RYTHU BANDHU
GROUP LIFE INSURANCE SCHEME
(RYTHU BIMA)

FINANCIAL SECURITY TO THE
FARMERS OF TELANGANA

Department of Agriculture, Government of Telangana
**OBJECTIVE**

- Provide financial relief and security to the family members/dependents of the deceased farmer (Pattadar).

- In Telangana, majority of the Farmers are small and marginal and farming is the sole source of livelihood to them.

- In the event of the death of the farmer/bread winner, their families are facing severe financial problems even for their day-to-day needs.

- Hence it is expedient to implement Farmers Group Life Insurance Scheme so as to ensure financial security and relief to the bereaved members of the farmer’s family.
Detailed Implementation Guidelines with respect to the Rythu Bandhu – Group Life Insurance Scheme (RBGLIS) have been given Financial Security to the Farmers of Telangana
REASONS FOR SELECTING LIC OF INDIA FOR THIS SCHEME

- LIC’s claim settlement ratio is the highest amongst all insurance companies as per the data compiled by IRDAI.
- Only LIC can offer Group Life Insurance Schemes seamlessly integrated with Government of India’s Social Security Schemes.
- The benefit of lowest possible premium rates and scope for further review of the premium subsequently.
- Only LIC has the experience of successfully managing very large Social Security Schemes with membership running into crores.
- LIC is the only the Public Sector Life Insurance Company and Government of India provides sovereign guarantee to its policy holders.
AGREEMENT BETWEEN LIC OF INDIA AND GOVERNMENT

- The representatives of Government and insured Members shall be binding on the agreement between LIC of India & Government of Telangana.

- Government shall furnish to the Corporation the data of new insured Farmers (Pattadars) enrolled as members on monthly basis in electronic form.

- On each annual renewal date, the consolidated data of eligible farmers (Pattadars) will be submitted to Corporation on or before 1st of August along with adhoc premium.

- The Government shall furnish to the Corporation online all the relevant particulars of the members as required for the administration of the scheme. They shall include
  - Data as per the enrolment form & Annual premium
AGREEMENT BETWEEN LIC OF INDIA AND GOVERNMENT

- In case of a farmer holding multiple Pattadar Pass Books, he/she will be enrolled as a single member only based on Aadhar identification.

- The Corporation, after verification and admission of members into the Scheme, shall allot the Master Policy Numbers for the Scheme along with individual LIC id for each insured member and make such list available to the Government in electronic format.

- The Commissioner Agriculture shall ensure that all the eligible members have been allotted with the individual ids by the LIC and discrepancies.

Financial Security to the Farmers of Telangana
The premium payable in respect of the members is Rs. 1925/- per annum per member plus GST as applicable is to be paid extra and at present it is 18%. So, including GST, the premium works out to Rs. 2271.50.

The Government of Telangana paid premium on adhoc basis to LIC of India, on or before 1st of August every year.

The premium for subsequent years will be subject to actual claim experience based on the ERA (Experience Rating Adjustment).

The conditions of assurance and rates of premium may be revised upward or downward by the Corporation based on claim experience on annual basis.

The Government shall arrange to remit the renewal premium to the Corporation on or before the annual renewal date.
ELIGIBILITY OF FARMER

- Pattadar Passbook holders in the State of Telangana.
- Age between 18–59 years as on 14th August 2018.
- The age of the farmers would be determined based on the age as mentioned in the Aadhar card.
- A farmer will be eligible for enrolling for a single policy only.
- Aadhar number will be used for de-duplication of the pattadar passbooks data / enrolment data.
- **Lateral Entry to the scheme:** In case of mutation of land and issue of fresh pattadar pass book to the purchaser and if the purchaser is not already enrolled in the scheme, the purchaser will be enrolled into the Scheme.
SCHEME IMPLEMENTATION - 2018-19

- The scheme is operational in the State from 14th August 2018 to 13th August 2019.
- 29.04 Lakh Farmers in the Age Group of 18 to 59 Years enrolled as on date under the scheme.
- Government has paid an amount of Rs.658 Crores to LIC towards premium of 29 Lakh Farmers to LIC
ADMINISTRATION OF SCHEME

- The Commissioner of Agriculture is designated as the Nodal Agency on behalf of the A&C Department, Government of Telangana.

- The information about the number of farmers to be enrolled as members in the scheme and other details are passed on to LIC in electronic form.

- The nomination forms are collected from each and every eligible member by the AEO in the month of June-2018 initially and as and when the member gets enrolled subsequently.

- The Commissioner & Director of Agriculture who is nominated as representative by Government will act for and on behalf of Government of Telangana and the insured Members in all matters relating to the scheme.
ENROLMENT OF THE FARMERS

- All the farmers in the age group of 18 to 59 years and have received the new Pattadar pass book by the Revenue department after LRUP are eligible for enrolment.

- Farmers who have received Rythu Bandhu Cheques during Kharif, pending issue of Pass Book for technical reasons were also enrolled.

- Pre-populated enrolment/Nomination forms are printed and supplied to the districts based on the data of the PPBs distributed received from the CCLA.

- The Nomination forms are printed both in English and Telugu (in the same form).

- In the pre-populated forms, the names of the farmers are printed in Telugu, as available in the portal.

- The Farmers’ Surname including the Fathers’ / Husbands’ Surname should be written in Full on both sides of the form.
ENROLMENT OF THE FARMERS – ROLE OF AEO

- The AEOs visited each and every farmer in person and filled up the Farmers enrolment-cum-nomination form along with the farmer’s signature (Annexure-I).

- The enrolment-cum-nomination forms are collected from each and every eligible member by the AEO’s in the month of June’ 2018.

- The farmer submitted the nominee/nominees details in the enrolment or nomination form, duly signed by him designating the nominee/nominees.

- In case the nominee is minor, the farmer provided the details of “Appointee” (Guardian), who is a major.

- The farmers Aadhar Card is used as documentary proof for confirming correct name and the age of the farmer. A copy of the aadhar card and PPB is collected and pinned to the nomination form as a documentary evidence.

- AEOs actively involved the Coordinators and members of Rythu Samanvaya Samithis at village and mandal level in the enrolment of farmers in the village

- All the above details are updated in Electronic Format in the Rythu Bandhu-Rythu Bima portal by the AEO
ENROLMENT OF THE FARMERS – ROLE OF MAO

❖ To ensure whether it is as per the list received given by the Revenue department/Collector concerned.

❖ To verify whether the Name and Date of Birth are written as per the Aadhar.

❖ The name and other details of the farmer and nominee has been properly entered in the portal.

❖ The PPB number and Aadhar number etc. are correctly entered in the portal.

❖ The name of the nominee as entered in the Aadhar is also correctly entered by the AEO in the portal.

❖ The MAO will also 100 % verify the data entered by the AEO in the MIS Portal from his login and then submit.
LIC MASTER POLICY

• A Master Policy is generated in the name of the Government by the LIC.
• Master Policy number 504504504 is handed over by the LIC Zonal Manager to the Government on 15th August in the Presence of the Hon’ble Chief Minister, Telangana

Financial Security to the Farmers of Telangana
SHARING OF DATA WITH LIC

• The data uploaded by the AEO and verified by the MAO is shared in electronic format to LIC.

• LIC in turn generated individual LIC IDs for each enrolled farmer.

• The same is uploaded in the Rythu Bima MIS portal.

Financial Security to the Farmers of Telangana
CERTIFICATE OF INSURANCE

- LIC issued a Certificate of Insurance (Annexure II) to each and every farmer who is included in the scheme.
- LIC printed and sent the Certificates of Insurance bundles Revenue village-wise and Mandal-wise to the DAOs.
- The distribution of the Certificates is completed.
SETTLEMENT OF CLAIM

- In the event of death of the Insured Member while being covered under the scheme, the benefits under the Assurance on his life will be credited to the Account of the Nominee.

- The AEO should collect the claim form (Annexure III) along with the bank account details of the Nominee and the death certificate issued by the competent authority. The claim form along with the below mentioned documents shall be uploaded by the AEO in the Rythu Bandhu- Rythu Bhima portal.
SETTLEMENT OF CLAIM

The requirement for death claim will be as under:

- Claim intimation/Discharge form duly filled, signed and attested by the authorised signatory of the Nodal Agency.
- Death Certificate original/duly attested copy.
- Aadhar Card of the deceased and the nominee.
SETTLEMENT OF CLAIM

- The insurance claim would be settled and amount would be paid based on a claim form (Annexure III).
- The amount would be paid into the account of the Nominee designated by the pattadar through electronic transfer only within 10 days.
- The claim amount is payable to the registered nominee only.
- The Scheme implementing Agency, shall upload the death Claim requirements such as Claim form and death certificate online.
- The Claims settlement will be within (10) working days from the date of receiving all the requirements. In case of delay, interest is payable as per IRDAI regulations from time to time.
- The Nominee registered by the farmer (Pattadar) of the scheme shall be entitled to get Rs. 5.00 lakhs in case of death of the enrolled farmer due to any cause.

Financial Security to the Farmers of Telangana
MONITORING MECHANISM

I. State Level Monitoring Committee:
   1. APC & Principal Secretary (A&C Dept.) - Chairman
   2. Commissioner & Director of Agriculture - Convener
   3. Joint Secretary (Finance Dept.) - Member
   4. Representative from CCLA - Member
   5. State Information Officer, NIC - Member
   6. Regional Manager (P&GS), LIC, Hyd – Member.

II. District level Monitoring Committee:
   1. District Collector and Magistrate - Chairman
   2. District Agriculture Officer - Convener
   3. District Nodal officer of LIC - Member
   4. District Panchayat Officer – Member

III. Mandal Level Monitoring Committee:
   1. Revenue Divisional Officer - Chairman
   2. Assistant Director of Agriculture (R) - Member
   3. Mandal Agricultural Officer - Convenor
   4. Mandal Revenue Officer - Member
PORTAL FOR SCHEME IMPLEMENTATION

- A separate module in the same Rythu Bandhu Portal is developed for entering the details of the farmers insured.

- An additional feature is provided in the existing Rythu Bandhu Portal, with respect to the Rythu Bima (Group Life Insurance).

- The National Informatics Center (NIC), Telangana State is designated as nodal agency for development of MIS for Rythu Bandhu Group Life Insurance Scheme.

- The portal shall have the facility of updating the daily registration of the farmers in the scheme, Revenue Village-wise and AEO cluster-wise and the Dash board is to be provided.

- User IDs, accounts have to be created at all levels right from Prl Sec (Finance) / Prl Sec (A&C) / Commissioner of Agriculture / District Collector / District Agriculture Officer / ADA / MAO / AEO in the Rythu Bandhu-Rythu Bima Portal for viewing the dashboard and also updating by the implementing officers.
PORTAL FOR SCHEME IMPLEMENTATION

- AEOs shall upload the details of the enrolled farmers in the Portal which will be shared with the LIC after authentication by the concerned MAO.

- NIC will de-duplicate the data using Aadhar numbers to ensure that each farmer is enrolled only once for one bond only.

- NIC shall transfer the farmer’s registration data to LIC through Secured File Transfer Protocol (SFTP).

- LIC after receiving the data will verify the data and if any errors are noticed it will intimate the same to the agriculture department along with reasons.

- NIC shall provide a facility of searching the Policy data of individual beneficiaries using the Pattadar pass book number as search key.

- LIC to provide the interface for tracking the claim settlement status in the Rythu Bandhu – Rythu Bima Portal
RYTHU BIMA PORTAL - HOME PAGE
HTTP://RYTHUBANDHU.TELANGANA.GOV.IN

Financial Security to the Farmers of Telangana
A mobile App was developed for computerization of details of insured farmer.

The Government has recruited one Agriculture Extension officers for every 5000 Ha.

A total of 2562 AEOs are presently working in the state of Telangana.

All the AEOs were supplied with High configuration Samsung Tabs along with internet connectivity.
Registration of Eligible Farmers

AEO

Flow

Mandal Agriculture Officer

Flow

Registration of Eligible Farmers

Farmer Data with LIC ID Sent back to NIC

Sending Data for LIC ID Creation

Printing & Handing over of LIC Bonds

Rythu Bima Database

Tabs

Distribution of Bonds

Sending LIC ID through SMS Alert

AEO

Flow

Mandal Agriculture Officer

Verification

Authentication

Flow

Download Apps

Data with LIC ID Sent back to NIC

Sending Data for LIC ID Creation

NIC

LIC
## Claims Processing Module

**S.No.** | **Claim Documents**
--- | ---
1  | Claim Form
2  | Death Certificate
3  | Adhar Card of Nominee & Deceased
4  | Bank Passbook First Page

**Automation at LIC**: Claims in 2 batches per day

**Successful Claims sent to YES BANK**: Rs. 5 Lakhs to Nominees Bank Account

**SMS Alert informing Credit of Rs. 5 Lakhs**

**Downloads Claims Status**

**Forwarding**

**Verification**

**Tabs & Uploads Application**

**Scans Documents using Tabs**

**Acknowledgement through SMS to Nominee**

**Flow**

**District Nodal Officer**

**AEO Farmer Casualty**

**Nominee**
## Statistics

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<tr>
<th>S.No</th>
<th>Details</th>
<th>Number</th>
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<tbody>
<tr>
<td>1</td>
<td>Total Eligible Farmers (In Lakhs)</td>
<td>29.12</td>
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<tr>
<td>2</td>
<td>No. of Farmers Registered (In Lakhs)</td>
<td>29.04</td>
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<td>3</td>
<td>LIC Bonds Printed (In Lakhs)</td>
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<td>4</td>
<td>Total Deaths Reported by AEO</td>
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<tr>
<td>5</td>
<td>Total Claims Sent to LIC</td>
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<tr>
<td>6</td>
<td>Total Claims Settled</td>
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<td>7</td>
<td>Amount Settled (In Crores)</td>
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<td>8</td>
<td>Balance Claims Settled</td>
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Claims Processed – Extent Wise Analysis

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<th>Class</th>
<th>Claims Processed</th>
<th>Percentage</th>
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<tr>
<td>&lt; 0.5 Acres</td>
<td>1975</td>
<td>24%</td>
</tr>
<tr>
<td>1 - 2.5 Acres</td>
<td>3837</td>
<td>47%</td>
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<tr>
<td>2.5 - 5 Acres</td>
<td>1525</td>
<td>19%</td>
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<tr>
<td>5 - 10 Acres</td>
<td>671</td>
<td>8%</td>
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<tr>
<td>&gt; 10 Acres</td>
<td>86</td>
<td>1%</td>
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</table>
PREPARATORY WORKS

Data Collection

Review Meeting on Portal Development
Distribution of LIC Bonds to Farmers
Hands on Training to District Nodal Officers on MIS
LAUNCH OF SCHEME ON 15-08-2018 BY HON’BLE CM
THANK YOU