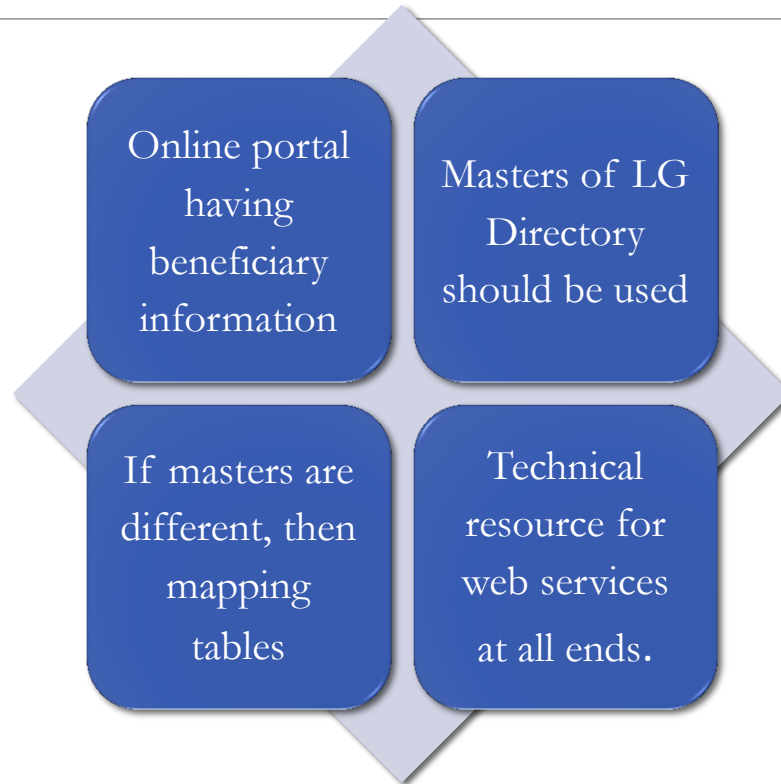


Integration of
National crop insurance portal
with
agriculture portal

rerequisites for online integration



What constitutes DBT in crop insurance?

Since launch of new Crop Insurance Scheme, no subsidy on claim payment as existed in NAIS

Since direct deposit of subsidy on Premium in farmer's account is not envisaged as of now, DBT may need to be limited to identity verification.

As of now, Aadhaar not made mandatory and so non-duplication through digital Land Records

Another possible area of DBT is actual claim payment presently being done by Insurance Companies through Banks

Banks must convey farmer account details electronically through Crop Insurance Portal so that money flows directly and through CBS

Approach to cover farmers in PACS as these are not on CBS? Sponsor Banks?

process to be followed

- **Scheme code** and Benefit Type **Cash or Kind** to be generated and maintained in the system.
- A new column to be added in the database: **DBT_FLAG**.
- No **mapping** is required as National Crop Insurance Portal has uses LGD codes only.
- **Aadhaar** column needs to be added, if not there



- Since beneficiary data is huge in Crop Insurance, **one time data** will be shared with Central Agriculture Portal
- That data coming directly from Banks can be maintained as **base** for other schemes as well.
- One scheduler will be written which will transfer the **incremental data** to Agriculture DBT Portal.
- Based on response received through web service, flag would be updated.

- Currently, National Crop Insurance Portal will transfer data of all states except Karnataka, Gujarat and Rajasthan.
- Data of these three states need to be integrated with National Crop Insurance Portal.
- And then NCIP will transfer data to Central Agriculture Portal.

Updating score card

- It should be updated on weekly basis.
- As number of beneficiaries will increase, it can be updated on DBT Bharat Portal
- And based on that score card will be updated automatically.

Key Factors:

- Scheme Code Generation
- Number of Beneficiaries
- Aadhar Number of Beneficiaries
- Bank Account seeding with Aadhar
- Mobile Number of Beneficiaries
- Notification of Scheme under Aadhar Act
- Electronic fund Transfer through APB

Current score for the year -

- ❖ Current Score of Crop Insurance scheme is **67.15**
- ❖ Scheme code Generation: **Yes**
- ❖ Total beneficiaries: **Around 3 crore**
- ❖ Aadhar seeding : **43.9 lakh**
- ❖ Aadhar Seeding in Bank account: **43.9 lakh**
- ❖ Notification of Scheme under Section 7 / 57: **Yes**
- ❖ Fund Transfer through PFMS: **Yes**

Conclusion

- Need to define DBT in Crop Insurance
- Schemes need to be notified under Section 7/ 57
- Guidelines should be modified.
- States need to spread awareness among the farmers towards benefits of Aadhar.
- Use of offline utility in case MIS doesn't exist at all.
- Workflow based systems need to be designed so that data can be captured at the lowest end itself.

Thank You

