

**GOVERNMENT OF WEST BENGAL
DEPARTMENT OF AGRICULTURE
CROP INSURANCE BRANCH
325, SARAT CHATTERJEE ROAD
NABANNA, HOWRAH**

No.: 886-(Nab)-AG/O/Crop Ins/7C-06/2018

Dated: the 24th May, 2019

NOTIFICATION

The Governor is pleased to accord approval for implementation of **Bangla Shasya Bima (BSB) Scheme** in West Bengal during Kharif 2019 season considering **Gram Panchayat** level as the **Insurance Unit (IU)** in respect of **Aman Paddy** crop and **Block** Level as IU for **Aus Paddy, Jute & Maize** crops. The cultivable land falling in Municipal Corporation / Municipality / Urban areas where crop cultivation and insurance programme is operative will be tagged with the adjacent Gram Panchayat / Block as the case may be for crop insurance. Determination of yield of the crop will be done on the basis of Crop Cutting Experiment (CCE) to be conducted at the IU level.

The details of crop-wise notified areas under crop insurance are given in **ANNEXURE - I to IV**. The following Insurance Companies have been selected through e-tender vide Ref. No. 430-(Nab)/AG/O/Crop Ins/7C-06/2018, dated 01.03.2019 as the Implementing Agencies (IAs) for the Clusters of districts mentioned in Table-1 below.

2. Table 1: **IA-wise** allotted districts.

CLUSTER	Name of Districts in the Cluster	Name of Insurance Agency (IA)
1	Darjeeling, Kalimpong, Malda, South 24 Parganas, Purba Bardhaman and Paschim Bardhaman	Agriculture Insurance Company of India Ltd.
2	Jalpaiguri, Alipurduar, Uttar Dinajpur, Bankura, Howrah, Jhargram and Paschim Medinipur	The Oriental Insurance Company Ltd.
3	Coochbehar, North 24 Parganas, Hooghly and Purba Medinipur	Agriculture Insurance Company of India Ltd.
4	Dakshin Dinajpur, Murshidabad, Nadia, Purulia and Birbhum	Agriculture Insurance Company of India Ltd.

3. Coverage of farmers will be as per Para-II of Operational Guidelines of BSB Scheme. Loanees farmers will be compulsorily covered for insurance at the time of sanction of crop loan by the concerned Bank branches. Non-loanee farmers willing to avail crop insurance coverage may approach the Insurance Company or its designated Insurance Agents/Intermediaries or concerned Bank branch/ PACS with documentary evidence as detailed in Para-21 below.

4. The data base of all insured farmers will be linked with the "Krishak Bandhu" data base.

5. The yield of the notified crops will be estimated at **Block** level for **Aus Paddy, Jute and Maize** and at **Gram Panchayat** level for **Aman Paddy** by applying usual procedure of Crop Cutting Experiments in all the Districts except Kolkata with **16-20 (sixteen to twenty) CCEs** at **Block** level and **4 (four) CCEs at Gram Panchayat** level by Bureau of Applied Economics & Statistics (BAE & S) and Directorate of Agriculture (in respect of Aman Paddy only) if request is received from BAE & S for conduction of CCE. All CCEs will be **smart-phone based** and will be integrated with State crop insurance portal.

Emphasis on use of Innovative Technologies may be given during conduct of crop cutting experiments as per Para-XXVI of Operational Guidelines of BSB Scheme

5.2 In case of instances where required number of CCEs may not be possible **due to non-availability of adequate cropped area**, the yield estimate for such Insurance Units (IUs) can be generated by using methods in the following **order of priority** :

- i) clubbing with neighbouring / contiguous units or
- ii) adopting yield estimate of next higher unit or
- iii) adopting the yield of neighbouring IU with maximum correlation.

If in any Insurance Unit (IU), required number of CCEs may not be possible due to non-availability of adequate cropped area, the concerned officer must submit a certificate with justification for such IUs in due time to the appropriate authority (place of submission of CCE report). In such case, the authority will prepare the yield rate of the crop for the IUs following the methods mentioned above and subsequently submit the yield rate.

6. The **Seasonality Discipline** will be as under:

Sl. No.	Activity	Cut Off Date for Seasonality Discipline	
		Aman Paddy	Aus Paddy, Jute & Maize
1	Loaning period (Loan sanction / renewal) for Loanee farmers covered on compulsory basis.	Upto 31.08.2019	Upto 10.06.2019
2	Cut-off date for receipt of Proposals of farmers / debit of premium from farmers' Bank account (Loanee & Non-loanee).	31.08.2019	10.06.2019
3	Cut-off date for receipt of consolidated Declarations / Proposal of Loanee farmers covered on compulsory basis from Bank Branches (CBs/RRBs) to respective Implementing Agencies (IAs) and from PACS to DCCBs.	Upto 15.09.2019	Upto 25.06.2019
4	Cut-off date for receipt of consolidated Declarations / Proposal of Non-loanee farmers covered on voluntary basis from Bank Branches (CBs/RRBs) to respective Implementing Agencies (IAs) and from PACS to DCCBs.	Upto 07.09.2019	Upto 17.06.2019
5	Cut-off date for receipt of Declarations of farmers covered on voluntary basis from designated Insurance Agents to the respective IAs.	Upto 07.09.2019	Upto 17.06.2019
6	Cut-off date for receipt of Proposal of Loanee farmers covered on compulsory basis and Non-loanee farmers covered on voluntary basis from respective DCCBs / Nodal Banks (for Co-operatives)	Upto 07.09.2019	Upto 17.06.2019
7	Cut-off date for receipt of yield data	Within a month from final harvest	
8	Settlement of Final Claims based on yield data	3 (three) weeks from receipt of yield data	

7. The **entire share of premium will be borne by the State Govt. for all notified Kharif crops (Aman Paddy, Aus Paddy, Jute & Maize) under Bangla Shasya Bima (BSB) Scheme.** However, a token amount of Rs.1/- (Rupee one only) may be charged by the IAs from farmers' bank account for electronic updation of account details in the '**State Crop Insurance Portal**' to facilitate real time settlement of claim compensation.

8. The details of district and crop wise approved **Actuarial Premium Rate (APR)** is given in **ANNEXURE-V**.

9. In the matter of crop loan disbursement procedure, guidelines of R.B.I. / N.A.B.A.R.D. shall be binding.

10. The **Sum Insured (SI) per hectare** shall be same for both Loanee and Non-loanee farmers and shall be equal to the **Scale of Finance (SOF)** as mentioned in **ANNEXURE-VIII**.

11. As per SLCCCI, the Indemnity level will be **80%** for **Aman Paddy and Jute**. For **Aus paddy** and **Maize** it will be **90%**.

12. The Director, Bureau of Applied Economics & Statistics (BAE&S) will submit the yield data to the Agriculture Department well ahead for finalisation and onward submission of the same to the Implementing Agencies (IAs) within the cut off date.

13. Ratio of weight of **Paddy to Rice** is to be considered as **3:2** for calculating yield.

14. The Implementing Agencies (IAs) shall make adequate publicity / awareness of the scheme in all the notified unit areas in terms of the Operational Guidelines of BSB Scheme.

15. All claims will be borne by the Implementing Agencies (IAs) as per provision of the BSB Scheme.

16. Loss assessment and payment of claims shall be settled in terms of the Operational Guidelines of BSB Scheme.

17. **On account payment of claims** due to mid-season adversity, Prevented / failed sowing and Prevented Planting / Germination Claims, Post Harvest Losses & Localized risk shall be dealt in terms of provisions as laid down in the Operational Guidelines of the BSB Scheme.

18. **Threshold Yield (TY)** at IU level for a notified crop will be the average of **best 5 (five) years** out of **last seven years'** yield data multiplied by the **Indemnity Level** of the crop.

19. Indemnity claims will be settled only on the basis of yield data furnished by the State Government based on requisite number of Crop Cutting Experiments (CCEs) conducted under General Crop Estimation Survey (G.C.E.S.) in terms of Operational Guidelines of BSB Scheme.

20. Bankers will provide the details of Insured Farmers' list along with consolidated declarations / proposal to the IAs and will also upload in the State Crop Insurance Portal well before the cut-off date mentioned in Para-6 above.

21. The Non-loanee farmers will have to submit documentary evidence regarding their insurable interest in cultivating land/ crop (e.g. ownership/ tenancy/ cultivation rights) proposed for insurance and furnish the following documents:

- i. Proposal mentioning the Notified Block/GP names, Village name and Mouza name and JL No., **area (in ha) of cultivable land** and undertaking that he / she is not availing crop insurance for the same crop in the same survey / plot number under some other bank account.
- ii. **KYC documents:** Copy of Voter ID Card (EPIC) and copy of the following:
Bank Pass Book with Photo or Aadhaar Card or KCC Passbook or MGNREGA Job Card or Driving Licence.
- iii. Bank A/c number with copy of pass book.
- iv. Copy of Khatian / Parcha / Patta / Deed / Tax Receipt.

- v. **Land Possession Certificate** for insurance coverage of **non-loanee non-owner cultivator** (share cropper, tenant farmers, persons having land in the name of their grandfather/father etc.) will be issued by the concerned **Gram Panchayat Pradhan** in a specified format (attached in **ANNEXURE -IX**). This document will be used only for crop insurance purpose during Kharif 2019 and not for any other purpose.
- vi. **Area Sown Certificate** (actually sown or for intended sowing) will be issued by the Assistant Director of Agriculture of the concerned Block or his representative or Revenue Officer / Revenue Inspector of Land & Land Reforms Department.

The IA will reserve the right to repudiate any proposal from non-loanee farmer to avoid duplication of insurance against same piece of land.

22. For monitoring and supervision of the scheme the following committees at the State Level, District Level and Block Level have been formed.

A) State Level Monitoring Committee (SLMC):

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|---|-------------------|
| i) Secretary, Agriculture Department | (Chairman) |
| ii) Director and <i>ex-officio</i> Secretary, Agriculture Directorate | |
| iii) Director, BAE & S | |
| iv) Joint Secretary, Agriculture Department | (Convener) |
| v) ADA (Evaluation) | |
| vi) State Nodal Officer(SNO) (Crop insurance) | |
| vii) Representative from Co-operation Department | |
| viii) State Level Officer of the Implementing Agency | |
| ix) Convener of SLBC or his nominee | |
| x) AGM, NABARD or his nominee | |
| xi) Framers representative (One) | |
| xii) Any other person as desired by the Chairman. | |

B) District Level Monitoring Committee (DLMC):

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|---|-------------------|
| i) District Magistrate or Addl. District Magistrate. | (Chairman) |
| ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of the respective Zilla Parishad | |
| iii) Deputy Director of Agriculture (Admn.) | (Convener) |
| iv) Assistant Director, BAE & S | |
| v) Assistant Evaluation Officer (Evaluation Wing) | |
| vi) Representative of Co-operation Department | |
| vii) Representative of the Implementing Agency | |
| viii) Lead District Manager | |
| ix) District Development Manager, NABARD | |
| x) Framers representative (One) | |
| xi) Any other person as desired by the Chairman. | |

C) Block Level Monitoring Committee (BLMC):

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| i) Block Development Officer | (Chairman) |
| ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of the respective Panchayat Samiti. | |
| iii) Assistant Director of Agriculture | (Convener) |
| iv) Co-operative Inspector | |

- v) Representative of Implementing Insurance Agency
- vi) Representative of a local reputed NGO involved with Farmers' Welfare.
- vii) Farmers representative (One)
- viii) Any other person as desired by the Chairman.

23. **District Level Joint Committee:** The **District Level Monitoring Committee (DLMC)** will also function as **District Level Joint Committee** for assessment of crop loss. The Chairperson may co-opt any other Officer as member, as he / she may think fit and necessary. The **Block Level Monitoring Committee (BLMC)** will prepare the list of such cases of crop loss and send to the DLMC for consideration.

In case of localised losses and post-harvest calamities, preliminary information on the loss is to be furnished by the farmers to Insurance Company or bank or ADA of the Block **within 72 hours of the occurrence of natural hazards** and the loss assessment will be done in terms of Operational Guidelines of BSB Scheme under the supervision of DLMC / BLMC as may be decided by the DLMC.

24. **District Level Authority to invoke provisions of On Account Payment due to Mid season Adversity / Prevented Sowing:**

The District Magistrate of the concerned district will invoke these provisions, on behalf of the State Government, on the basis of crop condition reports from DDA (Admn.) of respective district and weather reports using proxy indicators as per provisions in the Operational Guidelines.

The cut off dates for notified crops for Prevented Sowing / Prevented Germination district-wise and crop-wise and cut-off dates of harvesting of crops district-wise and crop-wise for all the notified districts in the State are given in **ANNEXURE- VI**.

25. As per provisions in the Operational Guidelines of BSB Scheme, the name and location of active weather stations (AWS/RGS) are provided in **ANNEXURE- VII**.

26. The District-wise, Crop-wise Scale of Finance is given in **ANNEXURE- VIII**.

27. The Implementing Agencies (IAs) and the Banks will take effective measures in respect of data entry in the **State Crop Insurance Portal** with regular interval in compliance with the Operational Guidelines of BSB Scheme.

28. Any other point not mentioned herein shall be dealt in terms of the Operational Guidelines of BSB Scheme issued along with the BSB Notification vide No. 302-(Nab)/AG/O/Crop Ins/7C-06/2018, dated 01.03.2019.

29. This issues with the concurrence of the Finance Department vide U.O. No. Group A-1/2019-2020/0002, dated 13/05/2019.

By the order of the Governor


Secretary

to the Government of West Bengal

Encls: As stated above.

Copy forwarded for information and undertaking necessary action to:

1. The Additional Chief Secretary, Co-operation Department, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
2. The Principal Secretary, Department of Food Processing Industries & Horticulture, Government of West Bengal, Mayukh Bhawan, (4th Floor), Bidhan Nagar, Salt Lake, Kolkata-91.
3. The Secretary, Department of Planning, Statistics & Programme Monitoring, Joint Administrative Building, 5th Floor, Block HC-7, Sector III, Bidhan Nagar, Kol-700 106.
4. The Director of Agriculture & EOS, Govt. of West Bengal, 63, N.S. Road, Jessop Building, Kolkata-1.
5. The Director, Bureau of Applied Economics & Statistics, Joint Administrative Buildings, 5th Floor, HC-7, Bidhan Nagar, Kol-700 106.
6. The Special Secretary, Finance Department, Group A-1, Govt. of West Bengal.
7. The **District Magistrate**, _____ district (All).
8. The Registrar of Cooperative Societies, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
9. The Chief General Manager, **National Bank for Agriculture & Rural Development (NABARD)**, 6, Royd Street, Kolkata- 700069.
10. The General Manager, Financial Inclusion & Development Department, **Reserve Bank of India**, 16, N.S. Road, Kolkata- 1.
11. The General Manager (Financial Inclusion & Priority Sector), United Bank of India and **Convenor of State Level Bankers' Committee**, 16, Old Court House Street, Kolkata – 700001 **with request to send the copy of this Notification to other nodal Banks and Bank branches for necessary action.**
12. The General Manager/ Scientist-SF, **Regional Remote Sensing Centre (RRSC)- East**, BG – 2, Action Area – 1B, New Town, Kolkata – 700 156.
13. The Regional Head, **Indian Meteorological Department**, 4, Duel Avenue, Alipur Zoological Garden, Alipore, Kolkata, West Bengal 700027.
14. The Director (Eastern Zone), **National Sample Survey Organization** (Field Operation Division), C.G.O. Complex, 2nd Floor, E- Wing, Sector -1, Salt Lake -64.
15. The Additional Director of Agriculture (Evaluation), W.B., 17, S.P.Mukherjee Road, Kol – 25.
16. The Agril. Meteorologist, Directorate of Agriculture, Jessop Buildings, Kolkata – 1.
17. The Joint Director of Agriculture (Extn.), W.B., Jessop Building, Kolkata -700001.
18. The **Deputy Director of Agriculture (Admn)** of all districts **with the request to send the copy of this notification to all the A.D.A.s under his/her control for necessary action.**
19. The Chairperson, West Bengal State Co-operative Bank Ltd., 24-A, Waterloo Street, Kolkata- 700069 - with the request to send the copy of this Notification to all the Branches under his control.
20. The Chairperson, Uttar Banga Kshetriya Gramin Bank, Beny Chatro Road P.O. & Dist. – Coochbehar. -with the request to send the copy of this Notification to all Bank branches under his/her control.
21. The Chairperson, Bangiyo Gramin Bikash Bank, Head Office, 48, Maya Sarak Road, Gorabazar, P.O. – Berhampore, Dist. –Murshidabad. –with the request to send the copy of this Notification to all the Branches under his/her control.
22. The Chairperson, Paschim Banga Gramin Bank, Head Office, P.O. &Dist – Howrah- with the request to send the copy of this Notification to all the Branches under his/her control.

23. The Deputy General Manager, Agriculture Insurance Company of India Ltd., Kolkata Regional Office, OM Tower, 5th Floor, 32, Chowringhee Road, Kol-71.
24. The Deputy General Manager, The Oriental Insurance Company of India Ltd., Regional Office-Kolkata, 4, Lyons Range, Kol – 700 001.
25. The Nodal Officer, “Matir Katha” --with request to arrange for publication of the Notification in the portal and also to sensitize the “toll-free phone call” personnel to answer questions of farmers on this matter.



Joint Secretary

to the Government of West Bengal

No.: 886/1(25)/2(3)-(Nab)-AG/O/Crop Ins/7C-06/2018

Dated: the 24th May, 2019

Copy forwarded for information to:

1. The Advisor (Agriculture and allied sectors) to the Hon'ble Chief Minister, Government of West Bengal.
2. The Private Secretary to the Hon'ble Minister-in-Charge, Department of Agriculture, Government of West Bengal.
3. The Senior P.A. to the Secretary, Department of Agriculture, Government of West Bengal, Nabanna.



Joint Secretary

to the Government of West Bengal