NO. AGC02-21021/9/2024-AGRHOD   Office of the
Dt. #ApprovedDate#   Commissioner & Director of Agriculture,
                                                                    AP : GUNTUR

MEMO

Sub: CROP INSURANCE – PMFBY& RWBCIS -- Implementation of Digital Area Sown Certificates (ASCs) for Non-Loanee Farmers – SOP and Guidelines from Kharif 2025 onwards – Issued – Reg.

Ref: 1.G.O. Ms. No. 80 & 81, Agriculture & Cooperation Department, Dt. 04.09.2024.
        2.This Office Circular No AGC02-21021/9/2024-AGRHOD dt.23.06.2025.

<<>>

It is to inform that vide reference 1st cited, the State Government issued operational guidelines, including notification of crops and areas, for the implementation of Crop Insurance Schemes (PMFBY & RWBCIS) for the years 2024–25 and 2025–26. As per these guidelines, the Free Crop Insurance Scheme was continued for Kharif 2024. Subsequently, the Scheme transitioned to a Voluntary Enrolment Model from Rabi 2024–25 onwards, with mandatory validation of enrolment data through e-Panta records.

Rabi 2024-25 Implementation Overview:

As per PMFBY guidelines, submission of Area Sown Certificates (ASCs) was made compulsory for the enrolment of non-loanee farmers. To facilitate validation with e-Panta crop data, the State introduced a centralized system requiring Village Level Officers (VAA/VHA/VSA) to issue Digital ASCs exclusively through the e-Panta platform. However, despite clear instructions, instances of non-compliance were observed:
    a) Continued issuance of offline certificates by field staff
    b) Irregular enrolments by certain Common Service Centres (CSCs) which resulted in delays and data discrepancies.

A preliminary review of Rabi 2024–25 enrolment data indicates significant mismatches between enrolment records and e-Crop datasets. District-wise error reports are being prepared and will be forwarded to respective District Level Monitoring Committees (DLMCs) for final verification and necessary rejection of erroneous applications on the NCIP.

Way Forward: Strengthening the System from Kharif 2025:

• To enhance data integrity and streamline the enrolment process, the following key measures will be implemented from Kharif 2025:

a) Mandatory Digital ASC for Non-Loanee Enrolments:

Only digitally generated ASCs in the e-Panta portal shall be valid for non-loanee farmer enrolments. Offline certificates will not be entertained.

b) System Integration with NCIP:

A dedicated API is developed to enable real-time data exchange between the e-Panta platform and NCIP, for ensuing effective implementation of the Digital ASC while reducing redundancies and ensuring seamless validation.

- In continuation of the Administrative instructions issued vide reference 2nd cited, the SOP for issuance of the ASC is detailed hereunder:

Standard Operating Procedure (SOP): Digital ASC Generation

Objective: To ensure a uniform, transparent, and verifiable process for the issuance of ASCs for non-loanee farmers under PMFBY/RWBCIS.

Applicability: This SOP applies to all Non-loanee farmer enrolments made through all enrolment channels from **Kharif 2025 onwards**.

A. Digital ASC Generation – Mandatory Provision

- Only **digital ASCs generated through the e-Panta platform** will be enabled for enrolment on National Crop Insurance Portal (NCIP)
- **Offline/manual ASCs are strictly not allowed**
- Issuance of Digital ACS is **mandatory for all channels of Non-loanee enrollments** including the self-registration on NCIP.

B. Process Flow for Digital ASC Generation

1. **Farmer Visit to RSK:**

   The non-loanee farmer approaches the designated RSK with:
   - Photo copy of the Latest Aadhar
   - Land ownership documents, or
   - Certified Cultivator Rights Card (CCRC)
   - A self-declaration indicating the crop and extent sown/intended

2. **Verification & Entry:**

   The VAA/VHA/VSA verifies documents and logs into the e-Panta ASC module, entering the details as per the farmer's declaration.

3. **Digital Certificate Generation:**

   Upon submission, the ASC is **digitally generated** and stored in the e-Panta database.

4. **Real-Time Synchronization with NCIP:**

   Through the NIC-developed API, the ASC details are transmitted in real-time to NCIP.

C. Enrolment through CSCs
- The farmer visits the nearest CSC for crop insurance enrolment.

- On providing identifiers (Farmer ID, Aadhaar-linked mobile, Survey No., etc.), NCIP will auto-fetch ASC data.

- The associated ASC PDF will be pre-populated for upload.

D. Request for Change of Crop in Area Sown Certificate (ASC)

1. If a farmer requests a change of crop, by approaching RSK.
2. The VAA/VHA/VSA will Verify the details of the existing Area Sown Certificate (ASC) using the unique ID assigned to it in e-Panta platform.
3. The system will automatically fetch data from the National Crop Insurance Portal (NCIP) to check if enrolment has been done using that ASC.
4. If enrolment is already done using the existing ASC:
   a. The ASC cannot be cancelled or modified.
   b. The farmer must first cancel the insurance enrolment made using that ASC to proceed further.
5. If no enrolment is done using the ASC:
   a. The existing ASC is to be cancelled in the system.
   b. A new ASC can be issued for the new crop.
   c. The process for issuing the new ASC will follow the standard procedure for issuing digital Area Sown Certificates.

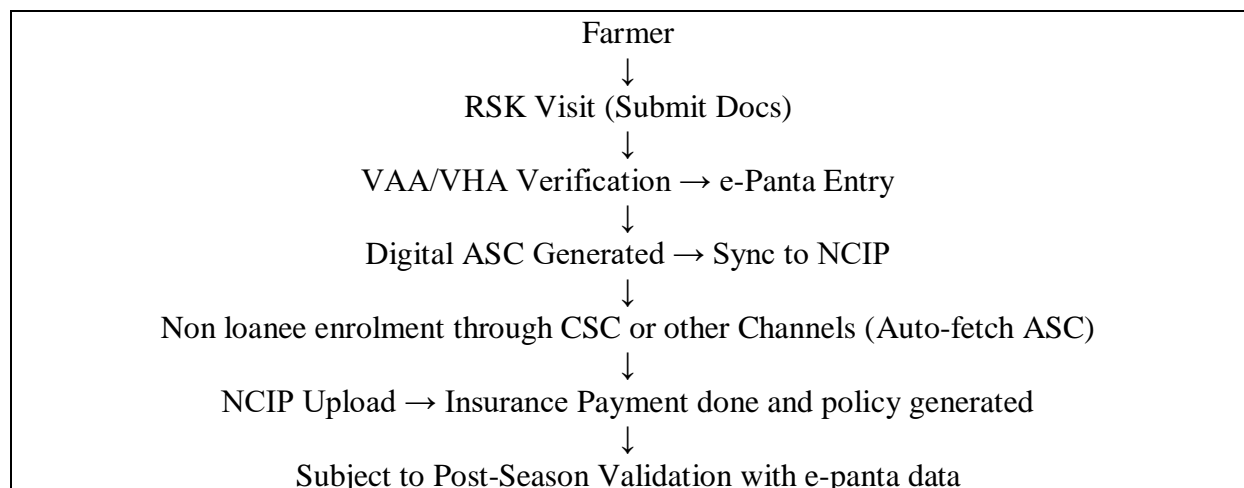### E. Discrepancy Resolution Protocol
- In case of any discrepancy between ASC-sown area are found during validation with e-Panta data the following procedure will be followed:

- Insurance coverage shall be restricted to the validated extent.

- Excess premium, if any, will be forfeited and credited to the Technology Fund of GoI.

- If there is mismatch of Crop between the enrolment and e-panta data, then the application will be rejected the farmer premium will be forfeited.

F. Post-Season Validation
- After each season, ASC-linked enrolments will undergo cross-verification with e-Panta records.

G. Compliance & Monitoring
- **Strict enforcement** of the digital ASC system will be ensured.

- **Non-compliance** by RSK or CSC staff may attract **administrative and disciplinary action**.

- **MIS reports** and **random inspections** will monitor adherence, timeliness, and data quality.

```
                          Farmer
                            ↓
                 RSK Visit (Submit Docs)
                            ↓
         VAA/VHA Verification → e-Panta Entry
                            ↓
          Digital ASC Generated → Sync to NCIP
                            ↓
  Non loanee enrolment through CSC or other Channels (Auto-fetch ASC)
                            ↓
     NCIP Upload → Insurance Payment done and policy generated
                            ↓
        Subject to Post-Season Validation with e-panta data
```

Clarification on Loanee Farmer Enrolments

- ASCs are not mandatory for loanee farmers, whose enrolment is facilitated through Banks at the time of SAO loan (KCC) disbursal.
- However, post-season validation with e-Panta data will be carried out for loanee enrolments same as Non-Lonaee enrolments , ensuring quality enrolment, transparency and uniformity in enrolment as well as in the claims settlement process.

<div align="right">

Director of Agriculture,
AP, Guntur

</div>

To:
All the DAOs concerned
Copy to DOH for information and with a request to issue similar instructions to the DHOs
Copy to the ICs concerned
Copy to SLBC, CSCs