

GOVERNMENT OF WEST BENGAL
DEPARTMENT OF AGRICULTURE
CROP INSURANCE BRANCH
NABANNA, 3RD FLOOR
325, SARAT CHATTERJEE ROAD, HOWRAH – 711 102.

No.: 1477-(Nab)/AG/O/Crop ins/7C-08/2021

Dated: the 3rd November, 2021**NOTIFICATION**

The Governor is pleased to accord approval for implementation of technology based **Bangla Shasya Bima (BSB) Scheme** in West Bengal during **Rabi 2021-22** season with Agriculture Insurance Company of India Ltd.(AICIL) as the implementing agency (IA). The scheme will be implemented for **thirteen crops** viz. **Boro Paddy, Wheat, Rabi Maize, Summer Maize, Gram, Lentil (Masur), Mug (Summer), Mustard, Til (Summer), Groundnut (Summer), Potato, Sugarcane and Khesari** with Gram Panchayat / Block as the Insurance Units (IU) as mentioned against each crop in Table-1 below.

Table 1: Crops to be insured and Insurance Units during Rabi 2021-22:

Sl. No.	Crops to be covered	Insurance Unit	Districts/Block/GP
1.	Boro (Summer) Paddy	Gram Panchayat	As per Annexure-I
2.	Wheat	Block	As per Annexure-II
3.	Rabi Maize	Block	As per Annexure-III
4.	Summer Maize	Block	As per Annexure-IV
5.	Gram	Block	As per Annexure-V
6.	Lentil (Masur)	Block	As per Annexure-VI
7.	Mug (Summer)	Block	As per Annexure-VII
8.	Mustard	Block	As per Annexure-VIII
9.	Til (Summer)	Block	As per Annexure- IX
10.	Groundnut (Summer)	Block	As per Annexure- X
11.	Potato	Gram Panchayat	For seven (7) districts viz. Coochbehar, Hooghly, Purba Bardhaman, Paschim Bardhaman, Bankura, Paschim Medinipur and Jhargram. As per Annexure-XI(A)
		Block	Rest 15 districts [as per Annexure-XI(B)]
12.	Sugarcane	Block	As per Annexure-XII(A)
13.	Khesari	Block	As per Annexure- XII(B)

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The cultivable land falling in Municipal Corporation/Municipality/Urban areas where notified crops are cultivated will be tagged with the adjacent Gram Panchayat /Block as the case may be for crop insurance purpose. The insurance scheme will be based on technology and shall leverage on a combination of satellite data, weather data and field level data generated through ground-truthing for ensuring objective assessment of crop loss and fast settlement of crop insurance claims.

The scheme will be implemented following the Revised Operational Guidelines for implementation of Technology Based BSB Scheme 2020 as amended /will be amended from time to time along with other clauses stated in the Operational Guidelines of BSB Scheme issued vide Notification No. 302-AG/O/Crop Ins/7C-06/2018 dated 15/02/2019.

2. Crops and Insurance Unit:

The Scheme shall be implemented on an '**Area Approach basis**' for each notified crop with the assumption that all the insured farmers, in an IU face similar risk exposures, incur identical cost of production per hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to any insured peril in the notified area.

3. Indemnity level:

The indemnity level for Potato will be 70% and for all other notified crops it will be 90% during Rabi 2021-22.

4. Coverage of Risks:

- i. **Prevented Sowing / Failed Sowing:** Only Boro Paddy and Potato will be covered under this risk.
- ii. **Mid-Season Adversity:** Only Boro Paddy and Potato will be covered under this risk.
- iii. **Crop-Sowing to Harvesting (Season End Claims):** All notified crops will be covered under this risk.

5. Coverage of farmers:

5.1 All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas during Rabi 2021-22 season and having insurable interest are eligible for coverage. There will be no categorization of farmers as loanee or non-loanee farmers. Thus **there will be no compulsory component**. The insurance coverage will be purely voluntary and available to all farmers who may like to insure their crops under technology based BSB scheme.

5.2 The enrolment of farmers will be on individual basis and carried out by the AICIL through their representatives. The enrolment can be done either by using BSB Mobile App developed by the State Govt. or by using printed application forms which should be filled up and uploaded on BSB Portal. However, the consent of the farmer for his/her enrollment under the scheme must be

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obtained compulsorily. Acknowledgement receipt must be issued to all farmers enrolled under the scheme.

5.3 All farmers covered under the scheme will be issued a “**Certificate of Insurance**” by the AICIL and the same will be auto-generated from the BSB portal and downloadable by the farmers from any place and shall be reckoned as a proof of crop insurance. The farmers may produce it to the Banks/ PACS, if required, for the purpose of sanction of crop loan.

5.4 The farmers will have to produce documentary evidence regarding their insurable interest for insurance in cultivated land (e.g. ownership/ tenancy/ cultivation rights) and crop proposed for insurance. The applicant farmers will have to furnish the following documents/ details:

- i) Name of notified Block/GP, Village and Mouza & JL No., Plot No. and crop wise cultivated **area (in acre)**.
- ii) **KYC documents:** copy of current Voter ID Card (EPIC) and Aadhaar Card.
- iii) **Bank Details:** Bank details of NEFT enabled bank account with a copy of pass book / Cancelled Cheque.
- iv) **For land owner:** Copy of Khatian / Parcha / Patta / Deed.
- v) **For Non-Owner Cultivator: Land Possession Certificate** for insurance coverage of non-owner cultivators (share-cropper, tenant farmers, persons cultivating land recorded in the name of their relatives etc.) may be issued by the **Pradhan** of the concerned **Gram Panchayat Pradhan** in the prescribed format (**Annexure –XV**). This document will be used only for crop insurance purpose during Rabi 2021-22 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 (ADA)** of the concerned Block or his authorised representative or Revenue Officer/ Revenue Inspector of L&LR Department against each and every application in prescribed format and same should be uploaded in the BSB Portal by the IA while uploading the individual applications of the farmers.

5.5 The IA will reserve the right to repudiate any insurance proposal to avoid duplication of insurance against same piece of land for the same crop.

6. **Banks /PACS** may not need to cover the farmers availing crop loan during Rabi 2021-22 season as there will not be any categorization of farmers as loanee or non-loanee and enrolment of farmers are to be done by the Implementing Agency(IA) as mentioned in para 5 above. However, Banks/PACS can view the status of insurance coverage of the farmers in the BSB portal. For farmers availing crop loan but not covered under BSB scheme, the concerned Bank/PACS may prepare a list as per format in **Annexure -XVIII** and forward the same to the AICIL (through email in registered email id of AICIL) within the cut-off date for insurance coverage.

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7. **Claim assessment:**

7.1 Loss assessment will be made on the basis of **Crop Health Factor (CHF)** ascertained from satellite data and payment of claims shall be settled in terms of Revised Operational Guidelines of BSB Scheme 2020 as amended /will be amended from time to time.

7.2 **Crop Health Factor (CHF)** derived from the satellite data, weather data and ground truthing will form the basis to arrive at the shortfall in expected yield for determination of claims for each IU. The **Crop Health Factor** will be arrived based on the following parameters:

- i) **Crop Greenness** as measured by NDVI (Normalized Difference Vegetation Index).
- ii) **Crop Wetness** measured by LSWI (Land Surface Water Index)
- iii) **Crop Structure** measured by Backscatter Ratio (SAR) and
- iv) **Plant canopy/ Biomass** as measured by FAPAR (Fraction of Absorbed Photosynthetically Active Radiation):

$$\text{Claim payable} = \frac{(\text{Threshold CHF} - \text{CHF for the current year}) \times \text{Sum Insured}}{\text{Threshold CHF}}$$

8. **The seasonality discipline will be as under:**

Sl. No.	Activity	Potato	Boro Paddy	Wheat, Gram, Lentil, Mustard, Khesari and Rabi Maize	Summer Maize, Summer Moong, Summer Til, Summer Groundnut and Sugarcane
1.	Cutoff Date (COD) for enrolment	31.12.2021	31.01.2022	31.12.2021	15.03.2022
2.	Cutoff Date for Prevented sowing/ failed sowing trigger	15.01.2022	15.02.2022	NA	NA
3.	Cutoff Date for Mid-Season Adversity trigger.	15.02.2022	30.04.2022	NA	NA
4.	Payment of sowing failure claims by AICIL	45 days from COD	45 days from COD	NA	NA
5.	Payment of mid-season adversity claims by AICIL	45 days from COD	45 days from COD	NA	NA
6.	Payment of end of season claims by AICIL	45 days from harvest	45 days from harvest	45 days from harvest	45 days from harvest.

9. **Sharing of premium:** The State Govt. will bear full premium for all crops except for Potato and Sugarcane for which the maximum premium to be paid by the farmer will be 4.85% and the balance premium, if any, will be borne by the State Govt. as premium subsidy. However, a token amount of Rs.1/- (rupee one only) may be charged by the IA from farmers' bank account for

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electronic updation of account details in the BSB Portal to facilitate timely settlement of claims to the concerned farmers.

10. Premium Rates: The details of premium rates of notified crops for each district is given in **ANNEXURE –XIII**. Advance premium will be payable to the IA at the beginning of coverage as per provisions of Para-7.3 of the Revised Operational Guidelines of BSB Scheme 2020. However, final premium bill will be released after submission of necessary certificate from the ADA(Block) in **Annexure-A** for the respective Block and the DDA (Admn) in **Annexure-B** for the respective district regarding crop-wise farmer coverage and area insured. The Director of Agriculture & EoS, Directorate of Agriculture shall give a similar certificate for the entire State in **Annexure-C**.

11. Sum Insured: The Sum Insured (SI) per hectare shall be same for all farmers and shall be equal to the **Scale of Finance (SOF)** as mentioned in **Annexure-XIV**.

12. Claim Settlement: All claims will have to be borne by the AICIL. The claims will have to be settled within due date mentioned in **para-8**, above failing which penalty may be imposed as per provisions of Revised Operational Guidelines of BSB scheme 2020 as amended/ will be amended from time to time.

13. Publicity/ Awareness generation: The AICIL shall make adequate publicity / awareness of the scheme using electronic and print media in coordination with the State Govt. The AICIL will prepare appropriate work plan in consultation with the DDA(Admn) of the districts/ADA of the blocks for adequate publicity and awareness generation.

14. Monitoring and Supervision:

14.1 The State Level Monitoring Committee (SLMC), District Level Monitoring Committee (DLMC) and Block Level Monitoring Committee (BLMC) will be responsible for monitoring and supervision of the scheme at the respective levels.

14.2 The composition of the monitoring committees will be as follows:

A) State Level Monitoring Committee (SLMC):

- i) Additional Chief Secretary/ Principal Secretary/ Secretary,
Agriculture Department **(Chairman)**
- ii) Director of Agriculture & EOS
- iii) Director, BAE & S
- iv) Special Secretary/ Joint Secretary (in charge of Crop Insurance), **(Convener)**
Agriculture Department
- v) Technical Expert in remote sensing technologies from the
Department of Science & Technology and Biotechnology or any
other Department under the State Govt, having such experts.
- vi) Additional Director of Agriculture (Evaluation)

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- vii) State Nodal Officer(SNO) (Crop Insurance)
- viii) Representative from Co-operation Department
- ix) State Level Officer of the Insurance Company
- x) Convener of State Level Bankers' Committee or his nominee
- xi) Chief General Manager, NABARD or his nominee
- xii) Farmers' representative (one)
- xiii) Any other person as desired by the Chairman.

B) District Level Monitoring Committee (DLMC):

- 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 Insurance Company
- viii) Lead District Manager (of Bank) of the district
- ix) District Development Manager, NABARD
- x) Farmers' representative(one)
- xi) Any other person as desired by the Chairman.

C) Block Level Monitoring Committee (BLMC):

- i) Block Development Officer **(Chairman)**
- ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of the respective Panchayat Samiti.
- iii) Assistant Director of Agriculture (Block) **(Convener)**
- iv) Co-operative Inspector
- v) Representative of Insurance Company
- vi) Representative of a local reputed NGO involved with Farmers' Welfare.
- vii) Farmers' representative(one)
- viii) Any other person as desired by the Chairman.

15. **Sowing/ harvesting period:** The sowing and harvesting periods of notified crops district-wise and crop-wise are given in ANNEXURE-XVI.

16. **AWS/ notified Rain-gauge stations:** The Block-wise list of notified Rain-Guage Stations / Automatic Weather Stations of the State Govt. that may be used as Reference Weather Stations (RWS) and Backup Weather Stations (BUWS) for determination of Observed Weather Index for assessment of payouts (claims) are furnished in ANNEXURE-XVII. In case of non-availability of weather data of any particular Block, the data of adjoining weather stations or district IMD Stations may be used depending upon order of proximity.

17. **Grievance redressal:** The DDA(Admn) of the districts will be the District Nodal Officer(DNO) and ADA of the Block will be the Block Nodal Officer(BNO) for grievance redressal.

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Grievances, if any, should be taken up for redressal at the Block level/District level as the case may be, in respective BLMC/DLMC at the earliest possible time and latest within one month of filing. Grievances which cannot be resolved by the BLMC should be referred to DLMC along with resolution taken by the BLMC.

The DLMC shall meet as and when required for redressal of grievances raised/referred and the decision of the DLMC in such matter shall be treated as final. In case there is any issue /grievance related to policy matter, the DLMC may refer the same to the SLMC along with their views /recommendations. The decision of the SLMC in such matters will be final and binding upon all concerned. A monthly report on grievance redressal should be submitted by the ADA of the Block to the DDA(Admn.) in **ANNEXURE-XIX (A)** and by the DDA(Admn.) to the District Magistrate in **ANNEXURE- XIX (B)**.

18. Implementation of the scheme shall be done in terms of the Revised Operational Guidelines of BSB scheme as amended/will be amended from time to time.
19. 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 15.02.2019.
20. This issues with concurrence of the Finance Department vide U.O. No. Group T/2021-2022/0774 dated 03/11/2021.

Encl: As stated above.

By the order of the Governor

**Sd/-
Secretary
to the Government of West Bengal**

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No.: 1477/1(20) -(Nab)/AG/O/Crop ins/7C-08/2021

Dated: the 3rd November 2021

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 Director of Agriculture & *ex officio* Secretary, Govt. of West Bengal, 63, N.S. Road, Jessop Building, Kolkata-1.
3. The Commissioner, Finance Department, Group A-1, Govt. of West Bengal.
4. The **District Magistrate**, _____ **districts(all)**.
5. The Registrar of Cooperative Societies, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
6. The Chief General Manager, **National Bank for Agriculture & Rural Development (NABARD)**, 6, Royd Street, Kolkata- 700069.
7. The General Manager, Financial Inclusion & Development Department, **Reserve Bank of India**, 16, N.S. Road, Kolkata- 1.
8. The **Convenor of State Level Bankers' Committee**, United Tower, 11, Hemanta Basu Sarani, Kolkata – 700001 **with request to send the copy of this Notification to other nodal Banks and Bank branches for necessary action.**
9. The General Manager/ Scientist-SF, **Regional Remote Sensing Centre (RRSC)- East**, BG – 2, Action Area – 1B, Near Home Town, New Town, Kolkata – 700 156.
10. The Regional Head, **Indian Meteorological Department**, 4, Duel Avenue, Alipur Zoological Garden, Alipore, Kolkata, West Bengal 700027.
11. Additional Director of Agriculture (Evaluation) & SNO(BSB), W.B., 17, S.P.Mukherjee Road, Kol – 25.
12. The Agril. Meteorologist, Directorate of Agriculture, Jessop Buildings, Kolkata – 1.
13. The Joint Director of Agriculture (Extn.), W.B., Jessop Building, Kolkata -700001.
14. 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.**
15. 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.
16. 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.
17. 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.
18. 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.
19. The Regional Manager, Agriculture Insurance Company of India Ltd., Kolkata Regional Office, Unit No. 403, 4th Floor, NBCC Square, Rajarhat Action Area-III, Kolkata-700 135.
20. The Managing Director, **Webel (WBEIDC)** -with request to arrange for publication of the Notification in the BSB Portal.

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Special Secretary
to the Government of West Bengal

No.: 1477/2(4) -(Nab)/AG/O/Crop ins/7C-08/2021

Dated: the 3rd November, 2021.

Copy forwarded for information to:

1. The Advisor, Agriculture and Allied Departments, Govt. of West Bengal.
2. The Private Secretary to the Hon'ble MIC, Agriculture Department, Govt. of West Bengal.
3. The P.S. to the Addl. Chief Secretary, Finance Department, Govt. of West Bengal
4. The P.S. to the Secretary (HOD), Agriculture Department, Govt. of West Bengal, Nabanna, Howrah.

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Special Secretary
to the Government of West Bengal