

Directorate of Agriculture Development and Farmers' Welfare

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No:ADFW/4988/2024-TR2

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CIRCULAR

Sub:- Scheme on Restructured State Crop Insurance- 2024-25 -Guidelines for implementation of the scheme through AIMS portal - Working Instructions issued- reg:

Ref:-

1)G.O.(Rt)No.362/2024/AGRI dated 16/04/2024.

2) G.O (MS) 37/2017, dt.22.03.2017

3) G.O (Rt) 1066/2017, dt.27.10.2017

4)G.O (MS) 1192/2017/AGRI, dt.13.12.2017

5)G.O (MS) 167/2017/AGRI, dt.28.12.2017

6)G.O (MS) 119/2018/AGRI, dt.26.09.2018

7) G.O (Rt) 1198/2018/AGRI,dt 12.12.2018

8) G.O (Rt) No.360/2022/Agri dt. 27/04/2022

9)G.O(Rt)No.4558/2022/FIN dt 22/6/2022

10)GO(MS) No.93/2022/AGRI dt 29/10/2022

11)GO(Rt) No.80/2022/AGRI dt 24/9/2022

12)G.O.(Rt)No.191/2023/AGRI dated 26/02/2023

13)G.O.(Rt) No.194/2024/AGRI dt 27/2/2024

14)ADFW/4471/2022-TR2 dated 22/10/2022

15)ADFW/4471/2022-TR2 dated 30/01/2023.

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The implementation of State Crop Insurance Scheme in the State was sanctioned as per GO read 1st above . As per reference 2nd 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 3rd 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 2nd and subsequent amendments as per reference 3rd to 13 th cited.

Government have accorded Administrative sanction for releasing an amount of Rs 3314.00 lakh (Rupees Thirty Three Crore Fourteen Lakh Only) for State Crop Insurance scheme which is proposed to be continued during the financial year 2024-25 for insurance inclusive of the pending dues eligible for payment from 2022 onwards and treasury queue bills of FY 2023-24 under the Head of account 2401-00-110-82 (P) as per order read 1st above .

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

- 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. 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 a 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 . Even though the padasekharam is issued with a single policy, the registered farmers in the Padasekharam are eligible for crop loss compensation individually.

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- 4) After receipt of applications for enrollment ,Krishi Bhavan staff should visit the field, and assess and confirm the crop cultivated, age of the crop , area/number and land details.The account details of farmer entered in AIMS portal shall be verified and ensure the correctness 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 14 th and 15th 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 14th 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 2nd 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 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 .
- 9) Geo tagging and geo fencing are mandatory. Photographs of crops lost should be uploaded while applying for crop loss compensation .
- 10) AIMS portal registration and Digital soil Health card is mandatory.

The received applications shall be 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 3rd.

Partial damage will not be taken in to account. As per reference 7 th cited above, crop loss compensation for paddy will be provided in full if the crop loss is more than 50%.

- 11) The existing delegation of power for sanctioning claims as per GO read 11th and 12th above are as follows.
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Officials	Sanctioning of the claim
Assistant Director of Agriculture (as per GO 11th ref)	Upto Rs 10,000 for all crops
Deputy Director of Agriculture (as per GO 11th ref)	Rs10,001 upto Rs 50,000/-for all crops
Principal Agricultural Officer(as per GO 12th ref)	Upto Rs. 5 lakhs for all crops other than paddy and upto 7 lakhs for paddy
Director of Agriculture(as per GO 12th ref)	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(as per GO 12 ref)	Above Rs. 10 lakhs for crops other than paddy and for paddy above Rs. 15 lakhs.

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

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

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

15) 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.

16) 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.

17) The norms specified in the Government Orders cited under reference 1 to 13 and circular referred 14th and 15th should be strictly adhered to while implementing the scheme.

18) Agricultural Officers shall check AIMS portal on a daily basis and do the correction of account number ,IFSC and other details of farmer in the dashboard for treasury returned applications of bills processed and submitted through CDBT.

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19) 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).

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

During the financial year 2024-25, there is a budget provision of Rs. 3314.00 lakhs for the scheme "Restructured State Crop Insurance Scheme" under the head of account 2401-00-110-82(P).



SEERAM SAMBASIVA RAO IAS
DIRECTOR

Director of Agriculture

- Copy to:
- 1) 1) All Principal Agricultural Officers
 - 2) All Deputy Directors of Agriculture (Credit)
 - 3) TA to Director of Agriculture
 - 4) CA to All Additional Directors of HQ
 - 5) IT Cell
 - 6) Senior Finance Officer
 - 7) Stock file



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