

Directorate of Agriculture Development and Farmers' Welfare

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No:ADFW/4471/2022-TR2

Date:13-08-2023

CIRCULAR

Sub:- Scheme on Restructured State Crop Insurance- 2023-24 -Guidelines for implementation of the scheme through AIMS portal - Working Instructions issued- reg:

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
- Ref:- 5. G.O (MS) 119/2018/AGRI, dt.26.09.2018
6. G.O (Rt) 1198/2018/AGRI,dt 12.12.2018
7. G.O (Rt) No.360/2022/Agri dt. 27/04/2022
- 8.G.O(Rt)No.4558/2022/FIN dt 22/6/2022
9. GO(MS) No.93/2022/AGRI dt 29/10/2022
- 10.G.O.(Rt)No.764/2023/AGRI Dated, 02-08-2023
- 11.ADFW/4471/2022-TR2 dated 22/10/2022.
- 12.ADFW/4471/2022-TR2 dated 30/01/2023.
- 13.G.O.(Rt)No.191/2023/AGRI dated26/02/2023.

As per reference 1st cited, Government have issued Sanction 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 order read 2nd above. 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 of compensation are as per the reference 1st and subsequent amendments as per reference 2nd to 9th cited.

Government have accorded Administrative sanction for releasing an amount of Rs 30.00 crore (Rupees Thirty crore only) for State Crop Insurance scheme which is proposed to be continued during the financial year 2023-24 for insurance compensation for crop loss including previous year's pending dues under the Head of account 2401-00-110-82 (P) as per order read 10th above .

The following guidelines are issued for smooth and speedy implementation of the scheme.

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- 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 for enrollment are submitted by the farmers individually through AIMS portal . The applications should be submitted well in advance so that the farmer can insure the crop before the time fixed as maximum age of crop for insuring as per Govt order. Concerned officer should ensure the timely remittance of premium . All farmers in each padasekharams should be registered in AIMS portal. All members of each padasekharam can be grouped under Secretary /President of padasekharam in case of group farming. It can be done by selecting the group option for insuring the entire farmers in particular padasekharam as a group. In this case a single policy certificate (based on the number of applications) is issued in favour of Secretary/President of the padasekharam . Eventhough the padasekharam is issued with a single policy, the registered farmers in the Padasekharam are eligible for crop loss compensation individually.
- 4) After receipt of applications for enrollment ,Krishi Bhavan staff should visit the field, fix the premium amount, and forward the applications to Assistant Director of Agriculture at Block level . After the verification of applications and other documents uploaded in AIMS portal and land documents , ADA will approve the application and subsequently an SMS will be send to the farmer's mobile number registered in AIMS portal. As per circular referred 11th above, the officials should complete the whole process of verification , forwarding and approval of the received applications within 15 days.
- 5) Farmers should pay premium only through AIMS portal on receipt of SMS. The Payment should be done by the farmer within 10 days of receipt of application as per circular referred as 12th above. The policy certificate will be generated automatically and can be downloaded by the farmer from the portal .
- 6) The insurance coverage for seasonal and annual crops commences after seven days from the date of remittance of premium and ends at the time of commencement of harvest. (as per reference 1st cited).
- 7) On occurrence of Natural Calamity ,the Agricultural Assistants of Krishi Bhavan should enter and submit the FIR of concerned mapped wards within 24 hours and Agricultural Officer should approve it accordingly. The farmers can

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apply for crop loss compensation based on the FIR submitted only.

8) Farmers have to submit application of compensation for crop loss through AIMS portal within 15 days of occurrence of natural calamity. Photographs of crops lost should be uploaded while applying for crop loss compensation. The received applications are verified and sanctioned for payment. Crop loss compensation will be given to the insured farmers due to natural calamities like drought, flood, landslip, landslide, earthquake, sea erosion, cyclone, storm, lightning, natural forest fire and wild animals menace for the crop sustained complete damage. In the case of paddy, compensation can also be given for crop loss due to pest and disease attack, as per reference cited 2nd.

Partial damage will not be taken in to account. As per reference 6th cited above, crop loss compensation for paddy will be provided in full if the crop loss is more than 50%.

9) The existing delegation of power for sanctioning claims as per GO read 13th above are as follows.

Officials	Sanctioning of the claim
Principal Agricultural Officer	Up to Rs. 5 lakhs for all crops other than paddy and upto 7 lakhs for paddy
Director of Agriculture	Rs. 5,00,001/-upto Rs. 10,00,000 lakhs for crops other than paddy and 7,00,001/-upto Rs. 15 lakhs for paddy.
Administrative Committee	Above Rs. 10 lakhs for crops other than paddy and for paddy above Rs. 15 lakhs.

10) Compensation will be credited to the concerned farmer's account by centralised DBT on receipt of funds from State Government.

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

12) The officers of the Department of Agriculture should taken maximum effort for the enrollment of maximum number of farmers covering all important crops.

13) In the case of banana, the variety should be clearly specified while enrolling in the State Crop Insurance scheme and claiming for crop loss compensation, as the compensation rate and maximum date of harvest varies for each variety. AO should ensure the variety cultivated by the farmer before forwarding the application to ADA.

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14) The photographs at the time of enrolling in the scheme and at the time of crop loss to be attached while submitting claims for sanction.

15) The norms specified in the Government Orders cited under reference 1-9,11,12 and 13 should be strictly adhered to while implementing the scheme.

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

17) Random verification should be done by the Principal Agricultural Officer before settling the claims submitted by the Assistant Director of Agriculture.

18) During the financial year 2023-24, there is a budget provision of Rs. 3000.00 lakhs for the scheme "Restructured State Crop Insurance Scheme" under the head of account 2401-00-110-82(P).

sdt
GEORGE SEBASTIAN
Director of Agriculture i/c

Encl: 1)All Principal Agricultural Officers

Additional Director of Agriculture (CP)

Copy to: 1)TA to Director of Agriculture
2)CA to All Additional Directors of HQ
3)IT Cell
4)Senior Finance Officer
5)Stock file

