

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

No.: 1931-AG/O /Crop Ins./7C-06/2019

Dated: the 29th November, 2019.

NOTIFICATION

The Governor is pleased to accord approval for implementation of **Bangla Shasya Bima (BSB) Scheme** in all districts of the State during **RABI 2019-20** season for the crops and Insurance Units (IU) mentioned in Table-1 below.

Table 1: Crops to be insured and Insurance Units during Rabi 2019-20:

Sl. No.	Crops to be covered	Insurance Unit	Districts/Block/GP
1.	Boro (Summer) Paddy	Gram Panchayat	As per Annexure-I
2.	Wheat	Block	As per Annexure-II
3.	Summer Maize	Block	As per Annexure-III
4.	Gram	Block	As per Annexure-IV
5.	Lentil (Masur)	Block	As per Annexure-V
6.	Mug (Summer)	Block	As per Annexure-VI
7.	Mustard	Block	As per Annexure-VII
8.	Til (Summer)	Block	As per Annexure- VIII
9.	Groundnut (Summer)	Block	As per Annexure- IX
10.	Potato	Gram Panchayat	For seven (7) districts viz. Coochbehar, Hooghly, Purba Bardhaman, Paschim Bardhaman, Bankura, Paschim Medinipur and Jhargram. As per Annexure-X(A)
		Block	Rest 15 districts [as per Annexure-X(B)]
11.	Sugarcane	Block	As per Annexure-XI

The scheme will be implemented by the UIIC Ltd. (for **Cluster-I & IV**) and NIC Ltd. (for **Cluster-II & III**) during **Rabi 2019-20** based on renewal of work order issued for Rabi 2018-19 season subject to fulfillment of all terms and conditions envisaged therein. The premium rates for Boro Paddy and Potato will be enhanced by 10% over and above the premium for Rabi 2018-19 season. Premium rates for all other crops will remain the same as during Rabi 2018-19 season.


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2. The details of IAs against each Cluster are as follows:

Cluster	Name of the Districts in the Cluster	Name of the Selected IA
Cluster-I	Darjeeling, Kalimpong, Murshidabad, Howrah, Purba Bardhaman and Paschim Bardhaman.	United India Insurance Co. Ltd.
Cluster-II	Jalpaiguri, Alipurduar, Nadia, Bankura, Paschim Medinipur and Jhargram.	National Insurance Co. Ltd.
Cluster-III	Uttar Dinajpur, South 24 Parganas, Dakshin Dinajpur, Hooghly and Birbhum.	National Insurance Co. Ltd.
Cluster-IV	Coochbehar, Malda, North 24 Parganas, Purulia and Purba Medinipur.	United India Insurance Co. Ltd.

3. Coverage of farmers will be as per Para-II of Operational Guidelines of BSB Scheme. Loanees farmers will be compulsorily covered for insurance at the time of sanction of crop loan by the concerned Bank branches. Non-loanee farmers willing to avail crop insurance coverage may approach the Insurance Company or its designated Insurance Agents/Intermediaries or concerned Bank branch/ PACS with documentary evidence as detailed in Para-21 below.

4. The data base of the insured farmers will be linked with the “**Krishak Bandhu**” data base.

5. The Cluster-wise detailed **Premium Rates** of the notified crops are given in **Annexure-XII**.

6. As per decision of the SLCCCI, the Indemnity Level for Rabi 2019-20 season has been fixed at **70% for Potato** and **90% for all other Rabi crops**. The district-wise & crop-wise **Scale of Finance** (Rupees per hectare) is given in **Annexure – XIII**.

7. The Seasonality Discipline will be as under:

Sl. No.	Activity	Wheat, Gram, Lentil, Mustard and Potato	Boro Paddy	Summer Maize, Summer Moong, Summer Til, Summer Groundnut and Sugarcane
1.	Loaning period (Loan sanction / renewal) for Loanee Farmers covered on compulsory basis .	31.12.2019	31.01.2020	15.03.2020
2.	Cut-off date for receipt of Proposals of farmers/ debit of premium from farmers' Bank account (Loanee & Non-loanee).	31.12.2019	31.01.2020	15.03.2020
3.	Cut-off date for receipt of consolidated Declarations / Proposal of Loanee farmers covered on compulsory basis from Bank Branches (CBs/RRBs) and from PACS/ DCCBs by respective Implementing Agencies (IAs).	15.01.2020	15.02.2020	30.03.2020

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Sl. No.	Activity	Wheat, Gram, Lentil, Mustard and Potato	Boro Paddy	Summer Maize, Summer Moong, Summer Til, Summer Groundnut and Sugarcane
4.	Cut-off date for receipt of consolidated Declarations / Proposal of Non-loanee farmers covered on Voluntary basis from Bank Branches (CBs/RRBs/ PACS/DCCBs/Insurance agents by Implementing Agencies (IAs).	15.01.2020	15.02.2020	30.03.2020
5.	Cut-off date for receipt of yield data	Within a month from final harvest		
6.	Payment of Final Claims based on yield data	3 (three) weeks from receipt of yield data		

In case, settlement of claims is delayed beyond the above stipulated periods, penalty will be imposed as per Operational Guidelines of BSB Scheme.

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

The Yield of the above mentioned crops will be estimated by applying GCES procedure of Crop Cutting Experiments (CCEs) in all the Districts except Kolkata with a minimum of **16-20 (sixteen to twenty) CCEs at Block Level** by Bureau of Applied Economics & Statistics (BAE & S) and **4 (Four) CCEs at Gram Panchayat**. All CCE data and procedure should be digitized, geo-tagged and time-stamped and should be uploaded in **BSB Portal, BSB CCE App** by the Department/ Agency conducting the CCE. Yield of Potato at the Unit Level will be estimated by the Directorate of Agriculture. Yield of all other Rabi crops will be estimated at the Unit Level by BAE&S. CCE of Boro Paddy may be shared between BAE&S and Directorate of Agriculture as done in previous year. In instances where required number of CCEs might 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 IU 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.

9. 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 Agencies (IAs) for all crops except Potato.


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In case of Potato, the Additional Director of Agriculture (Evaluation) will submit the yield data at the IU level to this Department within the cut-off date for finalisation and subsequent use.

10. Ratio of weight of **Paddy to Rice** is to be considered as **3:2** for calculating yield.

11. Share of Premium:

State Govt. will bear full premium for all crops except for the commercial crops – Potato and Sugarcane for which the maximum premium to be paid by the farmer will be **4.85%** and the rest, if any, will be borne by the State Govt. as premium subsidy. Under the BSB Scheme, a token amount of **Re.1/- (Rupee one) only** may be charged by the IAs from farmers' bank account for electronic updation of account details in the '**BSB Portal**' to facilitate real time settlement of claim compensation.

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

13. The Implementing Agencies (IAs) shall make adequate publicity / awareness of the scheme in all the notified unit areas in terms of the Operational Guidelines of BSB Scheme and in coordination with the State Government.

14. All claims will be borne by the Implementing Agencies (IAs) as per provision of the BSB Scheme.

15. Loss assessment and payment of claims shall be settled in terms of the Operational Guidelines of BSB Scheme.

16. **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 provisions as laid down in the Operational Guidelines of the BSB Scheme.

17. **Threshold Yield (TY)** at IU level for a notified crop will be the average of **best 5 (five) years** out of **last 7 (seven) years'** yield data multiplied by the **Indemnity Level** of the crop.

18. Final insurance claims will be settled only on the basis of yield data furnished by the State Government based on requisite number of CCEs in terms of Operational Guidelines of BSB Scheme.

19. Bankers will provide the details of Insured Farmers' list along with consolidated declarations / proposal to the IAs and will also upload the relevant data in the **BSB Portal** well before the cut-off date mentioned in Para-6 above.


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

- i. Proposal mentioning the Notified Block/GP names, Village name and Mouza name and JL No., **area (in decimal) 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.
- ii. **KYC documents:** Copy of Voter ID Card (EPIC) and copy of the following:
Bank Pass Book with Photo / Aadhaar Card / KCC Passbook/ MGNREGA Job Card / Driving Licence.
- iii. Bank A/c number with copy of pass book.
- iv. Copy of Khatian / Parcha / Patta / Deed / Tax Receipt.
- v. **Land Possession Certificate** for insurance coverage of **non-loanee non-owner cultivator** (share cropper, tenant farmers, persons having land in the name of their grandfather/father etc.) will be issued by the concerned **Gram Panchayat Pradhan** in a specified format (attached in **ANNEXURE -XIV**). *This document will be used only for crop insurance purpose during Rabi 2019-20 and not for any other purpose.*
- vi. **Area Sown Certificate** (actually sown or for intended sowing) will be issued by the Assistant Director of Agriculture of the concerned Block or his representative or Revenue Officer / Revenue Inspector of Land & Land Reforms Department.

The IA will reserve the right to repudiate any proposal from non-loanee farmer to avoid duplication of insurance against same piece of land.

21. For monitoring and supervision of the scheme the following committees at the State Level, District Level and Block Level have been formed.

A) State Level Monitoring Committee (SLMC):

- i) **Addl. Chief Secretary, Agriculture Department** (Chairman)
- ii) Director and *ex-officio* Secretary, Agriculture Directorate
- iii) Director, BAE & S
- iv) **Joint Secretary, Agriculture Department** (Convener)
- v) Addl. Director of Agriculture (Evaluation)
- vi) State Nodal Officer(SNO) (Crop insurance)
- vii) Representative from Co-operation Department
- viii) State Level Officer not below the rank of Regional Manager of the Implementing Agency
- ix) Convener of SLBC or his nominee
- x) DGM, NABARD looking after agriculture credit matters.
- xi) Farmers' representative (One)
- xii) Any other person as desired by the Chairman.

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B) District Level Monitoring Committee (DLMC):

- i) **District Magistrate or Addl. District Magistrate.** (Chairman)
- ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of the respective Zilla Parishad
- iii) **Deputy Director of Agriculture (Admn.)** (Convener)
- iv) Assistant Director, BAE & S
- v) Assistant Evaluation Officer (Evaluation Wing)
- vi) Representative of Co-operation Department
- vii) Representative of the Implementing Agency
- viii) Lead District Manager
- ix) District Development Manager, NABARD
- x) Farmers' representative (One)
- xi) Any other person as desired by the Chairman.

C) Block Level Monitoring Committee (BLMC):

- i) **Block Development Officer** (Chairman)
- ii) Karmadhyaksha Krishi, Sech-O-Samabaya Sthayee Samiti of the respective Panchayat Samiti.
- iii) **Assistant Director of Agriculture** (Convener)
- iv) Co-operative Inspector
- v) Representative of Implementing Insurance Agency
- vi) Representative of a local reputed NGO involved with Farmers' Welfare.
- vii) Farmers' representative (One)
- viii) Any other person as desired by the Chairman.

22. **District Level Joint Committee:** The District Level Monitoring Committee (DLMC) will also function as District Level Joint Committee for assessment of crop loss. The Chairperson may co-opt any other Officer as member, as he / she may think fit and necessary. The Block Level Monitoring Committee (BLMC) will prepare the list of such cases of crop loss and send to the DLMC for consideration.

In case of localised losses and post-harvest calamities, preliminary information on the loss is to be furnished by the farmers to Insurance Company or bank or ADA of the Block **within 72 hours of the occurrence of natural hazards** and the loss assessment will be done in terms of Operational Guidelines of BSB Scheme under the supervision of DLMC / BLMC as may be decided by the DLMC.

23. **District Level Authority to invoke provisions of On Account Payment due to Mid season Adversity / Prevented Sowing:**

The District Magistrate of the concerned district will invoke these provisions, on behalf of the State Government, on the basis of crop condition reports from DDA (Admn.) of respective district and weather reports using proxy indicators as per provisions in the Operational Guidelines.

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The cut off dates for notified crops for Prevented Sowing / Prevented Germination district-wise and crop-wise and cut-off dates of harvesting of crops district-wise and crop-wise for all the notified districts in the State are given in **ANNEXURE- XV**.

24. As per provisions in the Operational Guidelines of BSB Scheme, the name and location of active weather stations (AWS/RGS) are provided in **ANNEXURE- XVI**.
25. The Implementing Agencies (IAs) and the Banks will take effective measures in respect of data entry in the **BSB Portal** with regular interval in compliance with the Operational Guidelines of BSB Scheme.
26. Any other point not mentioned herein shall be dealt in terms of the Operational Guidelines of BSB Scheme issued along with the BSB Notification vide **No. 302-(Nab)/AG/O/Crop Ins/7C-06/2018, dated 01.03.2019**.
27. This issues with the concurrence of the Finance Department vide U.O. No. Group T/2019-2020/0802, dated 27/11/2019.

By the Order of the Governor

S.K. Gupta
20.11.2019

(Sunil Kumar Gupta)

Additional Chief Secretary
to the Government of West Bengal

Copy forwarded for information and undertaking necessary action to:

1. The Additional Chief Secretary, Finance Department, Nabanna, Howrah
2. The Principal Secretary, Co-operation Depatt., New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
3. The Director of Agriculture & EOS, 63, N.S. Road, Jessop Building, Kolkata-1.
4. The Registrar of Cooperative Societies, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
5. The General Manager, Financial Inclusion & Development Department, Reserve Bank of India, 16, N.S. Road, Kolkata- 1.
6. The Chief Regional Manager, National Bank for Agriculture & Rural Development (NABARD), 6, Royd Street, Kolkata- 700069.
7. 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 endorse copies of this Notification to all the concerned Banks for necessary action.**
8. The Chairman, West Bengal State Co-operative Bank Ltd., 24-A, Waterloo Street, Kolkata-700069. -- **He is requested to endorse copies of this Notification to all the DCCBs / PACS for necessary action.**
9. Regional Head, Indian Meteorological Department, 4, Duel Avenue, Alipur Zoological Garden, Alipore, Kolkata, West Bengal 700027.
10. The General Manager/ Scientist-SF, Regional Remote Sensing Center (RRSC)- East, BG – 2, Action Area – 1B, Near Home Town, New Town, Kolkata – 700 156.
11. The Director (Eastern Zone), National Sample Survey Organization (Field Operation Division), C.G.O. Complex, 2nd Floor, E- Wing, Sector -1, Salt Lake -64.
12. The Director, Bureau of Applied Economics & Statistics (BAE&S), Joint Administrative Buildings, 5th Floor, HC-7, Bidhan Nagar, Kol-700 106.
13. The Additional Director of Agriculture (Evaluation)-in Charge, W.B., 17, S.P.Mukherjee Road, Kol – 25.
14. The Agril. Meteorologist, Directorate of Agriculture, Jessop Buildings, Kolkata – 1.
15. The District Magistrate _____ (All districts).
16. The Deputy Director of Agriculture (Admn) _____ (All districts).
17. The Chairman, Uttar Banga Kshetriya Gramin Bank, Beny Chatro Road P.O. & Dist. – Coochbehar. --- **He/She is requested to endorse copies of this Notification to all the Branches under his/her control.**
18. The Chairman, Bangiyo Gramin Bikash Bank, Head Office, 48, Maya Sarak Road, Gorabazar, P.O. – Berhampore, Dist. –Murshidabad. --- **He/She is requested to endorse copies of this Notification to all the Branches under his/her control.**
19. The Chairman, Paschim Banga Gramin Bank, Head Office, P.O. &Dist – Howrah.--- **He/She is requested to endorse copies of this Notification to all the Branches under his/her control.**
20. The Deputy General Manager / Manager, **United India Insurance Co. Ltd.**, Regional Office Kolkata, “Himalaya House”, 3rd Floor, 38-B, Jawaharlal Nehru Road, Chowringhee, Kolkata – 700 071.
21. The Regional Manager, **National Insurance Company Ltd.**, Kolkata Regional Office, National Insurance Building (6th Floor), 8, India Exchange Place, Kolkata – 700 001.
22. The Nodal Officer, “Matir Katha”, for publication of the Notification in this portal.

Enclo: Annexure I to XVI.


29/11/19
Joint Secretary

to the Government of West Bengal

No.: 1931-/2(4) -AG/O /Crop Ins./7C-06/2019

Dated: the 29th November, 2018.

Copy forwarded for information to:

1. The Private Secretary to the Hon'ble MIC, Agriculture Department, Govt. of West Bengal.
2. The Sr. P. A. to the Addl. Chief Secretary, Govt. of West Bengal, Agriculture Department.
3. The Advisor (Agriculture and Allied Sectors) to the Hon'ble Chief Minister, Govt. of West Bengal.
4. State Crop Insurance Cell, Agriculture Department.


Joint Secretary

to the Government of West Bengal