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NOTIFICATION

No. B. 13015/1/2008-AGR/Pt, the 28th June, 2012. Reference is made to the Govt. of India, Ministry of Agriculture, Department of Agriculture & Co-operation, Krishi Bhavan, New Delhi, letter No. 13011/15/99-Credit-II, dtd 16.07.1999 regarding the 'Implementation of National Agriculture Insurance Scheme (Rashtriya Kishi Bima Yojana) in the country-Administrative Instructions' and letter No. 13011/04/2004-Credit II, dtd. 6th February 2012, regarding the 'Administrative Approval for implementation of National Agriculture Insurance Scheme (NAIS) on existing pattern during 2012-13'.

The National Agricultural Insurance Scheme (NAIS) is being implemented in the country since Rabi 1999-2000 season. The State Government is also implementing the Scheme in Mizoram since Rabi 2008-09 season at the Agriculture Circle level in collaboration with Agriculture Insurance Company of India Ltd. (AIC). The 'State Level Coordination Committee on Crop Insurance (SLCCCI)' under the Chairmanship of the Secretary, Agriculture Deptt., Government of Mizoram, in its meeting on 12th March 2012 has decided to continue the Scheme during Kharif 2012 season on the following conditions :

Agriculture Insurance Company of India Limited will be the Implementing Agency (IA) of the scheme as decided by the Govt. of India.

1. RISKS COVERED AND EXCLUSION :

Comprehensive risk insurance will be provided to cover yield losses due to non-preventable risks, viz. :

- i) Natural fire & Lightning
- ii) Storm, Hailstorm, Cyclone, Typhoon, Tempest, Hurricane, Tornado etc.
- iii) Flood, Inundation and Landslide
- iv) Drought, Dry Spells
- v) Pests/Diseases

Losses arising out of war & nuclear risk, malicious damage & other preventable risks shall be excluded.

2. CROPS & AREAS COVERED :

The Scheme would broadly cover Paddy (Jhum), Paddy (WRC) and Maize crops at the Circle level with unit of insurance as Circle i.e each Circle will be considered as one unit for the purpose of Crop Cutting Experiments (CCEs).

The crops and areas to be covered under the Scheme during Kharif 2012 season are given in **Annexure-I**.

3. FARMERS COVERED :

The scheme is applicable to all the farmers growing Paddy (Jhum), Paddy (WRC) and Maize crops in the notified areas.

a) On Compulsory Basis :

Under the Scheme, insurance coverage is compulsory for all loanee farmers availing Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crops in the notified areas up to the full loan amount.

b) On Voluntary Basis :

Coverage is also available for all non-loanee farmers on optional basis. The sum insured in case of non-loanee farmer is calculated on the basis of value of T.Y. i.e. Threshold Yield multiplied by MSP.

4. INDEMNITY LEVEL, SUM INSURED LIMITS, PREMIUM RATES :

Level of Indemnity, Sum Insured Limits and Premium rates are given in *Annexure-II*.

5. SUBSIDY ON PREMIUM :

Small & Marginal farmers shall be provided 10% subsidy on premium rate to be shared equally by the Central and State Government. For the purpose of subsidy under the Scheme, the definition of the small and marginal farmers shall be as follows :

SMALL FARMER : A cultivator with a land holding of 2 hectares (5 acres) or less

MARGINAL FARMER : A cultivator with a land holding of 1 hectare or less (2.5 acres)

6. SEASONALITY DISCIPLINE

Loaning and acceptance of proposal by Branches/PACs and receipt of Declaration by AIC will be as per *Annexure-III*.

7. CUT-OFF DATE FOR SUBMISSION OF YIELD DATA BY THE STATE GOVT :

The cut-off date for submission of yield data based on minimum crop cutting experiments for Kharif 2012 season, from the Directorate of Agriculture, Govt. of Mizoram to Implementing Agency (AIC) is **31st March 2013**.

8. CLAIM SETTLEMENT AND CLAIM SHARING :

Indemnity Claims under NAIS will be settled on the basis of minimum 16 Crop Cutting Experiments conducted at each Circle level. The claims shall be settled solely on the basis of yield data furnished by the Directorate of Agriculture/Directorate of Economics & Statistics arrived at through Crop Cutting Experiments (CCEs) conducted by the State Government under GCES and not on any Basis such as Annavari/Paisawari, declaration of famine/drought/flood by any Government Departments/agency.

9. Administrative and Operational expenses to the extent of 20% to be shared equally between Central and State Governments.

10. Total Publicity and bank service charges to be shared equally by Central and State Governments.

11. GUIDELINES FOR FINANCIAL INSTITUTIONS (FIs) :

(i) The FIs shall extend additional loan above the scale of finance towards premium. The FIs shall submit consolidated crop insurance Declarations separately for each crop and each notified area on monthly basis through the designated nodal offices as per the cut-off dates prescribed.

- (ii) The FIs shall also receive individual proposals from non-loanee farmers seeking coverage, scrutinize the proposals, accept premium, consolidate the proposals and route them through their designated nodal offices within their service area as per the cut-off dates prescribed. All non-loanee farmers seeking coverage shall operate a bank account with the bank branch.
- (iii) Separate Declaration format as per the prescribed formats, are to be used for loanee and non-loanee farmers.
- (iv) Premium by the nodal banks shall be remitted by way of a single demand draft/instrument for a particular lot of Declarations. However, separate instruments shall be drawn for loanee and non-loanee farmers.
- (v) That, guidelines in regard to crop loans, issued by RBI/NABARD shall be complied with by the FIs.
- (vi) The Nodal banks shall ensure coverage of all crop loans and shall obtain full and accurate particulars from all the FIs within their jurisdiction. They must also ensure coverage of proposals received from all non-loanee farmers within their jurisdiction. The FIs shall only be liable/responsible for all omissions/commissions/errors committed by them.
- (vii) Correct premium rates shall be ascertained from the table given above and premium computation (sum insured x premium rate) shall be done accurately. In respect of small and marginal farmers only net premium need to be remitted. Remission of excess premium shall not entitle for increase in sum insured/liability at a later date.
- (viii) **Declaration received after the prescribed cut-off dates shall be summarily rejected and the responsibility/liability for such proposals rests with the Nodal banks/FIs.**

12. COVERAGE THROUGH KCC

The Financial Institutions shall compulsorily cover all crop loans disbursed for notified crops through Kisan Credit Cards and banks shall maintain necessary registers and control for smooth and effective coverage of loan. In case the total amount of loan for particular crop withdrawn through KCC during the season exceeds the sub-limit fixed for the crop then the sum insured shall be limited to the sub-limit fixed for such crop in the KCC. The KCC sub-limit for consumption, medium term loans, allied activities and uninsurable crop loans are not eligible for coverage. The Banks shall ensure the following while giving loans through KCC.

- (a) The "Credit Appraisal Form" received from the farmer by the bank for issuance of KCC, contains detailed information with regard to the extend of land holding, crops grown, etc. the banks should have no problem in specifying the credit limits for each crop separately. These limits shall also be furnished separately for Kharif and Rabi seasons as also crop-wise in the KCC.
- (b) The farmers while withdrawing money on KCC, shall mention the crop-wise quantum of amount availed (on pay slip) in order that the bank shall note down crop-wise particulars vis-a-vis credit limit approved. The details given by the farmers at the time of withdrawal shall form the basis for coverage under NAIS.
- (c) It is requested to submit separate Declarations for loanee farmers covered under KCC.

T.V. Fambawl,
Secretary to the Govt. of Mizoram,
Agriculture Department.

Annexure - I**NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) - MIZORAM
KHARIF SEASON 2012**

CROPS : PADDY (JHUM), PADDY (WRC), MAIZE

Sl. No.	District	Sl. No. Notified Area	No. of CCEs planned for each crop
2	KOLASIB	1. KOLASIB	16
		2. BILKHAWTHLIR	16
3	AIZAWL	3. SIALSUJ	16
		4. SAITUAL	16
TOTAL		4. Total for each crop	64
		TOTAL CCES PLANNED	192

Annexure - II**NATIONAL AGRICULTURAL INSURANCE SCHEME (NAIS) - MIZORAM
KHARIF SEASON 2012**1. INDEMNITY LEVEL, SUM INSURED LIMITS, PREMIUM RATESA. LOANEE FARMERS

Notified Crops	Indemnity Level	Premium Rate	Sum Insured
Paddy (Jhum)	60%	2.50%	Entire Crop Loan amount shall be compulsorily covered as 'Sum Insured' at the specified Premium Rates.
Paddy (WRC)	60%	2.50%	
Maize	60%	2.50%	

B. NON-LOANEE FARMERS

Notified Crops	Level of Indemnity	Normal Coverage Per ha (up to value of T.Y. value)	
		Sum Insured (^)	Normal Premium Rate
Paddy (Jhum)	60%	8,100	2.50 %
Paddy (WRC)	60%	13,900	2.50 %
Maize	60%	5,400	2.50 %

2. SEASONALITY DISCIPLINE

Crop Covered	LOANEE FARMERS		NON-LOANEE FARMERS	
	Loaning Period	Final Cut-off Date for Receipt of Declaration by AIC	Cut-off date for receipt of proposals by bank branches/PACs	Cut-off date for receipt of Declaration by AIC from Banks
Paddy (Jhum), Paddy (WRC) & Maize	April, May 2012	30 th June 2012	One month from the date of sowing/ planting of the crop of 31 st July 2012, which ever is earlier	One month after the last date for receipt of Proposal at the Nodal Branch OR 31 st August 2012, whichever is earlier
	June 2012	31 st July 2012		
	July 2012	31 st August 2012		
	August 2012	30 th Sept. 2012		
	Sept. 2012	31 st Oct. 2012		
Final	30 th Nov. 2012			

Declaration Forms should be prepared separately for Loanee/Non-loanee farmers, for each crop and each Notified Area. Bankers Cheque/DD should be in favour of "AGRICULTURE INSURANCE COMPANY OF INDIA LTD. - AXIS BANK A/c No. 1400 102 0000 1960" payable at GUWAHATI. Filled up Declaration Form, Premium Collection Statement along with the premium DD should be sent to the following address :-

**Regional Manager,
Agriculture Insurance Company of India Ltd.,
Guwahati Regional Office,
House No. 160, 3rd Floor,
Rajgarh Road, Guwahati - 781 007.**