

## Directorate of Agriculture Development and Farmers' Welfare

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No:ADFW/4831/2024-TV1

Date:28-12-2024

### CIRCULAR

Sub:- Annual Plan 2024-2025 - "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 - Revised Working Instruction issued - reg

Ref:- 1)Order No.ADFW/4230/2024-TP2 Dtd 23/1/2024  
2)Circular dated ADFW/4831/2024 TV1 Dtd 08/05/2024  
3)Order No.ADFW/4230/2024-TP2 Dated 28/04/2024  
4)G.O.(Rt)no.3187/2024 Fin, Finance (Streamlining) Department, Thiruvanthapuram dt 03/04/2024

Director of Agriculture vide reference(1) cited has revised the continuous administrative sanction for the implementation of scheme "Support to Farm Mechanization during 2024-25 for an amount of Rs. 371.00 lakh under the H/A 2401-00-113-83 (P). Wherein an amount of Rs.14.00 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 4<sup>th</sup> reference cited Government has sanctioned opening of a TSB account in the name of Director for the implementation of group insurance scheme under the name of "Karuthal group insurance scheme" from the financial year 2024-25.

Thus the already issued Working instruction Dt 08 /04/2024 stands cancelled(ref 2)

### **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 the 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, Agro service 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.50,000/-

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). While submitting the claims as per karuthal insurance group insurance scheme following documents must be submitted to the concerned Krishibhavan before forwarding the claim to state insurance department.

### **A. Accident death(Rs 4,00,000)**

- 1.Application of nominee
- 2.Postmortem certificate
3. Death certificate
4. Police report -FIR, Mahazar final report



5. Adar card (both nominee & insured person)
6. Original nomination/Heir ship certificate

**B. Natural death(Rs 50,000)**

1. Application of nominee
2. Death certificate
3. Adar card(both nominee & insured person)
4. Original nomination/Heir ship certificate
5. Self declaration of nominee regarding the expenditure of funeral service

**C. Disability (Maximum Rs 2 lakh)**

Disability certificate of Medical board Financial Outlay

In the financial year 2024-25 an amount of Rs. 14.00 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. 14.00 lakh.

The expenditure for the scheme will be met from the budget provision of Rs. 14 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 Credit (DDAC) . 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.

Signed by

Adeela Abdulla

Date: 28-12-2024 15:19:26

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DIRECTOR**

- Copy to:
- 1)All Principal Agricultural Officers
  - 2)All Project Directors, ATMA
  - 3)PA to Director of Agriculture
  - 4)CA to All Additional DAs
  - 5)CA to State Agricultural Engineer
  - 6)CA to All JDAs at HQ
  - 7)TP Section for allotment of funds as per Annexure I
  - 8)PIO, FIB, Trivandrum for giving wide publicity in website
  - 9)DDA, IT Cell to publish in the website
  - 10)SW Section
  - 11)TV/Fin Section /Stock file /Spare