

**GOVERNMENT OF WEST BENGAL  
DEPARTMENT OF AGRICULTURE  
CROP INSURANCE BRANCH  
N A B A N N A  
325 SARAT CHATTERJEE ROAD, HOWRAH – 711 102.**

No.: 590-JS(JR)/2020

Dated: the 27<sup>th</sup> May, 2020

**NOTIFICATION**

The Governor is pleased to accord approval for implementation of technology based **Bangla Shasya Bima (BSB) scheme** in West Bengal during Kharif 2020 season with Agriculture Insurance Company of India Ltd. (AICIL) as the implementing agency (IA). The scheme will be implemented considering **Gram Panchayat** level as the **Insurance Unit (IU)** in respect of **Aman Paddy** crop and **Block** level as IU for **Aus Paddy, Jute & Maize** crops. The cultivable land falling in 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 crop insurance. The insurance scheme will be based on technology and shall leverage on a combination of satellite data, rainfall data and field level data generated for ground-truthing in order to lead to a faster and more objective assessment and settlement of crop insurance claims with the aim to support sustainable production in agriculture sector of the State of West Bengal by way of:

- i) Providing financial support to farmers suffering from crop loss/damage arising out of unforeseen events by fully subsidising insurance premium.
- ii) Ensuring coverage of all farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas and having insurable interest.
- iii) Ensuring objective and fast settlement of claims using remote sensing and rainfall data, supplemented by field data collection and objective and transparent ground-truthing process.
- iv) Rationalization of the claims assessment procedure and actuarial pricing of the product.

The Revised Operational Guidelines for implementation of the technology based BSB scheme is given in **Annexure-IA**.

**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.

*J. J.*  
27/5/2020

Four crops, viz, Aman Paddy, Aus Paddy, Maize and Jute will come under the technology based BSB scheme during Kharif 2020. The Insurance Unit (IU) in respect of Aman Paddy will be Gram Panchayat/ Municipality and for Aus Paddy, Jute & Maize crops the IU will be Block level.

The details of crop-wise notified areas are given in ANNEXURE – II to V.

### 3. Indemnity level:

The indemnity level for Aman Paddy and Jute will be 80% and that for Aus Paddy and Maize will be 90% in the notified area under the crop during Kharif 2020.

### 4. Coverage of farmers:

- 4.1 The enrolment of farmers will be through a **Master Policy** to be issued at the Block level in the name of the Assistant Director of Agriculture (ADA) of the block. The ADA of the block shall prepare the list of farmers crop-wise and insurance unit wise as per format in **Annexure XIII** and attach the same with the filled-in format of **Master Policy** as per **Annexure- XI** and forward the same to the AICIL for insurance coverage. Care should be taken to cover a particular farmer for a particular crop in any given IU, only once.
- 4.2 All the farmers who have been already enrolled either in BSB scheme during Kharif 2019 season or have been enrolled for **Krishak Bandhu (AI) scheme** should be automatically covered for crop insurance during Kharif 2020 season through the **Master Policy** under the scheme. They will not need to apply afresh.
- 4.3 The AICIL and ADA of the Block will undertake efforts to cover other willing and eligible farmers who are not covered in the above stated scheme mentioned in para 4.2. Such coverage should be done through **online mode** by using the **BSB App** with the help of local resource persons (LRPs) specially trained in usage of the **BSB App**.
- 4.4 All farmers covered under the scheme will be issued a “**Certificate of Insurance**” by the AICIL and the same will be reckoned as a proof of crop insurance and may be produced by the farmers to the Banks/ PACS, if required, for the purpose of sanction of crop loan.
- 4.5 The new farmers will have to produce documentary evidence regarding their insurable interest for insurance in cultivating land/crop (e.g. ownership/ tenancy/ cultivation rights) proposed for insurance and 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).
  - 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 (share cropper, tenant farmers, persons having land in the name of their father/grandfather etc.) will be issued by the concerned **Gram Panchayat Pradhan** in a

specified format (attached in **Annexure –X**). This document will be used only for crop insurance purpose during Kharif 2020 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 of the concerned Block or his representative through **online mode in BSB Portal**.

5. Banks /PACS will not need to cover the loanee farmers during Kharif 2020 as most of farmers will be already covered in the **Master Policy** initiated by the ADA of the block. However, for farmers not covered under BSB scheme the concerned Bank/PACS may prepare a list as per format in **Annexure XIII** and forward the same to the concerned ADA within the cut-off date for insurance coverage.

#### 6. **Clam assessment:**

6.1 Loss assessment will be made on the basis of **Crop Health Factor (CHF)** and payment of claims shall be settled in terms of **Revised Operational Guidelines** of BSB scheme as clarified in **Annexure-IA**.

6.2 **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 season-end 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) and
- iii) **Crop Structure** measured by **Backscatter Ratio (SAR)**:

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

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

#### 7. **The seasonality discipline will be as under:**

Sl. No.	Activity	Aman Paddy	Aus, Maize & Jute
1.	Cutoff Date (COD) for enrolment	31.08.2020	30.06.2020
2.	Cutoff Date for Prevented sowing/ failed sowing trigger	15.09.2020	NA
3.	Cutoff Date for Mid-Season Adversity trigger.	30.11.2020	NA
4.	Payment of sowing failure 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 COD

8. The **entire share of premium** will be borne by the **State Govt.** for all notified Kharif crops (Aman Paddy, Aus Paddy, Jute & Maize) under Bangla Shasya Bima(BSB) scheme. However, a token amount of Rs.1/- (rupee one only) may be charged by the IA from farmers' bank account for

electronic updation of account details in the **State Crop Insurance Portal** to facilitate real time settlement of claim compensation.

9. The details of premium rate of crops for each district is given in **ANNEXURE –VI**.
10. 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-IX**.
11. All claims will have to be borne by the AICIL. The claims will have to be settled within due date failing which penalty may be imposed as per provisions of BSB Operational Guidelines.
12. The AICIL shall make adequate publicity / awareness of the scheme in all the notified unit areas in coordination with State Govt. Electronic and print media may be utilized to create and disseminate awareness about benefits and provisions of the Scheme among the cultivators. The AICIL will work out appropriate plan in **consultation with the DDA(Admn)** of the districts for adequate awareness and publicity. The AICIL should get the publicity materials approved from the Agriculture Department before issuing them for publicity/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 **Grievance redressal:** At the initial level, grievance, if any, should be taken up for redressal at the Block level. The BLMC should respond to the grievances within 15 days of receipt of grievance. In case of dissatisfaction the matter may be referred to the higher level (BLMC to DLMC and DLMC to SLMC) for redressal of the issue.
- 13.3 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) Joint Secretary, 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) ADA (Evaluation)
- vii) State Nodal Officer(SNO) ( Crop Insurance)
- viii) Representative from Co-operation Department

- ix) State Level Officer of the Implementing Agency
- x) Convener of SLBC or his nominee
- xi) CGM, NABARD or his nominee
- xii) Farmers' representative (one)
- xiii) 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 **(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.

14. 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- VII**.

15. 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 payouts (claims) are furnished in **ANNEXURE-VIII**. In case of non-availability of weather data or data gaps, the data of adjoining weather stations or district IMD Stations may be used depending upon order of proximity.

*JL*  
29/5/2020

16. 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.
17. This issues with concurrence of the Finance Department vide U.O. No. Group T/2020-2021/0047 dated 05/05/2020 and Group A-1/2020-2021/005 dated 08/05/2020.

*Encl: As stated above.*

**By the order of the Governor**



**Additional Chief Secretary  
to the Government of West Bengal**



**Copy forwarded for information and undertaking necessary action to:**

1. The Additional Chief Secretary, Co-operation Department, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
2. The Director of Agriculture & *ex officio* Secretary, Govt. of West Bengal, 63, N.S. Road, Jessop Building, Kolkata-1.
3. The Commissioner, Finance Department, Group A-1, Govt. of West Bengal.
4. The **District Magistrate**, \_\_\_\_\_ **districts(all)**
5. The Registrar of Cooperative Societies, New Secretariat Buildings, 1, K.S.Roy Road, Kol-1.
6. The Chief General Manager, **National Bank for Agriculture & Rural Development (NABARD)**, 6, Royd Street, Kolkata- 700069.
7. The General Manager, Financial Inclusion & Development Department, **Reserve Bank of India**, 16, N.S. Road, Kolkata- 1.
8. The **Convenor of State Level Bankers' Committee**, 16, Old Court House Street, Kolkata – 700001 **with request to send the copy of this Notification to other nodal Banks and Bank branches for necessary action.**
9. The General Manager/ Scientist-SF, **Regional Remote Sensing Centre (RRSC)- East**, BG – 2, Action Area – 1B, Near Home Town, New Town, Kolkata – 700 156.
10. The Regional Head, **Indian Meteorological Department**, 4, Duel Avenue, Alipur Zoological Garden, Alipore, Kolkata, West Bengal 700027.
11. Additional Director of Agriculture (Evaluation), W.B., 17, S.P.Mukherjee Road, Kol – 25
12. The Agril. Meteorologist, Directorate of Agriculture, Jessop Buildings, Kolkata – 1
13. The Joint Director of Agriculture (Extn.), W.B., Jessop Building, Kolkata -700001.
14. The **Deputy Director of Agriculture (Admn)** of all districts **with the request to send the copy of this Notification to all the A.D.A.s under his/her control for necessary action.**
15. The Chairperson, **West Bengal State Co-operative Bank Ltd.**, 24-A, Waterloo Street, Kolkata- 700069 -with the request **to send the copy of this Notification to all the Branches under his control**
16. The Chairperson, **Uttar Banga Kshetriya Gramin Bank**, 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.**
17. The Chairperson, **Bangiyo Gramin Bikash Bank**, 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.**
18. The Chairperson, Paschim Banga Gramin Bank, Head Office, P.O. &Dist – Howrah- **with the request to send the copy of this Notification to all the Branches under his/her control.**
19. The Deputy General Manager, Agriculture Insurance Company of India Ltd., Kolkata Regional Office, OM Tower, 5<sup>th</sup> Floor, 32, Chowringhee Road, Kol-71.
20. The Managing Director, Webel (WBEIDC) -with request to arrange for publication of the Notification in the BSB.

  
Joint Secretary

to the Government of West Bengal

No.: 590/2(4)-JS(JR)/2020

Dated: the 27<sup>th</sup> May, 2020

**Copy forwarded for information to:**

1. The Advisor (Agriculture and Allied sectors) to the Hon'ble CM, 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 Addl. Chief Secretary, Finance Department, Govt. of West Bengal
4. The P.S. to the Addl. Chief Secretary, Agriculture Department, Govt. of West Bengal.

Joint Secretary  
to the Government of West Bengal