

**Weather Based Crop Insurance Scheme (WBCIS)  
- Declaration Form LOANEE (L)**

FROM:

(Address of Nodal Bank with Contact Phone Number)

TO:

**Agriculture Insurance Company of India Limited  
(AIC) SCO 64 -65, Sector 8 C, Madhya Marg,  
Chandigarh – 160 018  
0172- 2701422, 2701420**

1. Under the provisions of the **WBCIS**, we hereby declare the aggregate Sum Insured of the cultivators with respect to the Loanee Applicants / Kissan Credit Card Holders under the jurisdiction of our Nodal Bank **for the Season** \_\_\_\_\_ as per the schedule below.
2. It is certified on behalf of this office and the bank branches/PACS under our jurisdiction, that
- All eligible Loan Applicants / Kissan Credit Card Holders who have sanctioned credit limit for the respective insurable crops for respective season intended to be grown during the season mentioned in the 'Schedule' below are included, and
  - All guidelines with regard to coverage under Weather Based Crop Insurance Scheme issued by the Government of India / State Government / Agriculture Insurance Company of India Ltd.( AIC) which are in force have been followed.

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_

Name of the Nodal Bank's

Authorized Signatory :

Designation :

Signature and Seal  
of Authorized Nodal Bank Official

**SCHEDULE**

Declaration No. allotted by Bank:

NODAL BANK CODE :

State: \_\_\_\_\_ Season: \_\_\_\_\_ Year: \_\_\_\_\_ Crop: \_\_\_\_\_

District: \_\_\_\_\_ Reference Unit Area: \_\_\_\_\_ R W Station: \_\_\_\_\_  
(as per Notification) (as per Notification)

Sum Insured per acre for Notified Crop: \_\_\_\_\_ Applicable Net Premium Rate: \_\_\_\_\_  
(After adjusting Subsidy)

Category of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (hectare)	Sum Insured (Rs.) (S.I per hectare X Area)	Net Premium (Rs.) (after subsidy)	Service Tax on Net Premium (Rs.) i.e. @ 10.30 %	Premium Remitted (Rs.)
(1)	(2)	(3)	(4)	(5)	(6)	(7 = 5 + 6)
1 Small/Marginal Cultivators						
2 Other Cultivators						
<b>TOTAL</b>						

DD / Cheque No: \_\_\_\_\_ DD / Cheque Date: \_\_\_\_\_ DD / Cheque Amount: \_\_\_\_\_

-----TO BE COMPLETED BY AGRICULTURE INSURANCE COMPANY OF INDIA LTD. (AIC) -----

**CERTIFICATE NUMBER**

**RECEIPT NO.**

**DATE RECEIVED**

NOTE: 1) All code boxes shall be filled up by AIC

2) Guidelines for filling up Declarations are given overleaf

**Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS)  
Loanee Declaration Form**

1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kissan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each Reference Area (as per the notification).
2. Only One copy of the Declaration need be submitted to AIC. Banks should retain an office copy for their record and future reference.
3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
4. All Code particulars (boxes) shall be filled up by AIC.
5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS).
7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any, on such delayed clarification will rest with the concerned Bank.
- 9. Specific guidelines for filling in the Schedule :**
  - (i) Care should be taken to specify the Correct SEASON, CROP & REFERENCE UNIT AREA in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
  - (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
  - (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (Hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
  - (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
  - (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.