

Annexure L
Seasonality Discipline to be approved by SLCCCI

S. No	Activity	Kharif	Rabi	Action to be taken by
1	Conduct of SLCCCI meeting to take decision for notification of Crops and areas, adoption of Level of Indemnity and to inform crop wise Scale of Finance etc. for drafting of Tender documents	<i>Paddy/Maize</i> 15th November	<i>Wheat/Oil Seeds (Rape & Mustard)</i> 1st June	Nodal Department of States/UTs
2	Uploading of requisite information/data on crop insurance Portal and Issuing of tender documents	30th November	15th June	Nodal Department of States/UTs
3	Finalization of Tender and award of work by States/UTs	31st December	15th July	States/UT
4	Digitization of notification and downloading/ issuance of notification from crop insurance Portal for circulation amongst stakeholders	31st January	31st July	By State/UTs and concerned Insurance Companies
5	Awareness/ sensitization/training programs by State Govt. and ICs/IAs	From 15th March	15th September	By State/UTs and concerned Insurance Companies
6	Start of enrolment of farmers for the season (as per crop calendar)	From 1st April	From 1st October	All Stakeholders
7	Cut-off date for existing loanee farmers to submit the written consent for opting out from the Scheme to the concerned bank Branches	7 days prior to cut-off date for enrolment under the scheme	7 days prior to cut-off date for enrolment under the scheme	Farmers/Bank
8	Cut-off date for intimation of change of insured crop by the Loanee farmer	2 working days prior to cut-off date for debit/collection of premium from farmers	2 working days prior to cut-off date for debit/collection of premium from farmers	Farmers/Bank
9	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (Loanee and Non-Loanee) by all stakeholders including banks/PACS/CSC/ insurance agent/online enrolment by farmer s etc. Note:*This is indicative only and district wise crop calendar will be the final basis to arrive at cut-off date	Upto last date of enrolment of farmers as notified by States for notified crop(s) or up to 15th July* for Kharif season	Upto last date of enrolment of farmers as notified by States for notified crop(s) or up to 15th December* for Rabi season	Banks/PACS/CSC/ insurance agent/online enrolment by farmers etc.
10	Declaration of Prevented sowing	Strictly within 15 days from cut-off date for enrolment of farmers i.e. 31st July for Kharif and 31st Dec for Rabi. Thereafter this provision cannot be invoked under any circumstances		State Govt./IC
11	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on crop insurance Portal by Bank branches (CBs/RRBs/DCCBs/PACs), followed by SMS to all insured farmers from Portal	Within 15 days of cut-off date for enrolment of farmers/debit of premium for both Loanee and Non-Loanee farmers i.e. 31st July for Kharif and 31st Dec for Rabi		Banks/Portal
12	Cut-off date for electronic remittance of farmer premium to Insurance Companies for farmers covered on Voluntary basis by designated insurance Agent(s) and uploading of details of individual covered farmers on crop insurance Portal.	Within 48 Hours of receipt of application & premium.		Insurance companies and their agents
12	Cut-off date for Insurer to accept or reject the farmer's data on Portal	Within 15 days from the cut-off date for uploading of data/information by Banks/ PACS/ CSC/ Agent respectively. For Loanee and within 30 days for Non- Loanee i.e. 15th Aug for Kharif and 15th Jan for Rabi for Loanee and 31st Aug for Kharif and 31st Jan for Rabi for Non Loanee		Insurance Companies
13	Cut-off date for CSCs/Banks/Intermediary to correct/update the paid application intimated by ICs on Crop Insurance Portal	Within 7 days from the date of intimation by ICs		CSCs/Banks/ Intermediary
14	Cut-off date for Insurer to accept the corrected/updated applications	Within 7 days from the date of submission of correction/ updation by the Bank/CSC		Insurance Companies
15	Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt along with folio to the insured farmer	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal		Banks/ICs for enrolment through their intermediaries
16	Cutoff date for reporting of excess insured area (if any) to the State Govt. and GoI for verification of genuiness of coverage of Insured Farmers	45 days from the cut-off date for enrolment/debit of premium from farmers i.e. 15th September for Kharif and 15th February for Rabi seasons		Insurance companies/ State Governments/GoI

17	Cut-off date for processing of applications by ICs and auto approval of application of insured farmers on crop insurance Portal	60 days from the cut-off date for enrolment/debit of premium from farmers i.e. 15th September for Kharif and 15th February for Rabi seasons		Insurance companies/ crop insurance Portal
18	Cut-off date for raising bills/requisitions with supporting documents for releasing of advance premium subsidy based on 50% of 80% of respective share of Centre/State in corresponding previous season	Before cut-off date of enrolment of farmers		Insurance Companies/GOI /State
19	Release of advance up front premium subsidy (First Installment) i.e. 50% of 80% of respective share of Centre/State in corresponding previous season	Within 15days of cut-off date of enrolment of farmers i.e. 31st July for Kharif	Within 15days of cut-off date of enrolment of farmers i.e. 31st December for Rabi	GoI& State Govt./UTs
20	Training and registration of field level workers assigned for conduct of CCEs and reporting of the same on crop insurance Portal through smart phones/CCE Agri App	Upto 15th August* *state may fix earlier dates for early Kharif crops	Upto 15th January* *state may fix earlier dates for early Rabi crops	Designated Ground Level field Functionaries/ State/District Level Nodal Officer
21	Registration of mobile number of representative of ICs for co-witnessing of CCEs	Upto31st August* *state may fix earlier dates for early Kharif crops	Upto30th January* *state may fix earlier dates for early Rabi crops	Insurance Companies
22	a) Uploading of tentative schedule/date for conducting CCEs (crop-wise/IU wise) followed by SMS on one day notice through CCEs app. ICs are equally responsible to liaise with district authorities/field workers to ascertain the schedule.	At least 7 days before tentative date for conducting CCEs		Concerned Department of States to incorporate the same in Notification
	b) Confirmation of the CCEs schedule	Via SMS on one day notice through Portal		
23	Timeline for lodging online complaint about defaulting CCEs data	Within 2 hours of conduct of CCEs through CCE Co-observation app.		Insurance Companies
24	Approval of district wise crop wise Actual yield data and uploading on Portal	Within one month of completion of CCEs from district wise crop wise specific cut off dates notified by States for a notified crop		Nodal Department of States/UTs
25	Cut-off date for intimation/ reconciliation/ clarification of any deficiency in Actual Yield data	Within 7 days from the date of uploading CCE Data from State Department, if any.		Insurance Companies/ flagged on Portal
26	Cut-off date for resolution by State Govt. on clarification sought by ICs/ flagged on Portal	Within 7 days of clarification sought by ICs/ flagged on Portal	Within 7 days of clarification sought by ICs/ flagged on Portal	State Govt.
27	Cut-off date for raising bills/requisitions with supporting documents for releasing of 2nd Installment of premium subsidy based on business statistics finalized on Portal/auto approval.	Within 15 days of auto approval of business statistics finalized on portal.	Within 15 days of auto approval of business statistics finalized on portal.	Insurance Company
28	Release of 2nd installment of Govt. subsidy	Within 15 days of receiving requisition from ICs based on business statistics finalized on portal.	Within 15 days of receiving requisition from ICs based on business statistics finalized on portal.	GOI/States
29	Auto approval of yield data	Within one week from receipt of yield data /reply to clarification sought by ICs to State Govt.		GoI/ Portal
30	Sharing of detailed information of claims with bank branches & other Stakeholders from crop insurance Portal	Within 7 days of approval of claims by ICS		Portal/ Insurance Companies
31	Timelines for Payment of claims	Within 2 weeks from calculation/auto approval of claims irrespective of whether ICs have raised the bill of 2nd Installment of premium subsidy or not		Insurance Companies
32	Payment of final government subsidy	On finalization of business statistics on portal after completion of approval/reconciliation for the season on portal		GOI/States
33	Reconciliation of claim amount by concerned bank branches for Loanee farmers disbursed either through Banks or directly to beneficiary accounts/ DBT In case of Non Loanee, reconciliation of claims, if required, to be done by enrolling agencies in consultation with concerned bank/State Govt.	Within a week after receipt of claims		Banks/Farmers/State Govt.