

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033
e-mail:cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/6866/2023-TV1

Date:08-09-2023

CIRCULAR

Sub:- Annual Plan 2023-2024 - "**Karuthal Group Insurance Scheme**" for the members of Karshika Karma Sena, Agro Service Centers and newly formed Krishi Sree Centers under the scheme "Support to Farm Mechanization '- Administrative sanction accorded - Working Instruction issued - reg

Ref:- 1) GO(Rt) No 537/2023/Agri Dated 02/06/2023
2) GO(MS)No.42/2023/AGRI Dated 08/05/2023

Government of Kerala vide reference cited has accorded Administrative Sanction for the implementation of scheme "Support to Farm Mechanization during 2023-24 for an amount of Rs. 1181.00 lakh under the H/A 2401-00-113-83 (P). Where in an amount of Rs.20.00 lakh is earmarked as state share of insurance premium for the registered members of Karshika Karma Senas, Agro Service Centres ,Krishisree Centres in collaboration with Kerala State Insurance Department . As per the 2nd reference cited Government has sanctioned the implementation of group insurance scheme under the name of "**Karuthal group insurance scheme**" from the financial year 2023- 2024 .

Objectives

The scheme envisages to provide personal accident insurance coverage to the registered members of the Agro service centers, Karshika Karmasenas and Krishisree Centers working under department of Agriculture.

Mode of Operation

The tenure of the insurance coverage will be one year and the total premium of the karuthal group insurance will be Rs 650 per individual, where in Rs 500/- and Rs 150/- will be shared between agriculture department and beneficiary respectively. The scheme aims to bring in 4000 members under this insurance coverage programme. The scheme is available for the registered members of karshika karmasena, agroservice centers and newly formed krishisree centers between the age of 18 to 60 years.

Applications and nomination form shall be submitted to the respective krishibhavans by the concerned members of the karshika karmasena, agroservice centers and newly formed krishisree centers. After proper verification, Agricultural Officers will prepare the list of eligible beneficiaries. Also, they must maintain a register at krishibhavan containing all the basic details of beneficiaries including name & address , date of birth, educational qualification, bank account details, name of nominee , Date of joining the scheme, name of krishisree centre/ASC/KKS etc . Assistant Director of Agriculture shall prepare the list of eligible applicants at block level and shall be forwarded to ATMA Project Director. After scrutinizing the list The Project Director ATMA shall submit the same to the Principal Agricultural officer. The beneficiary contribution collected by the Agricultural officers will be paid to State Insurance Department /TSB account of Director of Agriculture by the Principal Agricultural Officer of the district. The insurance coverage will come in to effect only from the date of premium payment to state insurance department. Insurance pay out will be made available

from the Directorate of Agriculture.

INSURANCE COVERAGE

Details of Policy coverage

Accident death	Rs.4,00,000/-
Natural death	Rs.5,00,000/-
Funeral expenses	Rs.10,000/-

Insurance coverage will be limited to either death due to accidents or natural death.

Permanent disability caused due to accidents are covered under the subject criteria included in the policy proposal which are as follows:

Details of Policy coverage

Loss of one eye or one hand /one leg	Rs.2,00,000/-
Loss of one eye and one limb	Rs.2,00,000/-
Loss of limbs	Rs.2,00,000/-
Loss of two eyes	Rs.2,00,000/-

The maximum amount allotted based on the medical bills are limited to Rs.25000/- (claims for death due to accidents)

Financial Outlay

In the financial year 2023-24 an amount of Rs. 20.00 lakh is earmarked as state share of insurance premium for registered members of Karshika Karma Senas, Agro Service Centres and Krishisree Centre working under department of Agriculture. 4000 number of registered members are proposed to be covered under this scheme with a total financial outlay of Rs. 20.00 lakh.

The expenditure for the scheme will be met from the budget provision of Rs. 20 lakh set apart for Karuthal Group insurance scheme to members of Karshika Karma Sena, Agro Service Centre and newly formed Krishisree centres under H/A 2401-00-113-83 (P).

MONITORING

At the district level the scheme will be monitored and implemented by the PD ATMA and will be assisted by the Deputy Director of Agriculture E&T. The Principal Agricultural Officer should submit the monthly expenditure statement to the Director with a copy to Additional Director of Agriculture (Extn) before 5th of every succeeding month.

I/126569/2023

Sd/-

**ANJU K S IAS
DIRECTOR**

To 1) All Principal Agricultural Officers
2) All Project Directors, ATMA

Copy to: PA to Director of Agriculture
CA to All Additional DAs
CA to State Agricultural Engineer CA to All JDAs at HQ
TP Section for allotment of funds as per Annexure I
PIO, FIB, Trivandrum for giving wide publicity in website
DDA, IT Cell to publish in the website
SW Section
TV/Fin Section /Stock file /Spare

Pavithra
ADA TV (i/c)
PAVITHRA C.G
Assistant Director of Agriculture(VC)
PEN No: 672301
Directorate of Agriculture Development
and Farmers' Welfare Department
Vikas Bhavan, Tvpm -33