

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

No.: 866 -(Nab)/AG/O/Crop Ins/7C-01/2022

Dated: the 30th June, 2022.

NOTIFICATION

The Governor is pleased to accord approval for implementation of technology based **Bangla Shasya Bima (BSB) Scheme** in West Bengal during **Kharif 2022** season with Agriculture Insurance Company of India Ltd. (AICIL) as the Implementing Agency (IA). The scheme will be implemented for two crops, viz. **Paddy and Maize** with Gram Panchayat / Block as the Insurance Units (IU) as mentioned in Table-1 below.

Table 1: Crops to be covered and Insurance Units during Kharif 2022:

Sl. No.	Crops to be covered	Insurance Unit	Districts / Block / GP
1.	Paddy	Gram Panchayat	As per Annexure-I
2.	Maize	Block	As per Annexure-II

Here the notified crop 'Paddy' means and stands for both Aus Paddy and Aman Paddy. The cultivable land falling in Municipal Corporation / Municipality / Urban areas where notified crops are cultivated will be tagged with the adjacent Gram Panchayat / Block as the case may be for crop insurance purpose. The insurance scheme will be based on technology and shall leverage on a combination of satellite data, rainfall data and field level data generated through ground truthing for ensuring objective assessment of crop loss and fast settlement of crop insurance claim.

The scheme will be implemented following the Revised Operational Guidelines for implementation of technology based BSB scheme 2020 as amended / will be amended from time to time along with other clauses stated in the Operational Guidelines of BSB Scheme vide Notification No. **302-AG/O/Crop Ins/7C-06/2018 dated 15th February, 2019.**

2. Crops and Insurance Unit:

The Scheme shall be implemented on an '**Area Approach basis**' for each notified crop with the assumption that all the insured farmers, in an IU face similar risk exposures, incur identical cost of production per hectare, earn comparable farm income per hectare, and experience similar extent of crop loss due to any insured peril in the notified area.

L. Sanyal
1.2022

3. Indemnity level:

The Indemnity Level for Paddy will be 80% and for Maize it will be 90% during Kharif 2022.

4. Coverage of Risks:

- i. **Prevented Sowing / Failed Sowing** : Paddy will be covered.
- ii. **Mid-Season Adversity** : Paddy will be covered.
- iii. **Crop-Sowing to Harvesting (Season End Claims)** : All notified crops (Paddy and Maize) will be covered under this risk.

5. Coverage of farmers:

5.1 All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas and having insurable interest are eligible for coverage. There will be no categorization of farmers as **loanee** or **non-loanee** farmers. Thus, **there will be no compulsory component**. The insurance coverage will be purely voluntary and available to all farmers who may like to insure their crops under tech-based BSB scheme.

5.2 The enrolment of farmers will be on individual basis and carried out by the IA i.e. by AICIL through their representatives. The enrolment can be done using BSB Mobile App developed by the State Govt. or by using printed application forms which should be filled up and uploaded in BSB portal. Acknowledgement receipt must be issued to all farmers enrolled under the scheme.

5.3 All farmers covered under the scheme will be issued a "**Certificate of Insurance**" by the AICIL and the same will be auto generated from the BSB portal and downloadable by the farmers from any place and shall be reckoned as a proof of crop insurance. The farmers may produce it to the Banks/ PACS, if required, for the purpose of sanction of crop loan.

5.4 The farmers will have to produce documentary evidence regarding their insurable interest for insurance in cultivated land (e.g. ownership / tenancy / cultivation rights) and crop proposed for insurance. The applicant farmer will have to furnish the following documents / details:

- i) Name of notified Block/GP, Village and Mouza & JL No., Plot No. and crop wise cultivated **area (in acre)**.
- ii) **KYC documents**: Copy of current Voter ID Card (EPIC) and Aadhaar card.
- iii) **Bank Details**: Bank details of NEFT enabled bank account with a copy of pass book / cancelled cheque.
- iv) **For land owner**: Copy of Khatian / Parcha / Patta / Deed.
- v) **For Non-owner Cultivator**: **Land Possession Certificate** for insurance coverage of non-owner cultivators (sharecroppers, tenant farmers, persons cultivating land recorded in the name of their relatives etc.) may be issued by the **Pradhan** of the concerned **Gram Panchayat** in the prescribed format is given in **ANNEXURE-VII**.

This document will be used only for crop insurance purpose during Kharif 2022 and not for any other purpose.

- vi) **Area Sown Certificate**, if required, (actually sown or for intended sowing) **will be issued by the Assistant Director of Agriculture (ADA)** of the concerned Block or his authorized representative or Revenue Officer / Revenue Inspector of L & LR Department. The ADA can issue area sown certificate either online through BSB portal or offline in prescribed format as used for KCC purpose.

5.5 The IA will reserve the right to repudiate any insurance proposal to avoid duplication of insurance against same piece of land for the same crop.

6. **Banks / PACS** may not need to cover the farmers availing crop loan during Kharif 2022 season as there will not be any categorization of farmers as loanee or non-loanee. Enrolment of farmers are to be done by the Implementing Agency (IA) as mentioned in para 5 above. However, Banks / PACS can view the status of insurance coverage of the farmers in the BSB portal. In case of farmers availing crop loan but not covered under BSB scheme, the concerned Bank / PACS may prepare a list as per format in **ANNEXURE- IX** (in Excel format) and forward the same to the AICIL (through email) within the cut-off date for insurance coverage.

7. **Claim assessment:**

7.1 Loss assessment will be made on the basis of **Crop Health Factor (CHF)** ascertained from satellite data as detailed in para 7.2 below and payment of claims shall be settled in terms of **Revised Operational Guidelines** of BSB scheme as amended / will be amended from time to time.

7.2 **Crop Health Factor (CHF)** derived from the satellite data and rainfall / weather data will form the basis to arrive at the shortfall in expected yield for determination of claims for each IU. The **Crop Health Factor** will be arrived based on the following parameters:

- i) **Crop Greenness** as measured by NDVI (Normalized Difference Vegetation Index).
- ii) **Crop Wetness** measured by LSWI (Land Surface Water Index)
- iii) **Crop Structure** measured by Backscatter Ratio (SAR) and
- iv) **Plant canopy/ Biomass** as measured by FAPAR (Fraction of Absorbed Photosynthetically Active Radiation):

$$\text{Claim payable} = \frac{(\text{Threshold CHF} - \text{CHF for the current year}) \times \text{Sum Insured}}{\text{Threshold CHF}}$$

7.3 In order to corroborate the assessment (in %) based on CHF data supplementary information of CCE data of Paddy and Maize may be considered for final yield assessment of all notified Insurance Units to safeguard interest of enrolled farmers.

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8. The seasonality discipline will be as under:

Sl. No.	Activity	Paddy	Maize
1.	Cutoff Date (COD) for enrolment	31.08.2022	31.07.2022
2.	Cutoff Date for Prevented sowing/ failed sowing trigger	15.09.2022	NA
3.	Cutoff Date for Mid-Season Adversity trigger.	30.11.2022	NA
4.	Payment of Prevented sowing/ failed sowing claims by AICIL	45 Days from COD	NA
5.	Payment of Mid-season adversity claims by AICIL	45 Days from COD	NA
6.	Payment of end of season claims by AICIL	45 Days from harvest	45 Days from harvest

- 9. Premium Rates:** The district-wise and crop-wise premium rate for Kharif 2022 is given in ANNEXURE –III. Advance premium will be payable to the IA at the beginning of coverage as per provisions of Para-7.3 of the Revised Operational Guidelines of BSB. However, final premium bill will be released after submission of necessary certifications from the DDA(Admn.)/ ADA(Block) regarding crop-wise farmer coverage and area insured.
- 10. Sum Insured:** The Sum Insured (SI) per hectare shall be same for all farmers and shall be equal to the **Scale of Finance (SOF)** as mentioned in ANNEXURE –IV.
- 11. Claim Settlement:** All claims will have to be borne by the AICIL. The claims will have to be settled within due date mentioned in **para-8** above failing which penalty may be imposed as per provisions of Revised Operational Guidelines of BSB as amended/will be amended from time to time.
- 12. Publicity/Awareness generation:** The AICIL shall make adequate publicity / awareness of the scheme using electronic and print media in coordination with the State Govt. The AICIL will prepare appropriate work plan in **consultation with the DDA(Admn.)** of the districts/ADA of the blocks for adequate publicity and awareness generation.
- 13. Monitoring and Supervision:**
- 13.1 The State Level Monitoring Committee (SLMC), District Level Monitoring Committee (DLMC) and Block Level Monitoring Committee (BLMC) will be responsible for monitoring and supervision of the scheme at the respective levels.

13.2 The composition of the monitoring committees will be as follows:

A) State Level Monitoring Committee (SLMC):

- i) Additional Chief Secretary/ Principal Secretary/ Secretary, Agriculture Department **(Chairman)**
- ii) Director of Agriculture & Ex-Officio Secretary, Agriculture Department
- iii) Director, BAE & S
- iv) Special Secretary/Joint Secretary (in-charge of Crop Insurance), Agriculture Department **(Convener)**
- v) Technical Expert in remote sensing technologies from the Department of Science & Technology and Biotechnology or any other Department under the State Govt. having such experts.
- vi) Addl. Director of Agriculture (Evaluation) & SNO, BSB Scheme
- vii) Representative of Co-operation Department
- viii) State Level Officer of the Implementing Agency
- ix) Convener of State Level Bankers Committee or his nominee
- x) Chief General Manager, NABARD or his nominee
- xi) Farmers' representative (one)
- xii) Any other person as desired by the Chairman.

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 (Block) **(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.

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14. **Sowing / Harvesting period:** The sowing and harvesting periods of notified crops district-wise and crop-wise are given in **ANNEXURE-V**.
15. **AWS / notified Rain-gauge Stations:** The Block-wise list of notified Rain-Guage Stations / Automatic Weather Stations of the State Govt. that may be used as Reference Weather Stations (RWS) and Backup Weather Stations (BUWS) for determination of Observed Weather Index for assessment of claims are furnished in **ANNEXURE-VI**. In case of non-availability of weather data of any particular Block, the data of adjoining weather stations or district IMD Stations may be used depending upon order of proximity.
16. **Grievance redressal:** The DDA(Admn) of the districts will be the District Nodal Officer (DNO) and ADA of the Block will be the Block Nodal Officer (BNO) for grievance redressal. Grievances, if any, should be taken up for redressal at the Block level/District level as the case may be, in respective BLMC / DLMC at the earliest possible time and latest within one month of filing. Grievances which cannot be resolved by the BLMC should be referred to DLMC along with resolution taken by the BLMC.
- The DLMC shall meet as and when required for redressal of grievances raised / referred and the decision of the DLMC in such matter shall be treated as final. In case there is any issue / grievance related to policy matter, the DLMC may refer the same to the SLMC along with their views / recommendations. The decision of the SLMC in such matters will be final and binding upon all concerned. A monthly report on grievance redressal should be submitted by the ADA of the Block to the DDA(Admn.) in **ANNEXURE-VIII A** and by the DDA(Admn.) to the District Magistrate in **ANNEXURE- VIII B**.
17. Implementation of the scheme shall be done in terms of the Revised Operational Guidelines of BSB scheme as amended / will be amended from time to time.
18. 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 15.02.2019.
19. These issues with concurrence of the Finance Department vide U.O. No. Group T/2022-2023/0362 dated 23/06/2022.

Encl: As stated above.

By the order of the Governor



Special Secretary
to the Government of West Bengal

No.: 866 /1(8)-(Nab)/AG/O/Crop Ins/7C-01/2022

Dated: the 30th June, 2022.


Copy forwarded for information and taking necessary action to:

1. The Director of Agriculture & EoS, Govt. of West Bengal, 63, N.S. Road, Jessop Building, Kolkata-1 with a request to take all necessary steps for implementation of the scheme and issue appropriate instruction to the concerned officials at District / Block level.
2. The District Magistrate, _____ districts (All)
3. The Additional Director of Agriculture (Evaluation), West Bengal & State Nodal Officer, BSB Scheme, 17, S.P. Mukherjee Road, Kol – 25 with a request to submit an action plan and co-ordinate with all stakeholders for implementation of the scheme.
4. The Joint Director of Agriculture (Extn.), W.B., Jessop Building, Kolkata -700 001.
5. The Agriculture Meteorologist, Directorate of Agriculture, Jessop Building, Kolkata – 1.
6. The Deputy Director of Agriculture (Admn) of all districts with the request to co-ordinate and supervise implementation of the scheme in his/her district with active involvement of the ADA (Block) under his/her control.
7. The Deputy General Manager / Regional Manager, Agriculture Insurance Company of India Ltd. (AICIL), Kolkata Regional Office, Unit No. 403, 4th Floor, NBCC Tower, Action Area - 3, Rajarhat, Kolkata – 700 135.
8. The Managing Director, Webel (WBEIDC) -with request to arrange for publication of the Notification in the BSB portal and make the portal and app ready for coverage of farmers during Kharif 2022 season.


Special Secretary
to the Government of West Bengal

Copy forwarded for information to:

1. The P.S. to the Additional Chief Secretary, Co-operation Department, New Secretariat Buildings, 1, K.S. Roy Road, Kol-1.
2. The P.S. to the Principal Secretary, Finance Department, Govt. of West Bengal.
3. The Commissioner, Finance Department, Group A-1, Govt. of West Bengal.
4. The Registrar of Cooperative Societies, New Secretariat Buildings, 1, K.S. Roy Road, Kol-1.
5. The Chief General Manager, National Bank for Agriculture & Rural Development (NABARD), 6, Royd Street, Kolkata- 700 069.
6. The General Manager, Financial Inclusion & Development Department, Reserve Bank of India, 16, N.S. Road, Kolkata- 1.
7. The Convenor of State Level Bankers' Committee (SLBC), West Bengal, 16, Old Court House Street, Kolkata – 700 001 with request to send the copy of this Notification to other nodal Banks and Bank branches for necessary action.
8. The General Manager/ Scientist-SF, Regional Remote Sensing Centre (RRSC)- East, BG – 2, Action Area – 1B, Near Home Town, New Town, Kolkata – 700 156.
9. The Regional Head, Indian Meteorological Department (IMD), 4, Duel Avenue, Alipur Zoological Garden, Alipore, Kolkata, West Bengal 700 027.
10. The Chairperson, West Bengal State Co-operative Bank Ltd. (WBSCB), 24-A, Waterloo Street, Kolkata- 700 069 -with the request to send the copy of this Notification to all the Branches under his control
11. The Chairperson, Uttar Banga Kshetriya Gramin Bank (UBKGB), Beny Chatro Road P.O. & Dist. – Coochbehar -with the request to send the copy of this Notification to all Bank branches under his/her control.
12. The Chairperson, Bangiyo Gramin Vikash Bank (BGVB), Head Office, 48, Maya Sarak Road, Gorabazar, P.O. – Berhampore, Dist. –Murshidabad. –with the request to send the copy of this Notification to all the Branches under his/her control.
13. The Chairperson, Paschim Banga Gramin Bank (PBGB), Head Office, P.O. & Dist – Howrah-with the request to send the copy of this Notification to all the Branches under his/her control.



Special Secretary
to the Government of West Bengal

No.: 867/3(4)-(Nab)/AG/O/Crop Ins/7C-01/2022

Dated: the 30th June, 2022.

Copy forwarded for information to:

1. The Advisor, Agriculture and Allied Departments, Govt. of West Bengal.
2. The Private Secretary to the Hon'ble MIC, Agriculture Department, Govt. of West Bengal.
3. The P.S. to the Principal Secretary, Agriculture Department, Govt. of West Bengal.


Special Secretary
to the Government of West Bengal