



Agriculture Insurance Company of India Ltd.

Circular No: AIC / PMFBY Rabi & Summer 2021-22

Dated: 12.10.2021

To

The Deputy Commissioners,
Joint Directors of Agriculture, Lead District Managers, Nodal Banks concerned &
All the Controlling Banks and Branches of CHICKBALLAPURA, HASSAN, HAVERI, MANDYA,
SHIVAMOGGA AND VIJAYAPURA districts of Karnataka State.

Dear Sir,

Re: KRS -Revamped- Pradhan Mantri Fasal Bima Yojana (KRS-R-PMFBY) Rabi & Summer 2021 -22 Notification – Instructions to Banks.

With reference to Administrative Instructions issued by Government of India vide letter No.13015/02/2015-Credit II dated 28-02-2020, Government of Karnataka, vide their Govt Orders No. Agri/AAE/132/2021(1),Bangalore dated 30.09.2021 and Government Order No. Agri/AAE/132/2021(2),Bangalore dated 30.09.2021, has decided to implement **KRS Revamped Pradhan Mantri Fasal Bima Yojana (KRS-R-PMFBY)** during Rabi & Summer 2021-22 season through Agriculture Insurance Company of India Ltd (AIC) in 6 districts viz. Chickballapura, Hassan, Haveri, Mandya, Shivamogga and Vijayapura districts of Karnataka State.

The following information may please be noted carefully.

1. Coverage of Farmers:

- i The Scheme will work out on an Opt-Out Mode for the existing Loanee Farmers. The Loanee farmers can choose not to participate in the scheme, by giving a signed declaration any time during the year for upcoming season but **at least 7 days before the enrollment cut-off date**. Those Loanee farmers who do not opt for the above mode need to be **Compulsory enrolled** by the banks, failing which the concerned bank branch will be liable to pay admissible claims if any to the farmers. For detailed guidelines on Opt Out facility please read GOI letter dated 22.04.2020 vide File No.13017/04/2020-Credit II (Copy enclosed) in this regard.
- ii All interested **Non-loanee farmers** desirous of availing crop insurance shall submit duly filled in Proposal Form along with premium to the nearest bank branch/CSCs or authorized channel partner or insurance intermediary of insurance company.

2. Awareness among Farmers: One of the important features of the Revamped PMFBY is to empower the farmer to take an informed decision on mechanism to protect their crop. Being a stakeholder of the Scheme, you may give **extensive awareness for the necessity to insure the crops of farmers who avail crop loans** which ensure financial support from uncertainties.

3. Sum Insured, Premium and Subsidy: The Sum Insured is uniform for all districts for a particular crop. Please refer Annexure-1 for Crop wise Sum Insured and Farmer Premium. For details kindly refer Samrakshane Portal or Government Notification.

4. Crops and Areas Covered: Annexure-2 indicates the district wise notified crops for Rabi & Summer 2021-22 season along with Crop wise Cut Off Dates. Kindly refer Government Notification or Samrakshane Portal for details of notified area (Hobli / Gram Panchayat) wise crops.



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5. Enrolment through “Samrakshane” Portal: Farmer enrolment should be done only through Samrakshane Portal at <https://www.samrakshane.karnataka.gov.in/>All the bank branches shall access “Samrakshane” Portal using their user id with default password #10Nic23. The password should be changed compulsorily at first login itself. For any queries and clarifications, the bankers shall contact the below mentioned helpdesk numbers.

| | | | |
|--------------------|--------------|--------------------|--------------|
| Bangalore Division | 080-26564535 | Mysore Division | 080-26564536 |
| Belagavi Division | 080-26564537 | Kalaburgi Division | 080-26564538 |

Samrakshane Help desk Email – ID : samrakshane.bengaluru@gmail.com

6. Crop wise cut off dates for coverage: The cut off date for loanee and Non loanee farmers are as follows (Ref. Annexure-2) for detail information.

| Particulars | Rabi Cut-off Date | | | | Summer Cut-off date |
|--|-------------------|------------|------------|------------|---------------------|
| | 15.11.2021 | 30.11.2021 | 16.12.2021 | 31.12.2021 | |
| ALL Farmers Enrolment (Loanee & Non loanee) | 15.11.2021 | 30.11.2021 | 16.12.2021 | 31.12.2021 | 28.02.2022 |
| Forwarding of Insurance proposal through Samrakshane Portal and Premium Payment by bank through “paygov” after data entry. (both Loanee Farmers and Non Loanee farmers.) | 30.11.2021 | 15.12.2021 | 31.12.2021 | 15.01.2022 | 15.03.2022 |

Note: If the Cutoff date is a holiday, next working day to be considered as cutoff date.

7. **Premium Payment:** Premium payment should be made only through payment gateway (“paygov”) through Samrakshane Portal. Separate payment through RTGS / NEFT / DD / Cheque is not allowed.
8. **Maintenance of Proper Records:** As the scheme works out on an Opt-out Mode for existing loanee farmers, branches are requested to keep separate relevant records as prescribed by GOI for verification in this regard.
9. **Bank Service Charges:** The Banks shall be paid with Bank Service Charges @ 4% on the actual premium amount underwritten by the implementing agency (IA).



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10. Important Note:

- Bank should adhere the enrolment cut off dates and Portal entry cut off dates as mentioned in Para. 6 above. Please note, if any individual proposals collected from farmers after the farmers enrolment cutoff date and / or Premium debited from farmers account after the Farmers enrolment cutoff date / forwarding insurance proposals by banks to insurance company through Samrakshane portal and / or payment of premium to insurance company by banks through samrakshane "paygov" after the prescribed cutoff date, such proposals will be rejected and the concerned banks shall be liable for such errors.
- No proposal and / or Premium should be accepted from farmers after the prescribed farmers enrolment cut-off date.

Important note: Premium debit date is the date on which the amount is collected/ debited from the farmers account and not the date on which proposal is entered on samrakshane portal.

- In case, insurance details forwarded without premium, the concerned banks shall be liable.
- In Karnataka, Irrigated crops and Rainfed crops are being notified separately with different Sum Insured and Premium. Hence, banks are requested to be cautious while collecting Proposal forms from farmers and data entry in portal. Banks should ensure that appropriate Irrigated or Rainfed specification of crops while enrollment.

For other details and clarification, kindly contact us or Samrakshane Portal or Help Desk or refer Government of Karnataka Notification or Scheme guidelines.

For any grievance, please contact our Grievance Redressal Officer at our Bangalore Regional Office at **Toll free no 18004250505**.

Thanking You.
Yours faithfully

D. Usha



- Encl:
1. KRS-PMFBY Rabi & Summer – 2021-22 Districts, Crops, Sum Insured and Farmer Premium.
 2. KRS-PMFBY Rabi & Summer - 2021-22 District wise Crop wise cut off dates for Farmers and Banks.
 3. Proposal Form.
 4. GOI letter dated 22.04.2020 for Opt-out facility.
 5. Application form for Opt out from PMFBY Scheme
 6. Application form for Opt in under PMFBY Scheme.



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| Agriculture Insurance Company of India Ltd., Regional Office : Bangalore | | | | | | | | | Annexure-1 | |
|---|--------|---------------------------|----------------|--------|--------|--------|------------|------------|---------------------|------------------|
| KRS - PMFBY RABI & SUMMER-2021-22: District, Crop, Sum Insured and Farmer Premium | | | | | | | | | | |
| S.No | Season | Crops | CHICKBALLAPURA | HASSAN | HAVERI | MANDYA | SHIVAMOGGA | VIJAYAPURA | Sum Insured Rs/ Hac | Farmer Premium % |
| 1 | RABI | BENGAL GRAM (CHANA) -IRRI | | | √ | | | √ | 32000 | 1.5 |
| 2 | RABI | BENGAL GRAM (CHANA) -UNIR | | √ | √ | | | √ | 29000 | 1.5 |
| 3 | RABI | BLACK GRAM -UNIR | | | √ | | | | 28000 | 1.5 |
| 4 | RABI | GREEN GRAM -UNIR | | | √ | | √ | | 29000 | 1.5 |
| 5 | RABI | HORSE GRAM -UNIR | √ | √ | √ | √ | | | 18000 | 1.5 |
| 6 | RABI | JOWAR -IRRI | | | √ | | | √ | 40000 | 1.5 |
| 7 | RABI | JOWAR -UNIR | | √ | √ | | | √ | 34000 | 1.5 |
| 8 | RABI | MAIZE -IRRI | √ | √ | √ | | √ | √ | 59000 | 1.5 |
| 9 | RABI | MAIZE -UNIR | | √ | | | | | 50000 | 1.5 |
| 10 | RABI | ONION -IRRI | | | √ | | | √ | 75000 | 5 |
| 11 | RABI | PADDY -IRRI | | √ | | √ | | | 86000 | 1.5 |
| 12 | RABI | POTATO -IRRI | √ | | | | | | 145000 | 5 |
| 13 | RABI | RAGI -IRRI | | √ | | √ | | | 46000 | 1.5 |
| 14 | RABI | RAGI -UNIR | | √ | | √ | | | 38000 | 1.5 |
| 15 | RABI | SAFFLOWER -UNIR | | | √ | | | √ | 26000 | 1.5 |
| 16 | RABI | SUNFLOWER -IRRI | √ | | √ | | √ | √ | 42000 | 1.5 |
| 17 | RABI | SUNFLOWER -UNIR | | | √ | | | √ | 35000 | 1.5 |
| 18 | RABI | TOMATO (NS) | | | √ | √ | | | 118000 | 5 |
| 19 | RABI | WHEAT -IRRI | | | | | | √ | 40000 | 1.5 |
| 20 | RABI | WHEAT -UNIR | | | √ | | | √ | 29000 | 1.5 |
| | | SUMMER | | | | | | | | |
| 21 | SUMMER | GROUNDNUT -IRRI | √ | √ | √ | | | √ | 57000 | 1.5 |
| 22 | SUMMER | ONION -IRRI | | | | | | √ | 75000 | 5 |
| 23 | SUMMER | PADDY -IRRI | √ | √ | √ | √ | √ | | 86000 | 1.5 |
| 24 | SUMMER | RAGI -IRRI | | | | √ | | | 46000 | 1.5 |
| 25 | SUMMER | SUNFLOWER -IRRI | √ | | √ | | √ | √ | 42000 | 1.5 |
| 26 | SUMMER | TOMATO (NS) | | | | √ | | | 118000 | 5 |



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| Agriculture Insurance Company of India, | | | | | |
|---|--|---|--|---|--|
| Regional Office : Bangalore | | | | | Annexure-2 |
| KRS-R-PMFBY RABI & SUMMER-2021-22: District wise Crop wise Cutoff dates for Farmers and Banks (Both Loanees & Non Loanees) | | | | | |
| District | Rabi Season | | | | Summer Season |
| CHIKKABALLAPUR | - | Horse Gram -Rainfed, Maize -Irrigated, Potato -Irrigated , Sunflower -Irrigated | - | - | Groundnut -Irrigated, Paddy -Irrigated, Sunflower -Irrigated |
| HASSAN | Horse Gram -Rainfed, Ragi -Irrigated, Paddy -Irrigated | Bengal Gram -Rainfed, Ragi -Rainfed, Jowar -Rainfed, Maize -Irrigated, Maize -Rainfed | - | - | Groundnut -Irrigated, Paddy -Irrigated |
| HAVERI | - | Jowar-Rainfed, Jowar-Irrigated, Onion -Irrigated, Safflower -Rainfed, Sunflower -Rainfed, Tomato-NS | Bengal Gram -Irrigated, Bengal Gram -Rainfed, Sunflower -Irrigated, Wheat -Rainfed | Maize -Irrigated, Black Gram -Rainfed, Green Gram -Rainfed, Horse Gram -Rainfed | Groundnut -Irrigated, Paddy -Irrigated, Sunflower -Irrigated |
| MANDYA | Ragi -Rainfed | Horse Gram -Rainfed, Tomato-NS | Paddy -Irrigated, Ragi -Irrigated | - | Paddy -Irrigated, Ragi -Irrigated, Tomato-NS |
| SHIVAMOGGA | - | Sunflower -Irrigated, Maize -Irrigated | - | Green Gram -Rainfed | Paddy -Irrigated, Sunflower -Irrigated |
| VIJAYAPURA | Jowar-Rainfed, Jowar -Irrigated, Safflower - Rainfed, Sunflower -Irrigated, Sunflower -Rainfed, Wheat -Rainfed | Maize -Irrigated, Onion -Irrigated | Wheat -Irrigated | Bengal Gram -Irrigated, Bengal Gram -Rainfed | Groundnut -Irrigated, Sunflower -Irrigated, Onion -Irrigated |
| Enrollment Cut off date (Farmers)* | 15.11.2021 | 30.11.2021 | 16.12.2021 | 31.12.2021 | 28.02.2022 |
| Forwarding Cut off date (Banks)* | 30.11.2021 | 15.12.2021 | 31.12.2021 | 15.01.2022 | 15.03.2022 |
| * Important | | | | | |
| 1. Enrollment Cut off date refers to the Cut off Dates for the Farmer participation (proposal submission Cutoff date by farmers) or Cut off date for banks to debit premium from farmer's account | | | | | |
| 2. Forwarding Cut off date refers to the Cut off date to banks for forwarding the proposals after data entry in Samrakshane portal and premium payment by bank through "paygov". | | | | | |
| 3. If the Cut off date is a holiday, next date to be considered as Cut off date. | | | | | |



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