27.10.2017
 3. G.O (MS) 1192/2017/AGRI, dt.13.12.2017
 4. G.O (MS) 167/2017/AGRI, dt.28.12.2017
 5. G.O (MS) 119/2018/AGRI, dt.26.09.2018
 6. G.O (Rt) 1198/2018/AGRI, dt 12.12.2018
 7. Order No.ADFW/2875/2021-TP2

As per reference 1st cited, Administrative Sanction has been accorded for the implementation of "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 as per ref 2nd cited above. As per ref 6th cited above crop loss compensation for paddy will be provided in full if the crop loss is more than 50% .

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 1st and subsequent amendments as per reference 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 Development & Farmers Welfare and the Krishi Bhavans will be the implementing units at Panchayat level.
2. The crops covered under the scheme are Paddy, Coconut, Arecanut, Rubber, Cashew, Tapioca, Banana (all varieties), Pineapple, Pepper, Cardamom, Ginger, Nutmeg, Turmeric, Coffee, Tea, Cocoa, Sesamum, Groundnut, Vegetables, Clove, Betelvine, Pulses, Tubercrops, Sugarcane, Tobacco, Mango and Millets.
3. Applications 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 the 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. 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 for Paddy should be done by the farmers and a certificate to that effect (MDDT certificate) should be insisted upon while sanctioning compensation claims. The old senile and low productive perennial crops should be excluded from insuring 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 chalangans. 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 and at the time of submission of the claim certificate to the effect that the assistance is claimed for the crop loss occurred in the same area and serial number enlisted while applying for the policy.

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 claim should be done within 5 days. Crop loss compensation will be given to the insured farmers for the crop 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) 1066/2017, dt.27.10.2017.

10. As per G.O (MS) 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 of the district concerned.

12. Application received for claim compensation should be certified by the concerned officers in the prescribed proforma. The existing delegation of recommendation of the claim and power for sanctioning claims as follows.

For all crops	Recommendation of the claim	Sanctioning of the claim
AA AO ADA	Up to Rs.2000/- Rs.2001/- - 10,000/- Rs.10001/- - 50,000/-	Up to 10,000/- for all crops
Deputy Director	Rs.50,000/- - 1,00,000/-	Up to Rs.50,000/-for all crops
Principal Agricultural Officer		Up to Rs. 4 lakhs for all crops
Director of Agriculture		Rs. 4,00,001/- - Rs. 5 lakhs for crops other than paddy and 4,00,001/- - Rs. 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 compaigns as well as mass media publicity should be made.

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

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

17. 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. Applications and documents collected from individual farmers in a padasekharams by AO's shall be kept in Krishibhavan for verification if needed. ie. Separate application and separate claim is to be prepared for each policy for sanctioning compensation. Application of farmers/ Padasekharam (3 copies) certified by concerned officers along with site verification report of

concerned DD recommended by PAO, detailed statement of claim certified and verified by the concerned officers (3 copies) original Policy certificate issued by Principal Agricultural Officer with one additional copy of Policy certificate and supporting documents (eg. Photo- date embossed) are 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 photos at the time of enrolling in the scheme and after crop loss is to be attached for sanctioning the claims.

19. The norms specified in the Government Orders cited under reference 1-6 should be strictly adhered to while implementing the scheme.

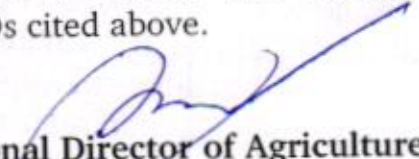
20. The programme will be implemented through Krishibhavan at Panchayath level. At the State level, the scheme will be monitored by Additional Director of Agriculture (CP) and at the block level Assistant Director of Agriculture should monitor implementation of the programme and district level the programme 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.

21. 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 benefitted (cropwise), and amount in the credit of the Principal Agricultural Officer in the insurance fund.

During the financial year 2021-22, there is a budget provision of Rs. 2000.00 lakhs for the scheme 'Restructured Crop Insurance Scheme' under head of account 2401-00-110-82(P).

The pending claims for crop loss compensation under this scheme as on 31-03-2021 was Rs.27.8944622 crores .

In the above circumstances, Continuous Administrative Sanction was accorded for implementation of the scheme 'Restructured Crop Insurance Scheme 2021-22' for Rs.2000.00lakhs (RupeesTwo thousand lakhs only) under head of account 2401-00-110-82 plan as per the reference 7th cited. The scheme will be implemented as per the provisions of the G.Os cited above.


Additional Director of Agriculture CP (i/c)
for Director of Agricultural Development
& Farmers Welfare Department

Additional Director of Agriculture (CP)

To: All Principal Agricultural Officers
All ADA's
All AO's

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