

**GOVERNMENT OF WEST BENGAL**  
**DEPARTMENT OF AGRICULTURE**  
**CROP INSURANCE BRANCH**  
**NABANNA, 3<sup>RD</sup> FLOOR**  
**325, SARAT CHATTERJEE ROAD, HOWRAH – 711 102**

No.: 1868-AG/O /Crop Ins./7C-18/2017

Dated: Howrah, the 23<sup>rd</sup> November, 2017.

**NOTIFICATION**

The undersigned is directed by the order of the Governor to say that the Governor has been pleased to notify that the Pradhan Mantri Fasal Bima Yojana (PMFBY) / Bangla Fasal Bima Yojana (BFBY) will be implemented in the State of West Bengal during **RABI 2017-18** Season for the crops mentioned in the table below.

**Crop Insurance Unit:**

Sl. No.	Crops to be covered	Insurance Unit	Districts/Block/GP
I.	Boro (Summer) Paddy	Gram Panchayat	As per Annexure-I
II.	Potato	Gram Panchayat	As per Annexure-II For seven (7) districts viz. Coochbehar, Hooghly, Purba Bardhaman, Paschim Bardhaman, Bankura, Paschim Medinipur & Jhargram.
	Potato	Block	Rest of the districts.
III.	Wheat	Block	As per Annexure-III
IV.	Mustard	Block	As per Annexure-IV
V.	Til (Summer)	Block	As per Annexure-V
VI.	Maize (Summer)	Block	As per Annexure-VI
VII.	Lentil (Masur)	Block	As per Annexure-VII
VIII.	Gram	Block	As per Annexure-VIII
IX.	Mug (Summer)	Block	As per Annexure-IX
X.	Groundnut (Summer)	Block	As per Annexure-X
XI.	Sugarcane	Block	As per Annexure-XI

The Scheme will be implemented by 2 (two) Insurance Agencies viz. Reliance GIC Ltd. (for Cluster I & III) and Agriculture Insurance Company of India Ltd. (for Cluster II) selected through e-tender vide No. 1488(Nab)-AG/O/Crop Ins/7C-18/2017, dated 11<sup>th</sup> September, 2017 following the Concurrence of Finance Department vide U.O. No. Group A-1/2017-2017/0037, dated 13.11.2017.

2. The Cluster-wise Implementing Insurance Agencies are given below:

Cluster	Name of the Districts in the Cluster	Name of the Selected Implementing Insurance Agency (IA)
Cluster-I	Paschim Medinipur, Jhargram, Uttar Dinajpur, Jalpaiguri, Alipurduar, Howrah, Dakshin Dinajpur and Bankura. (8)	Reliance GIC Ltd.

  
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Cluster	Name of the Districts in the Cluster	Name of the Selected Implementing Insurance Agency (IA)
Cluster-II	Purba and Paschim Bardhaman, Purulia, South 24 Parganas, Darjeeling, Kalimpong and Birbhum. (7)	Agriculture Insurance Company of India Ltd.
Cluster-III	Hooghly, Murshidabad, Purba Medinipur, Malda, North 24 Parganas, Nadia and Coochbehar. (7)	Reliance GIC Ltd.

3. The Cluster-wise detailed Premium Rates of the notified crops are given in **Annexure-XII**.
4. The District-wise & Crop-wise **Indemnity Level** and **Scale of Finance** (Rupees per hectare) are given in **Annexure - XIII**.
5. The Seasonality Discipline will be as under:

Sl. No.	Activity	Rabi 2017-18
i)	Loaning Period (loan sanctioned/renewed) for Loanee farmers covered on Compulsory basis.	<b>Upto 31<sup>st</sup> December, 2017</b>
ii)	Cut-off date for receipt of Proposals of farmers/ debit of premium from farmers account (Loanee and non-loanee)	<b>31<sup>st</sup> December, 2017</b>
iii)	Cut-off date for receipt of consolidated Declarations / proposal of Loanee farmers covered on compulsory basis and non-loanee farmers covered on Voluntary basis from Bank Branches (CBs/RRBs) to respective Insurance Companies and DCCBs for PACS.	Within 15 days for loanee farmers and 7 days for non-loanee farmers after cut-off date
iv)	Cut-off date for receipt of Declarations of farmers covered on Voluntary basis from designated Insurance Agent(s) to Insurance Companies	Within 7 days of receipt of declaration / premium
v)	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 Cooperatives).	Within 7 days of receipt of Declarations by the respective Nodal Bank Offices
vi)	Cut-off date for receipt of yield data	Within a month from final harvesting.

6. **Crop Cutting Experiments (CCEs) for preparation of Yield Data:**

The Yield of the above mentioned crops will be estimated at **Block and Gram Panchayat** Level respectively by applying usual procedure of Crop Cutting Experiments (CCEs) in all the Districts except Kolkata with a minimum of **16 (Sixteen) CCEs** at **Block Level** by Bureau of Applied Economics & Statistics (BAE & S) and **4 (Four) CCEs** at **Gram Panchayat** Level jointly by BAE & S and Directorate of Agriculture.

  
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In instances where required number of CCEs could not be conducted **due to non-availability of adequate cropped area**, the yield estimate for such 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.

The Unit of 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 determination of yield data of the crop on the basis of CCE results.

7. **Submission of Yield Data:**

The Director, BAE & S will submit the yield data to the Department of Agriculture within the cut off date for finalisation and onward submission of the same to the Implementing Insurance Agencies (IAs) for all crops except Potato.

*In case of Potato*, the Additional Director of Agriculture (Evaluation) will submit the yield data at the Notified Insurance Unit level to this Department within the Cut-off date [Para 5(vi) prepage] for finalisation and subsequent use.

8. Ratio of Paddy and Rice is to be considered as 3:2.

9. **Share of Premium:**

The farmer's share of premium in full will be borne by the State Government in respect of all notified Rabi Crops (cap fixed at 1.5%) except for potato and Sugarcane as usual. In case of potato and Sugarcane, out of 5% cap for these Annual Commercial or Horticulture crops as per Operational Guideline of PMFBY, the farmer's share of premium will be limited to 4.85% and the balance 0.15% will be borne by the State Govt. as special subsidy to the farmers under Bangla Fasal Bima Yojana (BFBY). The premium over the capped rate (5% for Potato & Sugarcane and 1.5% for other crops) will be equally shared by the State and Central Govt. respectively.

10. In the matter of Crop Loan disbursement procedure, guidelines of R.B.I. / N.A.B.A.R.D. shall be binding.

11. The Sum Insured per hectare will be same for both Loanee and Non-loanee farmers and equal to the Scale of Finance.

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

13. All claims will be borne by the Insurance Companies which will be guided by Para VIII (4) of the Operational Guidelines of PMFBY.

14. Loss assessment and payment of claims shall be settled in terms of the Operational Guidelines of PMFBY.

15. 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 Para – XII, Para – XIII, Para – XIV & Para – XV and other relevant portions of the Operational Guidelines. The Insurance Agencies will make adequate arrangement to receive individual intimations / applications in relevant cases within above situation.

A handwritten signature in blue ink is written over the date '23/11/17'. The signature appears to be 'O...' with a flourish.

16. For calculation of Threshold Yield (TY) at Insured Unit level for the notified crops, the Average Yield of last 7 (seven) years will be taken into account excluding upto 2 (two) declared calamity years.

17. Indemnity claims (final) 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 PMFBY and decided by the High Level Co-ordination Committee (HLCC).

18. Bankers will have to provide the details of Insured Farmers' list along with consolidated declarations / proposals to the selected IAs.

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

- (a). 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.
- (b). KYC documents – i) Bank Passbook with photo; and ii) copy of Aadhaar Card or Aadhaar enrolment ID slip or iii) copy of voter ID card or iv) Kisan Photo Passbook or v) NREGA Job Card or vi) Driving license along with copy of his request made for Aadhaar enrolment.
- (c). Copy of Khatian / Parcha / Patta / Deed / Tax Receipt
- (d). Area Sown Certificate (for intended sowing or actually sown) from Krishi Prajukti Sahayak (KPS) / Assistant Director of Agriculture / Agriculture Extension Officer / Assistant Agriculture Extension Officer of the concerned Block or Revenue Officer of Land & Land Reforms Department.

Requirement of Aadhaar-linkage will be guided by Aadhaar (Targetted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 and Ref. vide Govt. of India Gazette Notification No. S.O. 369(E), dated 08<sup>th</sup> Feb, 2017; F. No. 18015/01/2015-Credit-II (Pt.) as amended from time to time.

The Insurance Company shall reserve the right to repudiate any proposal from Non-loanee farmer to avoid duplication of insurance against same piece of land.

20. For monitoring and supervision of the scheme three committees each at the State Level, District Level and Block Level have been formed, which are as follows:-

**A. State Level Monitoring Committee (SLMC):**

- i) Director and *ex-officio* Secretary, Agriculture Directorate.
- ii) Joint Secretary, Agriculture Department.
- iii) ADA (Evaluation) or his representative (**Convener**).
- iv) Director, BAE & S or his representative.
- v) Representative from Co-operation Department.



- vi) State Level Officer of the Implementing Insurance Agency.
- vii) Convener of SLBC or his nominee.
- viii) AGM, NABARD or his nominee.
- ix) Farmers' representative.
- x) Invitee member, if any.

**B. District Level Monitoring Committee (DLMC):**

- i) District Magistrate or Additional District Magistrate.
- ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of Zilla Parishad.
- iii) DDA (Admn), (**Convener**).
- iv) Asstt. Director, BAE & S.
- v) AEO (Evaluation Wing).
- vi) Representative of Co-operation Department.
- vii) Representative of the Implementing Insurance Agency.
- viii) Lead District Manager.
- ix) District Development Manager, NABARD.
- x) Farmers' representative.
- xi) Invitee member, if any.

**C. Block Level Monitoring Committee (BLMC):**

- i) Block Development Officer
- ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of the respective Panchayat Samiti.
- iii) Asstt. Director of Agriculture, (**Convener**)
- iv) Representative of Implementing Insurance Agency
- v) Any other member from local or reputed organization.
- vi) Farmers' representative.
- vii) Invitee member, if any.

**21. District Level Committee with the Insurer: [Section XII, XIV]**

The District Level Monitoring Committee (DLMC) will also function as District Level Joint Committee with the Insurer (selected Implementing Insurance Agency in the district) for assessment of crop loss. The Chairman may co-opt any other officer as member, as he / she thinks fit and necessary. The Block Level Monitoring Committee (BLMC) formed under the chairmanship of Block Development Officer (formed vide same Notification) will prepare the list of such cases of crop loss and send it to the DLMC. In case of Localized Losses and Post-harvest Calamities, the loss assessment will be done in terms of the PMFBY guideline under the supervision of these committees at the appropriate level.

The IAs will make adequate arrangement to receive intimation / application from the affected farmers in time bound manner for joint inspection.

**22. District Level Authority to invoke provisions of On Account Payment due to Mid Season Adversity / Prevented Sowing (Section XII & XIII of Operational Guidelines of PMFBY):**

  
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The District Magistrate of the concerned district will invoke these provisions, on behalf of the State Government, on the basis of crop conditions reports from District Agriculture Office and Weather Reports using proxy indicators as per Operational Guidelines. The cut off dates for notified crops for **Prevented Sowing / Prevented Germination** district-wise and crop-wise (Section XIII of Operational Guideline, PMFBY) and cut –off dates of **Harvesting** of crops district-wise and crop-wise (Section XII of PMFBY Guidelines) for all the notified districts in the State are being notified separately.

23. The required weather data will be provided from the listed Weather Stations / Rain Gauge Stations in respective Block and in absence of it from the nearest Stations. Any clarification regarding weather data, if required, will be given by Indian Meteorological Department. Name and location of such Stations (Section VI, Para 10 of Operational Guidelines of PMFBY) will be notified in due course.

24. The Implementing Insurance Agencies (IAs) and the Banks will take effective measures in respect of data entry of all requisite information in the Crop Insurance Portal ([www.agri-insurance.gov.in](http://www.agri-insurance.gov.in)) with regular interval in compliance with the Operational Guidelines of PMFBY.

25. Any other point left out shall be dealt in terms of the Operational Guidelines of PMFBY which may be downloaded from DAC & FW site (<http://www.agricoop.nic.in>).

By the Order of the Governor



Joint Secretary to the  
Government of West Bengal

No.: 1868 /1(31) -AG/O /Crop Ins./7C-18/2017 Dated: the 23<sup>rd</sup> November, 2017.

Copy forwarded for information and undertaking necessary action to:-

1. The PS to the Hon'ble Minister-in-Charge, Agriculture Department, Government of West Bengal.
2. Sr. PA to the Additional Chief Secretary, Govt. of West Bengal, Agriculture Department, Nabanna.
3. The Advisor to the Hon'ble Chief Minister, Agriculture and allied sectors, Government of West Bengal.
4. The Principal Secretary, Finance Department, Nabanna, Howrah
5. The Principal Secretary, Co-operation Department, New Secretariat Buildings,1, K.S.Roy Road, Kol-1.
6. The Secretary, FPI & H Department, Government of West Bengal, Department of Food Processing Industry and Horticulture Mayukh Bhawan, (4th Floor), Bidhannagar, Salt Lake, Kolkata-91.
7. The Additional Secretary(Credit.), (RoomNo:128), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi PIN 110 001
8. The Joint Secretary(Credit), (RoomNo:224 ), Department of Agriculture, Cooperation & Farmers Welfare, Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi PIN 110 001 Phone : 011-23389208, Telefax : 011-23389441, Email-ID : [ashishbhatani@gmail.com](mailto:ashishbhatani@gmail.com)
9. The Director of Agriculture & *ex officio* Secretary, 63, N.S. Road, Jessop Building, Kolkata-1.
10. The Registrar of Cooperative Societies, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
11. The Director (Credit) to the Government of India, Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Co-operation & Farmers Welfare, Krishi Bhawan, New Delhi – 110 001.

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12. The Director, Bureau of Applied Economics & Statistics, Joint Administrative Buildings, 5<sup>th</sup> Floor, HC-7, Bidhan Nagar, Kol-700 106.
13. The General Manager, Financial Inclusion & Development Department, Reserve Bank of India, 16, N.S. Road, Kolkata- 1.
14. The Chief Regional Manager, National Bank for Agriculture & Rural Development (NABARD), 6, Royd Street, Kolkata- 700069.
15. The General Manager (Financial Inclusion & Priority Sector) and **Convenor, State Level Bankers' Committee**, United Bank of India, 16, Old Court House Street, Kolkata – 700001.—**He is requested to send the copy of this Notification to all the concerned Banks.**
16. Regional Head, Indian Meteorological Department, 4, Duel Avenue, Alipur Zoological Garden, Alipore, Kolkata, West Bengal 700027.
17. The General Manager/ Scientist-SF, Regional Remote Sensing Center (RRSC)- East, BG – 2, Action Area – 1B, Near Home Town, New Town, Kolkata – 700 156.
18. The Additional Director of Agriculture (General), W.B., 17, S.P.Mukherjee Road, Kol – 25.
19. The Additional Director of Agriculture (Evaluation), W.B., 17, S.P.Mukherjee Road, Kol – 25.
20. The Agril. Meteorologist, Directorate of Agriculture, Jessop Buildings, Kolkata – 1.
21. The Joint Director of Agriculture (Extn.), W.B., Jessop Building, Kolkata -700001.
22. The Chairman, West Bengal State Co-operative Bank Ltd., 24-A, Waterloo Street, Kolkata- 700069.  
--- **He is requested to send the copy of this Notification to all the Branches under his control.**
23. The Director (Eastern Zone), National Sample Survey Organization (Field Operation Division), C.G.O. Complex, 2nd Floor, E- Wing, Sector -1, Salt Lake -64.
24. The District Magistrate.....P.O... .....Dist.....--**He/She is requested to send the copy of this order to all the S.D.O.s/B.D.O.s under his/her control.**
25. The Deputy Director of Agriculture(Admn) ..... P.O..... Dist .....  
--- **He/She is requested to send the copy of this order to all the A.D.A.s under his/her control.**
26. The Chairman, Uttar Banga Kshetriya Gramin Bank, Beny Chatro Road P.O. & Dist. – Coochbehar. --- **He/She is requested to send the copy of this Notification to all the Branches under his/her control.**
27. The Chairman, Bangiyo Gramin Bikash Bank, Head Office, 48, Maya Sarak Road, Gorabazar, P.O. – Berhampore, Dist. –Murshidabad. --- **He/She is requested to send the copy of this Notification to all the Branches under his/her control.**
28. The Chairman, Paschim Banga Gramin Bank, Head Office, P.O. &Dist – Howrah.--- **He/She is requested to send the copy of this Notification to all the Branches under his/her control.**
29. The Manager, Govt. Business East, Reliance GIC Ltd., Himalaya House, 8<sup>th</sup> Floor, 38 B J.L. Neheru Road, Kolkata-700071.
30. The Chief Regional Manager, Agriculture Insurance Company of India Ltd., Kolkata Regional Office, OM Tower, 5<sup>th</sup> Floor, 32, Chowringhee Road, Kol-71.
31. The Officer-in-Charge, “Matir Katha”, for publication of the Notification in this portal.

*Enclo: As stated above.*

  
 23/11/17  
**Joint Secretary to the  
Government of West Bengal**

  
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