



AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC)

Regional Office: 56, Rajpur Road (behind Hotel Classic), Dehradun – 248 001, Uttarakhand

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संदर्भ: AIC/UK/PMFBY/30/ KHARIF 2016

May 05, 2016

सेवा में,

Sir,

संदर्भ : प्रधानमंत्री फसल बीमा योजना मौसम खरीफ-2016 अधिसूचना एवं दिशा निर्देश।

Ref: NOTIFICATION & GUIDELINES - PMFBY - KHARIF 2016

We are pleased to inform you that the Government of Uttarakhand has issued the Government Order (GO) for implementation of **Pradhan Mantri Fasal Bima Yojana (PMFBY)** for **Rice & Ragi crops** in State during **Kharif 2016** season (copy enclosed). You are requested to peruse the GO to understand operational modalities and terms & conditions, and communicate the same to all crop loan disbursing Branches/PACs/agencies under your jurisdiction along with the guidelines specified hereunder. The Scheme is available to all the farmers, including share-croppers and tenants, growing notified crop(s) in the notified areas.

LOANEE FARMERS on Compulsory basis: Insurance coverage under PMFBY is compulsory for loanee farmers. Banks/PACs have to cover all those farmers under the scheme, who have got sanctioned/advanced/renewed credit limit up to **31-July-2016** and have availed crop loan during the period of **01-04-2016 to 31-07-2016** for notified crops.

NON-LOANEE Farmers on Optional basis: Non-loanee farmers can avail insurance coverage by submitting requisite premium, duly filled in proposal in the prescribed format (copy enclosed) along with desired documents through nearest Service Area Bank Branch or PACS where he/she has SB Account, or authorized representatives of AIC, or an authorized Insurance Intermediaries up to **31-07-2016**.

Unit of Insurance: Unit of Notified areas is 'Nyaya Panchayat/Clubbed Nyaya Panchayat' (in plain areas) and **Tehsil/Clubbed Tehsils** (in hilly areas)-list annexed to the aforesaid GO.

Remittance of premium: Nodal Banks will remit Premium through DDs/NEFT favoring Agriculture Insurance Company of India Limited - **Axis Bank A/c - 093010200004992**, payable at Dehradun. The Branch IFS Code- **UTIB0000093** may be utilized for NEFT purpose. **Consolidated** Declarations, along with list of farmers covered (Hard and Soft Copy) and premium have to be sent **Crop wise, Notified Area wise and category wise** within cut-off date mentioned in GO i.e. **15-08-2016** to this office, separately for Loanee and Non-Loanee farmers in the enclosed format.

Sum Insured (SI) and Premium: Sum Insured per hectare for both loanee and non-loanee farmers will be same and equal to the Scale of Finance as decided by the District Level Technical Committee, and pre-declared by SLCCCI and notified in notification. Sum Insured for individual farmer is equal to the Scale of Finance per hectare multiplied by area of the notified crop proposed by the farmer for insurance/Acreage mentioned in the KCCs/loan application.

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Districts/Crops wise premium rates & sum insured are given below:

Crop	Paddy		Ragi	
	Sum insured (₹/hectare)	Premium Rate	Sum insured (₹/hectare)	Premium Rate
CHAMOLI	37800	1.19%	20000	0.36%
DEHRADUN Hill	68500	1.19%	25700	0.46%
DEHRADUN Plain	68500	1.94%	----	----
HARIDWAR	62500	2.00%	----	----
PAURI GARHWAL	35000	1.70%	20000	0.46%
RUDRAPRAYAG	37000	1.24%	20000	0.36%
TEHRI GARHWAL	35960	1.90%	35960	0.36%
UTTARKASHI	66555	1.80%	28540	0.32%
ALMORA	40000	1.25%	19050	0.56%
BAGESHWAR	34763	1.00%	18375	0.78%
CHAMPAWAT	37018	1.25%	28000	1.80%
NAINITAL Hill	70000	1.25%	40000	1.25%
NAINITAL Plain	70000	1.25%	----	----
PITHORAGARH	37500	0.90%	34000	1.00%
UDHAM SINGH NAGAR	75000	0.95%	----	----

Role & Responsibilities of Controlling Bank/ Nodal Bank/ Bank Branches/ PACS

- Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area. Ensure that all agencies within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.

- Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.

- Lead bank/Nodal Bank/Bank Branch should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance. **In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops.**

- Concerned Bank and it's branches should ensure submission to AIC within stipulated time the notified crop-wise, insurance unit-wise and category-wise Declarations in prescribed format, along with consolidated Premium payable separately for both loanee farmers and non-loanee farmers. **If Concerned Bank and it's branches keep the amount of premium collected beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the AIC.**

- Please read the guidelines printed on the reverse of the declaration/proposal before filling it. Care should be taken to furnish complete and accurate information in the declarations with respect to no. of farmers, acreage, notified areas, SI, etc. Premium computation should be done accurately, as per applicable rates. Remittance of excess premium shall not entitle for increase in sum insured. Declaration/Proposal forms for non-notified crops/areas or not as per terms & conditions specified in GO and Scheme shall not be accepted. Neither AIC or the State/Central Govt. shall be liable for any liability arising out of such non-acceptance or rejections of declarations.

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- The Nodal Banks/Bank Branches may also collect/prepare the list of individual insured farmers with requisite details in prescribed format (copy enclosed) in soft & hard copy for further reconciliation and send the same to the AIC along with declaration with in stipulated time and also upload the soft copy of insured details in crop insurance portal (www.agri-insurance.gov.in).
- AIC shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the AIC immediately. If no response is received from banks within 15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.
- Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank / branch / PACS in case of farmers coverage, concerned bank only will be liable for such misreporting and its consequences.
- To credit the claim proceeds of PMFBY received from AIC to respective beneficiary bank account within seven days. **If Bank Branches/Nodal banks keep the claims amount beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers.** The list of beneficiary cultivators with claim amount shall be displayed by the Branch/PACS. The Banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries. Soft copy of beneficiaries farmers may also be uploaded in crop insurance portal by Bank branch/PACS through Nodal Banks.
- AIC reserves the right to verify all the concerned records, if deemed necessary. Bank Branches/PACs shall maintain all controls and records for insurable crops under KCC, proposal forms, other relevant documents, and statements. **Nodal Bank/Bank Branch will be eligible for payment of Service Charge of 4% of the net premium paid.**

We look forward to your co-operation in smooth and successful implementation of the Scheme for all the eligible farmers. You are welcome to contact us in case of any query/clarification/help in this regard on phone nos. 0135-2740233/44 or e-mail ID ro.dehradun@aicofindia.com.

In case of Grievance, please contact the Grievance Redressal Officer at phone no. 0135-2740244, Mob.-9411393141, [email-ro.dehradun@aicofindia.com](mailto:ro.dehradun@aicofindia.com). Grievance can also be registered on-line by visiting our website: www.aicofindia.com

Regards,

Yours sincerely,



(Dr. Shatrughan Prasad)
Regional Manager

- Encl.: Copy of GO; Declaration forms, Proposal forms, listing sheet of farmers covered etc.

CIN:U74999DL2002PLC118123

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