



एग्रीकल्चर इन्श्योरेंस कंपनी ऑफ इंडिया लिमिटेड
Agriculture Insurance Company of India Ltd

Circular No. AIC/RPMFBY/Rabi 2021-22-Spl Season/CSC

14.09.2021

To

All the CSC State and District Co-ordinators & CSC VLEs of Ariyalur, Chengelpet, Cuddalore, Dharmapuri, Dindigul, Erode, Kanchipuram, Kanyakumari, Karur, Krishnagiri, Madurai, Mayiladuthurai, Namakkal, Perambalur, Pudukottai, Ramanathapuram, Ranipet, Salem, Sivagangai, Tenkasi, Thanjavur, Thirupathur, Thiruvallur, Thiruvannamalai, Thiruvarur, Tiruppur, Tiruvnelveli, Vellore, Villupuram, Virudhunagar of Tamil Nadu State.

Dear Sir/Madam,

Re: Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY) Rabi Special Season 2021-22 implementation –Instructions & Guidelines to CSC for insuring Non Loanee farmers in the districts of Cluster II, IV, V, VI, VII, VIII, IX, X,XI, XII, XIII and XIV in Tamil Nadu.

We are pleased to inform you that with reference to the Ministry of Agriculture & Farmers' Welfare, (MoA&FW) Government of India (GOI) vide letter No.13015/06/2020-Credit II (FTS 100722) dated 28.02.2021 and Government of Tamil Nadu, G.O No. 143 Agriculture (AP2) Department dt. 26.08.2021 and Endt. No.C1S1/73242/2021 dt. 28.08.2021 has decided to implement **Revamped Pradhan Mantri Fasal Bima Yojana (RPMFBY)** during this **Rabi Special Season 2021-2022** season for notified crops and areas as per Operational Guidelines of Revamped PMFBY through **Agriculture Insurance Company of India Ltd, (AIC)** in 12 clusters covering 32 TN districts (36 cluster districts) of Tamil Nadu State as follows:

| S. No | Cluster | Districts |
|-------|--------------|--|
| 1 | Cluster II | Perambalur,Thanjavur I |
| 2 | Cluster IV | Krishnagiri,Pudukottai I,Ramanathapuram II,The Nilgiris,Tiruppur |
| 3 | Cluster V | Madurai,Tirunelveli,Villupuram |
| 4 | Cluster VI | Ariyalur,Coimbatore,Kancheepuram,Thiruvallur |
| 5 | Cluster VII | Dharmapuri,Karur,Sivagangai,Thirupathur |
| 6 | Cluster VIII | Salem,Tiruvarur II |
| 7 | Cluster IX | Vellore,Tiruvarur I |
| 8 | Cluster X | Erode,Mayiladuthurai |
| 9 | Cluster XI | Chengalpattu,Kanyakumari,Namakkal,Thanjavur II |
| 10 | Cluster XII | Dindigul,Ramanathapuram I,Tiruvannamalai |
| 11 | Cluster XIII | Cuddalore,Ranipet |
| 12 | Cluster XIV | Pudukottai II,Tenkasi,Virudhunagar |



The following information may please be noted carefully for smooth implementation of the scheme.

During this Rabi Special season 2021-22, among AIC Clusters-Districts, Agriculture / Horticulture crops are being notified in 30 districts of Tamil Nadu only, except 2 districts namely Coimbatore and The Nilgiris.

- 1. Farmers Covered through CSC:** Interested **Non-loanee farmers** who are cultivating notified crops in their notified Insurance Units in each of the above 30 districts for this Rabi Special Season 2021-2022 season shall voluntarily enrol their crops under the RPMFBY scheme through nearest designated CSC/VLEs within the prescribed Crop-wise District-wise Cut-off Dates for enrolment **as per Annexure-1** enclosed.
- 2. Crops and Areas Covered:** **Annexure-1** enclosed indicates the district-wise Notified crops for Rabi Special Season 2021-2022 season. For further details of Crop-wise notified areas (Insurance Units) for each district, kindly refer Govt. of Tamil Nadu Notification or National Crop Insurance Portal-NCIP (ie PMFBY Portal) of Ministry of Agriculture, Government of India.
- 3. Sum Insured, Premium and Subsidy:** District-wise Crop-wise Sum Insured and Premium is applicable under the Scheme. Please refer **Annexure- 1** for District-wise Crop-wise Sum Insured/Ha and Farmer share of Premium per Hectare of each crop in a district.
- 4. Enrolment Points:** All designated CSC-VLEs shall enrol the farmers ONLINE THROUGH NCIP PORTAL by themselves.
- 5. Documents for Enrolment:** The following documents of farmers are **mandatory** during enrolment through CSC-VLEs.
 - i. Latest Aadhaar Card (Photoc-copy-self attested)
 - ii. First page of Farmer's Bank Pass-Book clearly showing bank account number, IFS code, bank branch name (Photo-copy-self attested).
 - iii. Computer Chitta / Land Record (Original)
 - iv. Current Season Adangal / Sowing Certificate (Original)
 - v. Tenancy / Share- Cropper Certificate (if applicable)Note: (The Bank Account furnished by the farmer for the purpose is meant for direct electronic settlement of eligible claims if any and therefore it should be **live/operative** and **shall have electronic remittance (NEFT/RTGS) facility. Avoid furnishing of short duration bank accounts like 100 days bank account of employment under NREGA or any such type of accounts).**



- 6. Enrolment through PMFBY Portal:** Farmer enrolment should be done **online, only through NCIP** ie PMFBY Portal of GOI at www.pmfby.gov.in. Please note any other mode of enrolment will be invalid and are not eligible for acceptance. The Steps to be followed during PMFBY Portal enrolment is briefed in Para No. 9 below.
- 7. Premium Collection from Farmer:** It may please be ensured that farmers share of premium is collected by the CSC-VLE **ONLY After**
- Issuance of system generated Acknowledgement through NCIP Portal and more importantly
 - After Verification and confirmation by the prospective farmer regarding the correctness of the personal and insurance information furnished in the system generated Acknowledgement. The above measure needs to be strictly followed by CSC-VLEs to avoid any mismatches in the entered details of the farmer in NCIP and to avoid customer grievances arising out of the same. In the event of any wrong entry made by the CSC-VLE on any material information of a farmer while enrolling him/her online through NCIP leading to wrong calculation and settlement of claims by Insurance Company, in all such cases concerned **CSC-VLEs** will be made responsible for all **additional claim liability** arising thereof.
- 8. Cut-Off-Date for Enrolment:** Kindly refer **Annexure-1** for District-wise, Crop-wise Notified Cut-off Dates for enrolment of farmers through CSC/VLE. Any enrolment (either Data Entry or Premium Debit from CSC Wallet) after these cut off dates **are not eligible** for insurance coverage. The Concerned CSC/VLE only will be liable for such lapses.
- 9. Steps for Online entry of farmer application and submission of farmers' Details in GOI Crop Insurance Portal**
- Go to Digital Seva Portal <https://digitalseva.csc.gov.in/>
 - Click on "Government" & Search "Pradhan Mantri Fasal Bima Yojana"
 - Click on "Pradhan Mantri Fasal Bima Yojana"
 - Click on the CSC Connect (It will take you to PMFBY Portal)



- v. Enter your CSC ID & Password.
- vi. After log in to PMFBY Portal, select State as Tamil Nadu and Search
- vii. Select 2021-22 – Rabi Special Season 2021-22Season – Pradhan Mantri Fasal Bima Yojana and Submit
- viii. Click on “Application” and “Application for Non Loanee”
- ix. Enter Bank details of Farmer
 - a. Select “Yes” if Bank IFSC Code is Available & Click on Verify
 - b. Select “No” & Enter bank details Manually
 - c. Click on Check Bank Detail & Continue
- x. Enter Personal Information of Farmer
- xi. Enter Crop details
 - a. Click on “Mix Cropping” only if Farmer is sowing multiple Crops
 - b. Enter multiple crops, Sowing Date, Survey No. & Area then +Add Crop for Insurance, if required.
 - c. Enter crop details separately for different Survey No.
- xii. Scan and Upload Farmer’s Documents
 - a. Scan and Upload 1st Page of Bank Passbook-**Photocopy, self-attested by farmer** (clearly showing farmer name, his account number, IFS code and Branch Name), **CSC Stamped-Original** Computer Chitta/land record and **CSC-Stamped-Original CURRENT SEASON ADANGAL** /(Sowing Certificate) **compulsorily**). Also scan and Upload **CSC-Stamped-Original** Tenant Certificate, if applicable.



Before Scanning, verify authenticity and originality of documents and compulsorily affix Seal of CSC/VLE on the Original Adangal (ie Crop-sown Certificate), Original Computer Chitta (ie Land Record, & Original Tenant Certificate(if applicable) and also write the following details before scanning and uploading these documents in NCIP Portal against each of the online farmer's application. Aadhaar No. _____ Date of Insurance: _____, Area Insured in Ha: _____

Note: Please ensure that relevant Adangal, Computer Chitta and Tenancy Certificate(if applicable) produced by the farmer and used by CSC VLE for scanning and uploading in Portal are invariably Original Documents (ie Photocopy of these documents Not to be Considered) and these original documents are **affixed with CSC Seal and noting as furnished above before Scanning itself.**

- b. Click on preview to review the filled application of the Farmer & Submit
- xiii. Note down the Policy ID generated now in a **separate Register** maintained for each Crop insurance enrolment at a CSC Centre by the concerned VLE
- xiv. Click "Make Payment", Enter DG Portal Password and enter Wallet PIN
- xv. After successful payment, click on "Print" to generate receipt/acknowledgement
- xvi. Take a Printout and hand over to the farmer and collect the premium from farmer.

10. Key Points to remember (MOST IMPORTANT)

- i. Maintain accuracy while data entry. After enrolment, handover Receipt / Acknowledgement to the farmer compulsorily and ask the farmer to invariably check and confirm the details as available in the said Acknowledgement for its correctness especially 1.Farmer Name, 2.Bank Account Number and details, 3.Insured Crop Name, 4.Its cultivated Village(Insurance Unit) name , 5.Extent of cultivated Area insured in Hectares for each crop and its Survey Nos & Sub-survey Nos. Please Note that these basic details NEEDS TO



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BE FULLY CORRECT AND FACTUAL and have a direct bearing on the correct insurance and claims eligibility as per the RPFBY Scheme terms and any mistake committed in this regard by the CSC VLE, if not identified and course corrected in NCIP Portal at this enrolment juncture itself will finally lead to wrong claims finalisation and its settlement dispute, for which insurance company will not be liable in anyway. As such advise the farmer to verify and confirm the correctness of these details reflecting in the farmers acknowledgement /Receipt Print out issued to him /her before leaving the CSC centre.

- ii. Check, “Application → CSC Application → Unpaid Applications” on daily basis to push unpaid applications, if any.
- iii. Check, “Application → CSC Application → Reverted Applications” on daily basis to upload required documents within 7 days of reversion. In case of Non attending these applications within 7 days, the liability will be with **CSC / VLE**.
- iv. Please take a note of area conversion as 1 Hectare = 100 Ares = 2.47 Acres
- v. CSC / VLE should take utmost care to avoid duplicate enrolment. Avoid enrolling same land more than once in the same centre or across different centres.

11. Do's for VLEs

- ✓ Print and paste the general information about the scheme in your CSC centre like-Crop-wise Cut-off date for enrolment, documents required for enrolment of non-loanee farmers, **croops notified, premium rates, name and contact details of implementing ICs** in local language
- ✓ Clearly display the message- “**No fees will be charged from Farmers for enrolment under PMFBY**” and “**Farmers need to pay ONLY the Premium Amount as shown in computer generated Receipt Acknowledgement**” in local Tamil language



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- ✓ Upload **CORRECT** documents and **CORRECT** details- Crop Sown document, Land document, aadhaar details, bank details etc. of the farmer enrolled
- ✓ Scanned documents should be **CLEAR, VISIBLE** and shall have **CSC Stamp and Noting as already stated above.**
- ✓ Scanned documents should be **LEGIBLE AND READABLE**

12. Don'ts for VLEs

- x **Do not charge** any amount from Farmer except premium mentioned on acknowledgement.
- x In case found charging any amount over and above the farmer premium, it **may invite legal actions** or the cancellation of VLE license
- x **Low quality scan documents may subject to rejection** by Insurance Companies and VLE's will be **held liable** for these rejections
- x **VLEs will not get the fees for rejected applications**, if the mistake is on VLE part.

13. Check List for CSC-VLEs for Quality of Applications

| S No. | Particulars | ✓ Checklist |
|--------------|----------------------------|---|
| 1 | Insured area | <ul style="list-style-type: none">✓ Verify actual area from Land Records before enrolment✓ Check if land records are updated or the recent ones✓ Ensure that same piece of land is not insured by multiple persons✓ Check land records for area mentioned in front of name of farmer |
| 2 | Insured Crop | <ul style="list-style-type: none">✓ Check out list of notified crops for a season and district/cluster/IU and respective premium rate from State Notification✓ Check for mention of irrigated and un-irrigated category of notified crops✓ Check from land record (adangal document), for the crop sown for current season/collect self-declaration by farmer |
| 3 | Cut off Date for enrolment | <ul style="list-style-type: none">✓ Follow cut of dates mentioned in the State Notification✓ Undertake farmer enrolment only during the enrolment period✓ Do not consider applications received after cut off date for enrolment |
| 4 | Aadhaar details | <ul style="list-style-type: none">✓ Aadhaar capturing is mandatory for enrolment✓ Do not consider applications without aadhaar details✓ Enter correct Aadhaar details as per latest Aadhaar Card issued. |

| | | |
|----|--------------------------|---|
| 5 | Mobile no | <ul style="list-style-type: none"> ✓ Enter correct mobile no for intimation or communication from IC/Govt ✓ Enter only functional/working mobile number |
| 6 | Fees | <ul style="list-style-type: none"> ✓ Collect only farmer share of premium ✓ No fees will be charged for services provided ✓ Intimate farmer that PMFBY enrolment is free |
| 7 | Land Documents | <ul style="list-style-type: none"> ✓ Check for name of farmer, total land holding and crops grown ✓ Check correct khasra no/plot no ✓ Seek documentary evidence for share croppers/tenant farmers |
| 8 | Bank account details | <ul style="list-style-type: none"> ✓ Verify name mentioned in the bank pass book ✓ Check for correct and full Bank Account Number (no short forms) ✓ Check for updated pass book for latest information ✓ Avoid wrong data entry in portal at the time of enrolment |
| 9 | Name of the farmer | <ul style="list-style-type: none"> ✓ Verify the name of insured farmer on relevant documents for correctness (to avoid mismatch in name, surname, initials, maiden name etc) ✓ For major mismatch, documentary proof of correct name ✓ For minor mismatch, verification may be done from relevant documents submitted at the time of enrolment |
| 10 | Documents | <ul style="list-style-type: none"> ✓ Do not upload blank documents ✓ Check quality of the document for its readability before scanning and uploading ✓ Upload only relevant documents/pages that should mention farmer name, survey number, land holding, crop name ✓ Seek self-declaration /affidavit in case required |
| 11 | Record of data | <ul style="list-style-type: none"> ✓ May maintain a manual register and record of application |
| 12 | Publicity | <ul style="list-style-type: none"> ✓ Display publicity material- leaflet, brochure, banner provided by IC/State Govt at CSC centre in local language ✓ Facilitate scheme awareness, publicity and mobilization of farmers |
| 13 | Uploading of information | <ul style="list-style-type: none"> ✓ Upload farmer details of enrolment on real time basis ✓ Do not wait till last day/minute of enrolment for uploading the details |
| 14 | Grievance Redressal | <ul style="list-style-type: none"> ✓ Facilitate post-sale service for addressing the grievances of farmers ✓ Provide Toll-free numbers and contact details of Implementing ICs ✓ Guide the farmer to reach out block or district agriculture offices |

For further details and clarifications, kindly contact us at 044-43403406/408 & ro.chennai@aicofindia.com or refer Notification issued by Government of Tamil Nadu or PMFBY Portal or Revamped PMFBY Operational Guidelines issued by GOI. Please note in case of any conflicts, Operational Guidelines of RPMFBY issued by GOI will be final and binding on all aspects. As Implementing Insurance Company, we now look forward to your pro-active role and earnestly request to urgently circulate these instructions and guidelines issued by us to all the concerned CSC-VLEs in the concerned districts under your jurisdiction and ensure maximum enrolment of eligible

non-loanee farmers for this Rabi Special Season 2021-22 season and help us in our joint effort for successful implementation of the scheme for the benefit of farming community in Tamil Nadu state.

Thanking you,

Yours faithfully,



(D. Rajesh)

Regional Manager

Encl:

Annexure-1: RPMFBY- Rabi Special Season 2021-22 Season-District-wise, Crop-wise Sum Insured, Premium & Cut off Dates.

Annexure-2. Insurance Proposal cum Registration Form for Non Loanee farmers.

Copy to:

1. The Agriculture Production Commissioner & the Principal Secretary to Govt. (Agriculture), Sectt., Chennai- 9.
2. The Director of Agriculture, Department of Agriculture, Chepauk, Chennai-6
3. All District Collectors as Chairman, District Level Monitoring Committee (DLMC).
4. All the District level Joint Director of Agriculture and all ADA 's of Agri & Horticulture Dept.
5. The State Coordinator, Tamil Nadu-CSC.
6. The concerned District Coordinator of CSC.
7. The General Manager (Business Development) of AICIL Head Office, New Delhi.