



Agriculture Insurance Company of India Ltd..

Circular No: AIC / R-RWBCIS /RABI 2021-22

Dated: 13.10.2021

To

The Deputy Commissioners,
Joint Directors of Agriculture, Deputy Directors of Horticulture,
Lead District Managers, Nodal Banks concerned & All the Controlling Banks and Branches of
BANGALORE RURAL, BANGALORE URBAN, CHITRADURGA, CHIKBALLAPURA,
GADAG, MYSORE, TUMKUR, UDUPI, UTTAR KANNADA & YADGIR Districts of Karnataka State.

Dear Sir,

**Re: Revamped- Restructured Weather Based Crop Insurance Scheme-(RWBCIS)
RABI 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. HORTI/349/HCM/2020 and I-Horti-Sec, Dated 29-10-2020 and Government Order No. HORTI/208/HCM/2020 and I-Horti-Sec, Bengaluru.Dated 13-10-2021 has decided to implement **Restructured Weather Based Crop Insurance Scheme (RWBCIS)** during RABI 2021-22 season through Agriculture Insurance Company of India Ltd (AIC) in 10 districts viz. Bangalore Rural, Bangalore Urban Chitradurga, Chikballapura,Gadag, Mysore Tumkur, Udupi, Uttar Kannada & Yadgiri, 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 - RWBCIS 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.

Regional Office : 3rd Floor, Karnataka Pradesh Krishik Samaj, Hudson Circle, No.18, Nrupathunga Road, Bangalore -01
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- 4. Crops and Areas Covered:** Annexure-2 indicates the district wise notified crops for Rabi 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.
- 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).

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:

- a. 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.
- b. 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.

- c. In case, insurance details forwarded without premium, the concerned banks shall be liable.
- d. 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

D.Usha,
Regional Manager.



- Encl: 1.R- RWBCIS Rabi 2021-22 Districts, Crops, Sum Insured and Farmer Premium.
2.R-RWBCIS Rabi 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 R-RWBCIS Scheme.
6. Application form for Opt in under R-RWBCIS Scheme.



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Annexure - I

Agriculture Insurance Company of India Ltd. Regional Office: Bangalore R- RWBCIS

Rabi 2021-22: Districts, Crops, Sum Insured and Farmer Premium:

SI NO	District	Crop	Sum Insured/ Ha (Rs.)	Farmer's Premium (%)
1	Gadag	Grape	280000	5
2	Gadag	Mango	80000	5
3	Mysore	Mango	80000	5

Annexure – II

R-RWBCIS Rabi 2021-22 District wise Crop wise cut off dates for Farmers and Banks

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

SI NO	District	Crop	Cut off date for proposal submission by farmers/Debit of premium by bankers from farmers account	Cut off dates to bankers to forward the proposals
1	Gadag	Grape	15.11.2021	30.11.2021
2	Gadag	Mango	15.11.2021	30.11.2021
3	Mysore	Mango	15.11.2021	30.11.2021

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