



**A Presentation
On
Crop Insurance Portal
&
CCE Agri Mobile App**

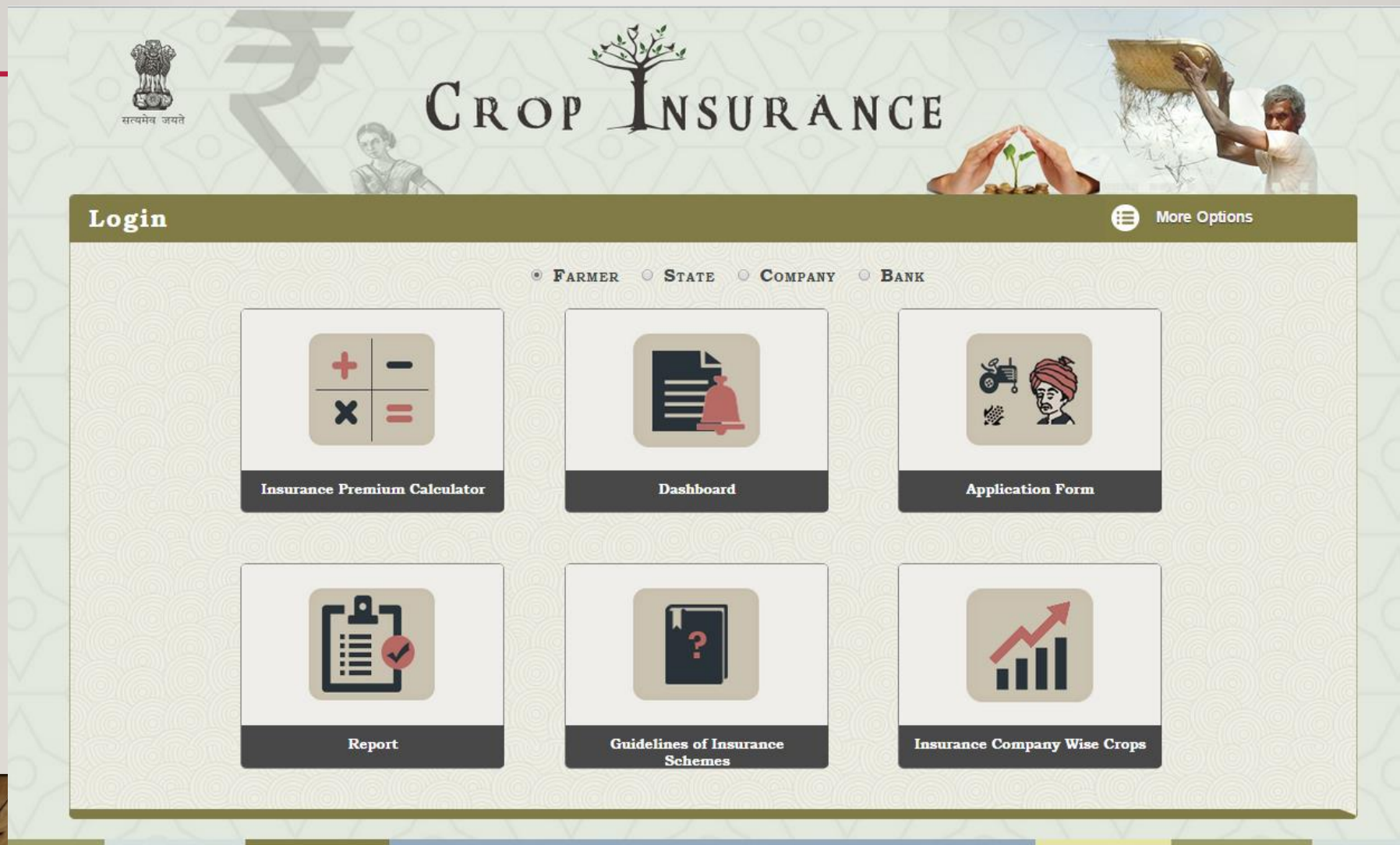


ERSTWHILE SCENARIO

- Could the farmers get timely information about insurance products for their crops in their area?
- Was there a seamless integration of Farmers, Insurance Companies and Banks?
- Did all Insurance Companies process fully computerise their internal process as a nation-wide database?



SOLUTION !!

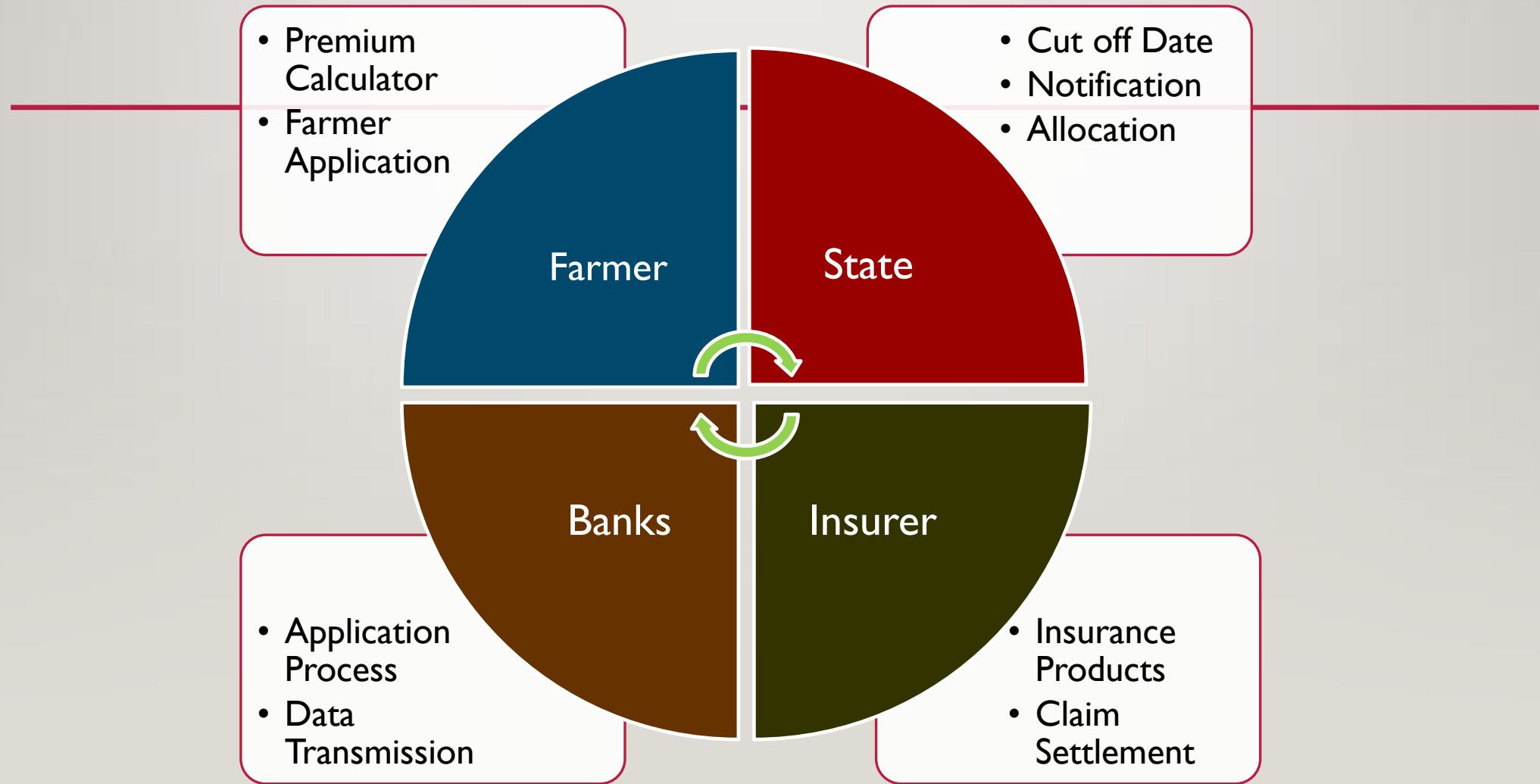


WHAT MAKES IT SPECIAL...

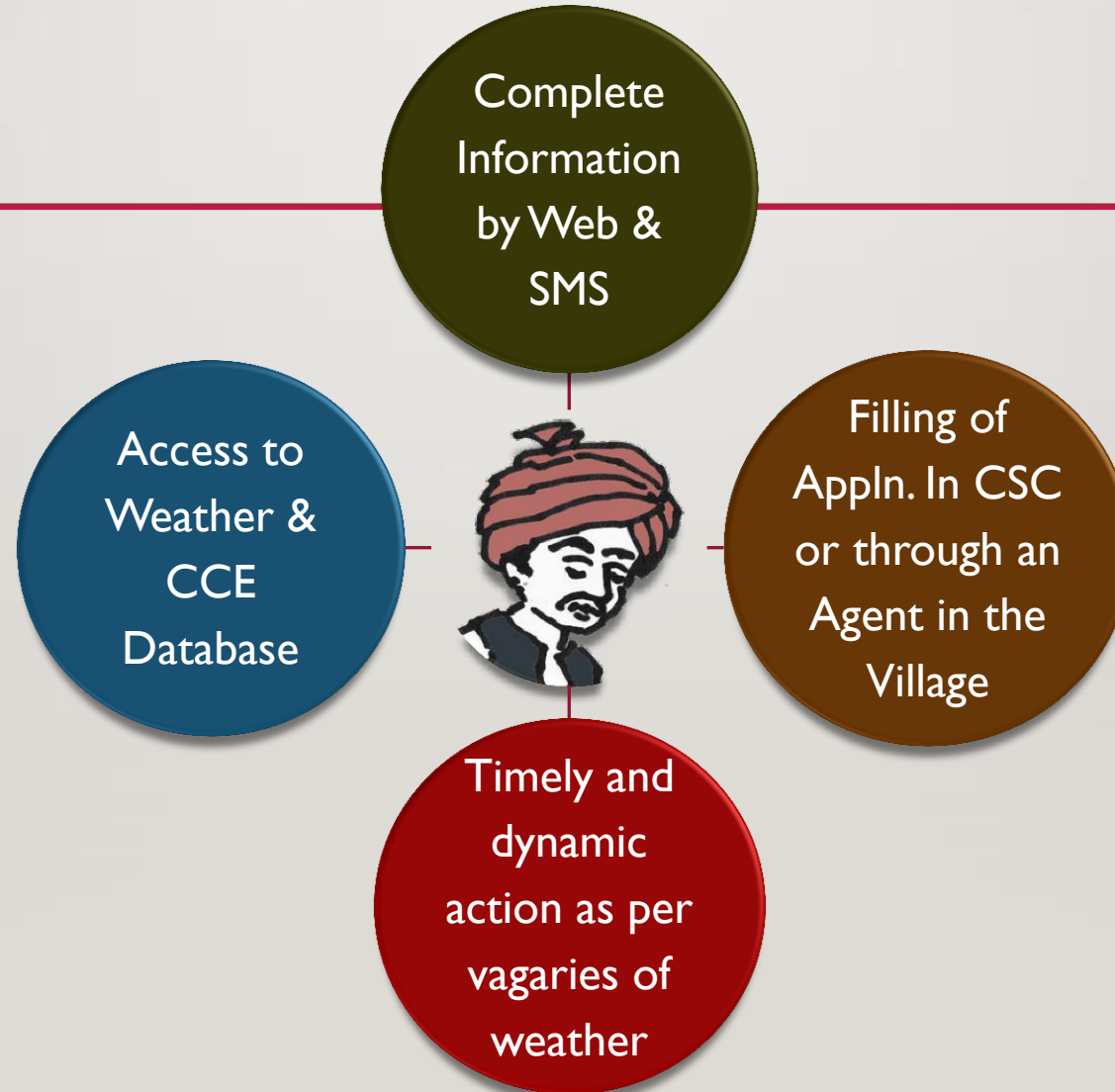


- The only Portal for all stakeholders including Farmers, States, Insurance Companies & Banks
- Both Insurance Schemes viz. PMFBY and WBCIS Covered
- Information to Farmers on Premium, Cut Off Dates & Company Contacts for their Crop & Location on Web and by SMS through USSD
- Insurance Premium Calculator and Creation of Database of Notified / Allotted Dynamically
- Farmer's Application for Loan / Insurance and its Integration with Banks

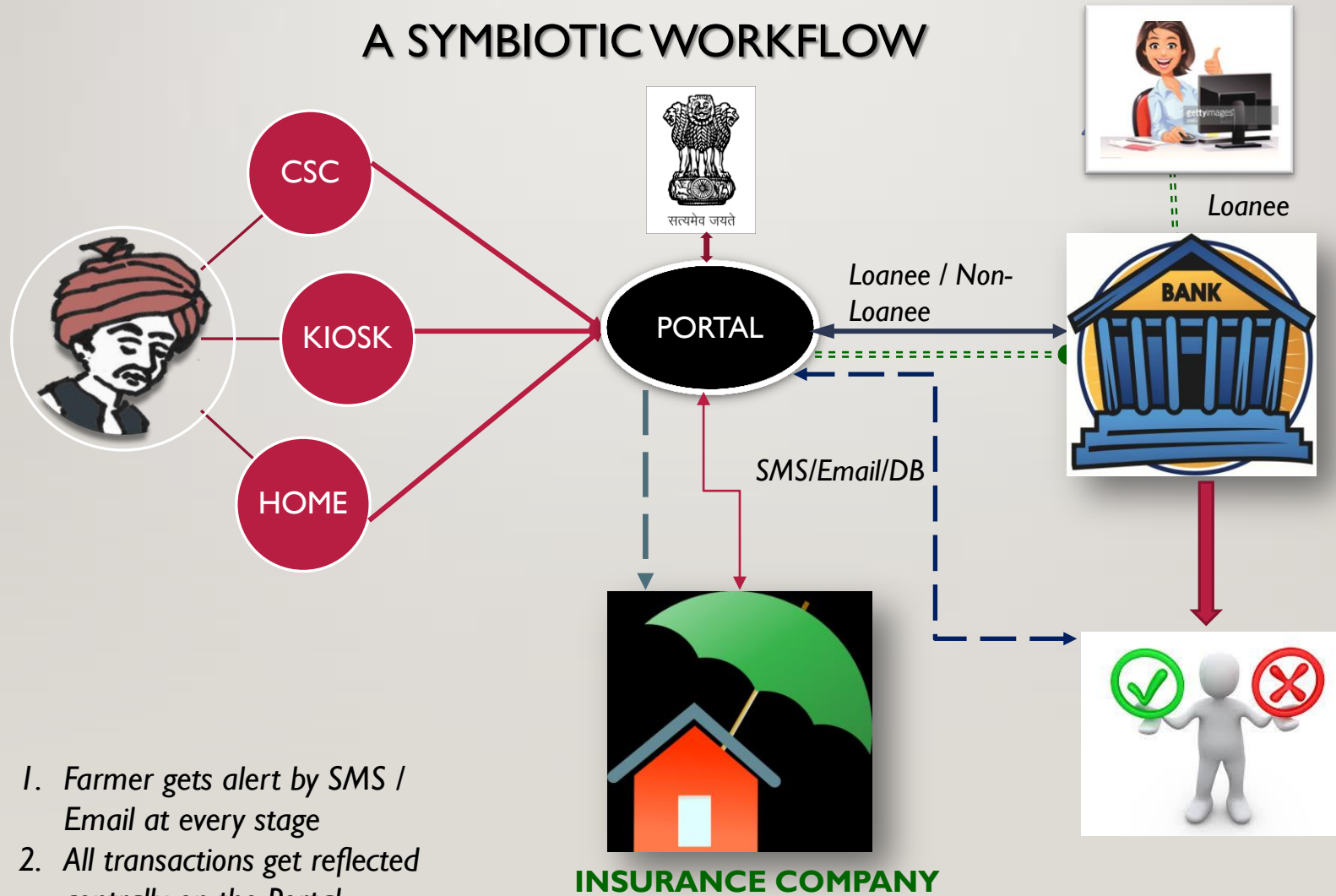
ONE PORTAL FOR ALL STAKEHOLDERS...



FARMER...THE ULTIMATE GAINER

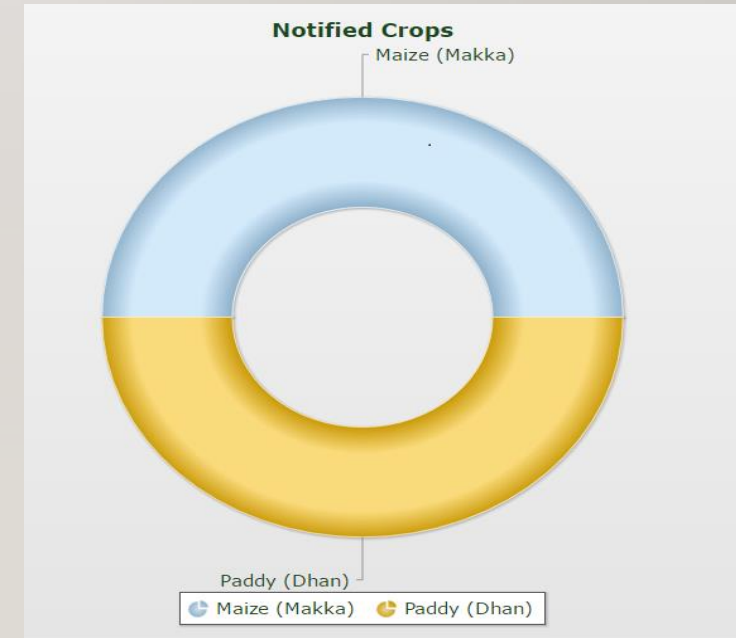
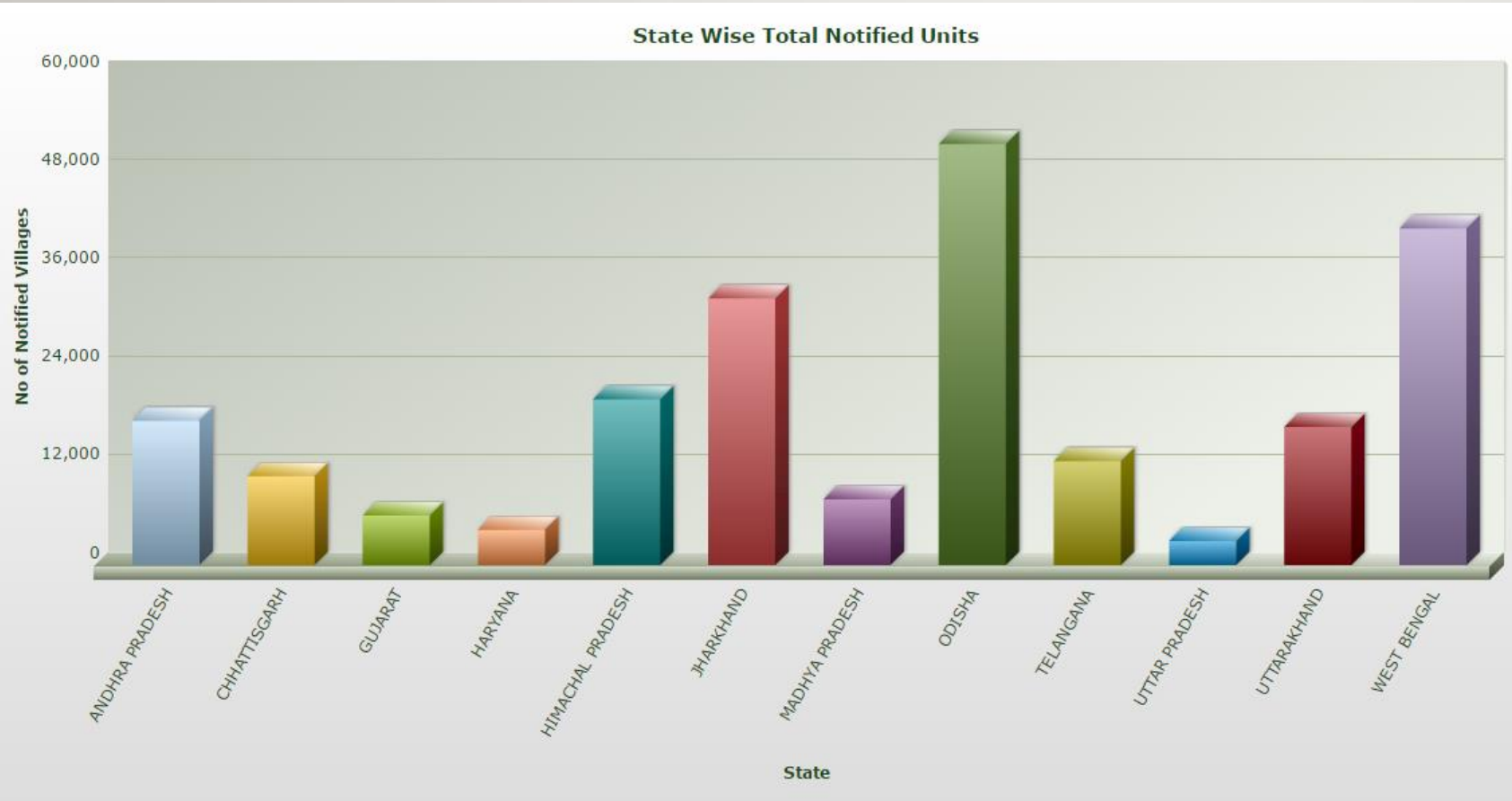


A SYMBIOTIC WORKFLOW



1. Farmer gets alert by SMS / Email at every stage
2. All transactions get reflected centrally on the Portal

DRILLABLE DASHBOARDS – TRANSPARENT VIEW



INTEGRATION WITH BANKS

Online Mode

- Filling farmers' applications online on the portal
- Land Details, crop details can be captured.

Offline Mode

- Prepare excel sheet in specified format following master codes.
- Useful for bulk upload.

ELIMINATING DE DUPLICATION

Banks process Loan / Insurance applications manually but create loan account in CBS



Recently, Banks have been required to give Farmers' Listing in addition to Declaration of overall numbers. But the numbers are huge and process is manual.



Since Government Subsidy is involved, Aadhaar can be used as unique identifier as charge creation is manual so far. Aadhaar already included in Insurance Portal as nearly 97% coverage is there



When Electronic Land Records are used, creation of charge on land can be digitised to avoid duplication.



Use of Insurance Portal will also help de-duplicate - Integration with CSCs done for Application Filing.

SAFEGUARDS IN INSURANCE PORTAL

Integration with CBS was not supported by Banks as otherwise too processing of Loan Applications is manual almost in all banks.

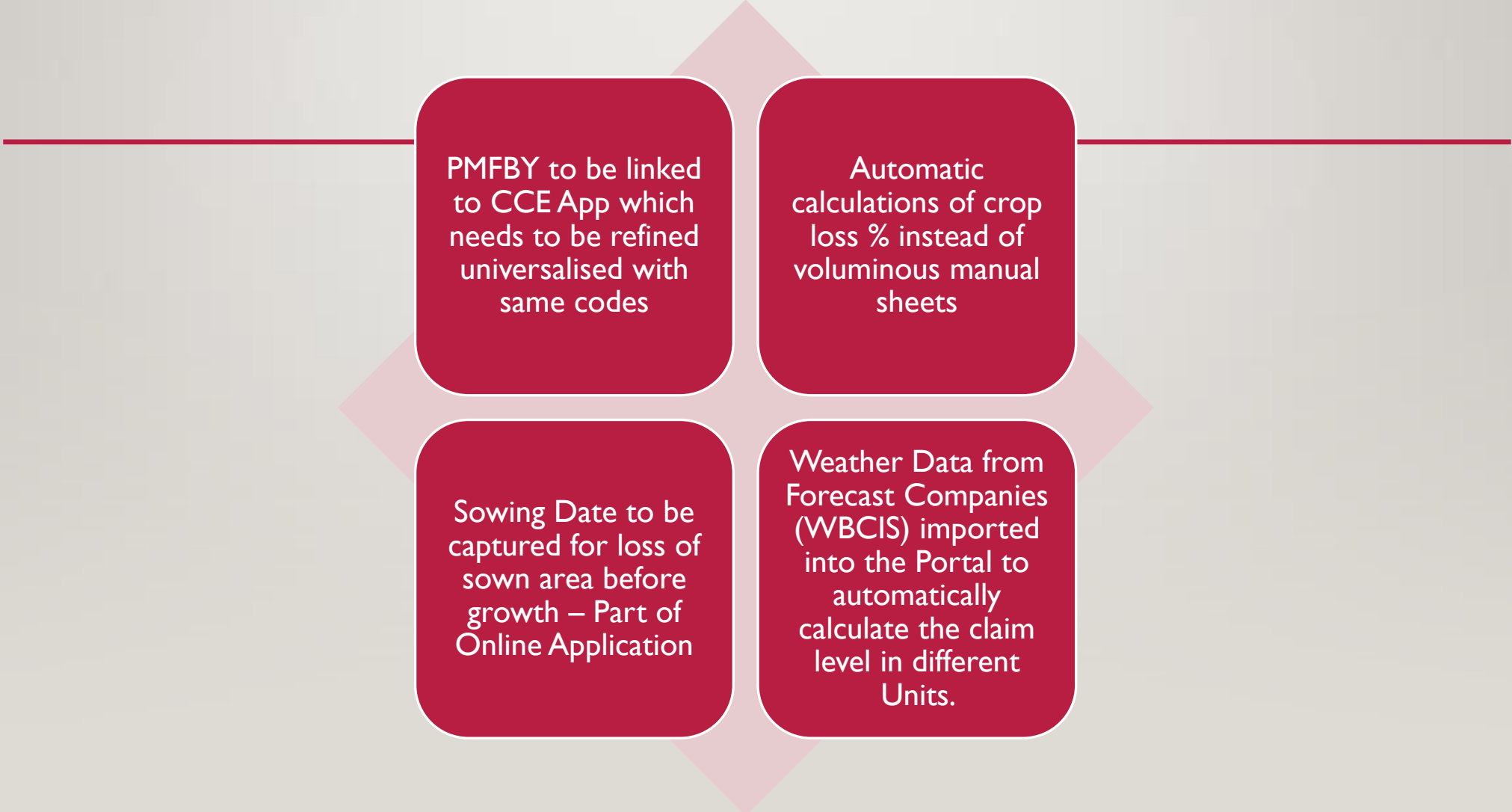
Banks should use the Online Insurance Portal so that data structures remain the same and repetitive efforts of each bank is avoided.

Online applications for Insurance Coverage through the Portal can help in de-duplication without Aadhaar also.

Search on name, village, ID number etc. on unified software will churn out duplicate entries as against manually typed Farmer Listing.

Unified dashboards for Bankers, Insurance Companies, Governments and Public sharing back and forth data between Insurance Companies and Banks

USE OF TECHNOLOGY FOR CLAIM SETTLEMENT



PMFBY to be linked to CCE App which needs to be refined universalised with same codes

Automatic calculations of crop loss % instead of voluminous manual sheets

Sowing Date to be captured for loss of sown area before growth – Part of Online Application

Weather Data from Forecast Companies (WBCIS) imported into the Portal to automatically calculate the claim level in different Units.

CCE AGRI MOBILE APP

- Improves data quality through
 - Photographing
 - Geo-tagging
 - Time-stamping
- Data accessible through web interface
- Immediate data transfer to web, hence real time data available to all stakeholders
- Reduces claim settlement time



USP : ONLINE & OFFLINE MODE

- ❑ In rural areas, there will be no or poor internet connection that is why this app has been designed in such a way that data can be collected without internet connection.
- ❑ It works in both Online and Offline mode.
- ❑ Internet is required only to download the app and doing registration.
- ❑ After that CCE data can be entered using this app without internet connection.
- ❑ And as and when internet is available, data can be pushed to the server.

REGISTRATION AND APPROVAL

One user per State will be authorized by Central level.

State level user will further approve users of District and Block.

REGISTRATION

Registration Level

Name

Mobile Number

Email ID

Password




Confirm Password

State


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USER APPROVAL

- Block level user is approved by District/State Level User
- District User is approved by State Level User
- State Level User is approved by Central Level User

Crop Cutting Exp.

PENDINGAPPROVEDREJECTED



Name: Check 1

Mobile: 7777777777

Status: Pending

Designation:

Organization:

Address: Kanpur Nagar,UTTAR PRADESH

APPROVEREJECT

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REGISTRATION

Registration Level

Name

Mobile Number

Email ID

Password

Confirm Password

State

Approval By State
(HQ)

LOGIN

Mobile Number

Password

LOGIN

NEW REGISTRATION

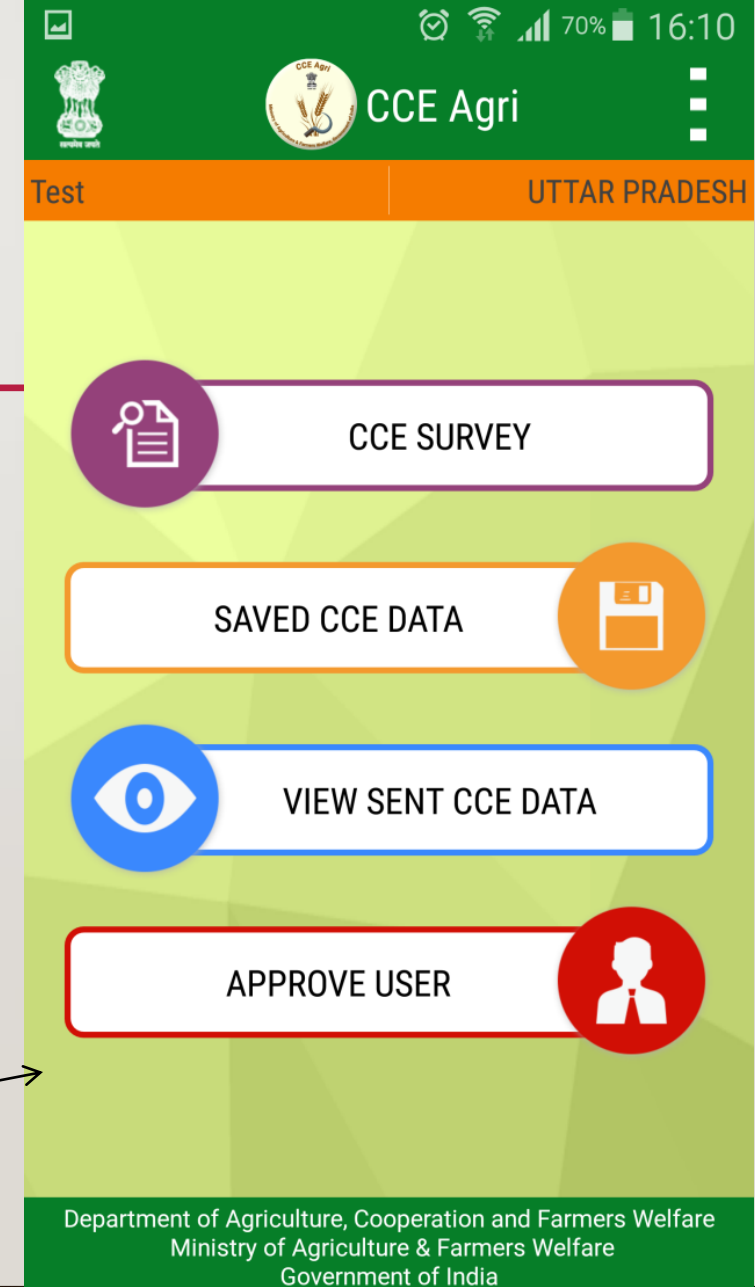
HOME SCREEN

There are 4 Options available on the home screen :

1. CCE Survey
2. Saved CCE Data
3. View Sent CCE Data
4. Approve User*

**Approve User option is available for State and District level users only who can approve the users of block level.*

Approve User



CCE SURVEY

- In Crop Cutting Survey Form mobile will automatically capture GPS coordinates and then further information can be filled.
- Clicking on Add Photo button to capture photograph(minimum 1) (maximum 4)
- Select the Village and enter data

CCE Agri

Test | UTTAR PRADESH

CROP CUTTING SURVEY

GPS Coordinates

Latitude: 28.6165758 Longitude: 77.212

1. Add Photo 2. Add Photo

3. Add Photo 4. Add Photo

Survey Number

District

Kanpur Nagar


Block

Sarsol

Village

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INFORMATION TO BE CAPTURED

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Test UTTAR PRADESH

Name of Farmer

Operational size of the holding of far...

Name of the Crop


System of Cultivation

Type of the Variety of Crop

Name of Variety

Sources of Seed

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Test UTTAR PRADESH

Seed used per hectare

Whether Manure/ FYM used in the plot
☐ Yes ☒ No

Whether Chemical Fertilizer used
☐ Yes ☒ No


Date of Sowing

Time of sowing or Transplanting

Date of likely harvest

Total area under crop(hectare) in res...

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Test UTTAR PRADESH

Length of the fields(in footsteps)

Breadth of the field(in footsteps)

Pair of random number selected


Green Weight of the Produce obtaine...

Moisture Percentage in the produce o...

Date of taking Dry Weight of the Prod...

Dry Weight of the Produce obtained i...

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Test UTTAR PRADESH

Normal Average yield(in Kgs/ Hectar...

Production Obtained Through CCE's

Remark about Production observed

Water Source

Land type where CCE is undertaken

Weather condition during Crop season

Extent of damage by pests or any dis...

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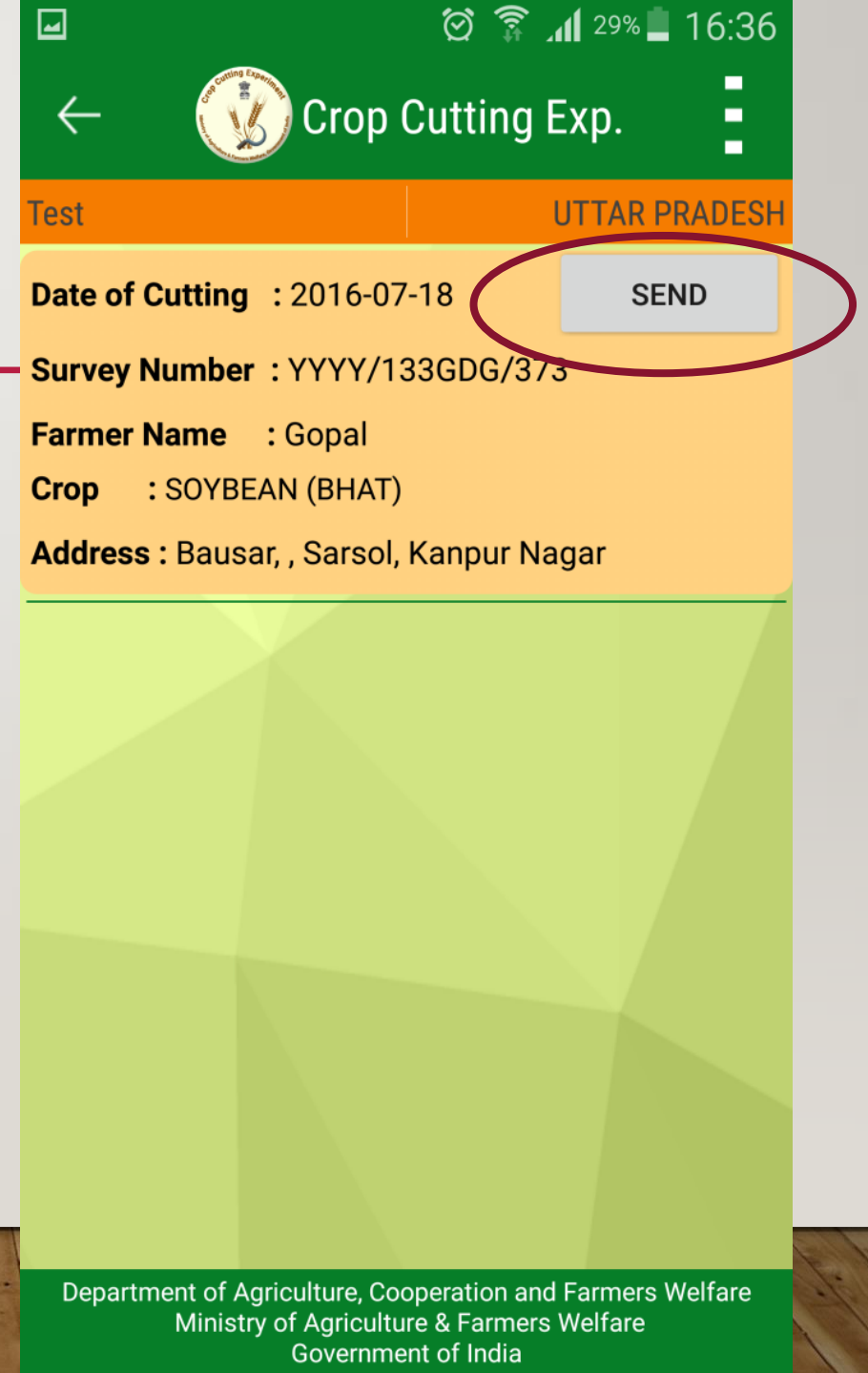
CCE SURVEY

- After entering data, there are two options:
 - **Send:** Data can be pushed to sever if internet connection is available.
 - **Save & Send Later:** Data can be saved to the mobile and sent later on as and when internet connection is available.

The screenshot displays the CCE Agri mobile application interface. At the top, there is a green header bar with a back arrow, the CCE Agri logo, and the text 'CCE Agri'. Below this is an orange bar with 'Test' on the left and 'UTTAR PRADESH' on the right. The main form area has a light green background with a geometric pattern. It contains several text input fields with labels: 'Name of Season', 'Any Stress', 'Shape of CCE', 'Size Of CCE', 'Date of Cutting', and 'Any Other Information'. At the bottom of the form, there are two green buttons labeled 'SEND' and 'SAVE', both of which are circled in red. The footer of the app is a green bar with white text: 'Department of Agriculture, Cooperation and Farmers Welfare', 'Ministry of Agriculture & Farmers Welfare', and 'Government of India'. The top status bar shows icons for signal, Wi-Fi, battery (70%), and time (16:11).

SAVED CCE DATA

- Saved CCE Survey data is the CCE data saved in mobile.
- When internet connection is available, click on Send button to push the saved data to server.



The screenshot displays the 'Crop Cutting Exp.' application interface. At the top, a green header bar contains a back arrow, the app logo, and the title 'Crop Cutting Exp.'. Below this, an orange bar shows 'Test' and 'UTTAR PRADESH'. The main data entry area has a light orange background and contains the following fields: 'Date of Cutting : 2016-07-18', 'Survey Number : YYYY/133GDG/373', 'Farmer Name : Gopal', 'Crop : SOYBEAN (BHAT)', and 'Address : Bausar, , Sarsol, Kanpur Nagar'. A grey 'SEND' button is positioned to the right of the 'Date of Cutting' field and is circled in red. The bottom of the screen features a green footer with the text: 'Department of Agriculture, Cooperation and Farmers Welfare', 'Ministry of Agriculture & Farmers Welfare', and 'Government of India'.

Test | UTTAR PRADESH

Date of Cutting : 2016-07-18 **SEND**

Survey Number : YYYY/133GDG/373

Farmer Name : Gopal



Crop : SOYBEAN (BHAT)

Address : Bausar, , Sarsol, Kanpur Nagar

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VIEW SENT CCE DATA

View CCE Sent CCE Data shows the list of data sent from mobile to the server.



Crop Cutting Exp.

TestUTTAR PRADESH

Survey No. : AB7/1S/JSSH4HH

Crop Name: Paddy (Dhan)

Farmer Name : Nayak

Date of Cutting : /Date(1467916200000)/

Address : Deoha,Kakwan,Kanpur Nagar,UTTAR PRADESH

Date of Survey :

Survey No. : 62672/7GSHS/G

Crop Name: Triticale

Farmer Name : Ram Gopal

Date of Cutting : /Date(1341513000000)/

Address : Chandpura,Kakwan,Kanpur Nagar,UTTAR PRADESH

Date of Survey :

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Government of India

WEB INTERFACE FOR CCE DATA

Browser tabs: Inbox (16) - snehaguptad, Crop_Cutting_API Web Se, web service security mech, SA Web Services Security (W, Crop_Cutting_API Web Se, farmer.gov.in/API/Crop_C, Crop Insurance

Address bar: localhost:49064/CropInsurance/CCE_Survey_Rpt.aspx

Search Survey

State: UTTAR PRADESH
District: Kanpur Nagar
Block: Chaubepur
Village: --Select Village--

[FILTER](#) [GO BACK](#)

4 Records Found.

SNo	Farmer Name	Survey No	State	District	Crop Name	More Details
1	Nayak	AB7/1S/JSSH4HH	UTTAR PRADESH	Kanpur Nagar	Paddy (Dhan)	Details...
2	Mr.Farmer	Check/1/2212/2/222	UTTAR PRADESH	Jalaun	Triticale	Details...
3	Ram Gopal	62672/7GSHS/G	UTTAR PRADESH	Auraiya	Triticale	Details...
4	Mr.Farmer1	Check/1/2212/2/333	UTTAR PRADESH	Kanpur Nagar	Barnyard Millet (Kundiraivlli/Sawan	Details...

Click on details for complete Survey Data

VISITORS COUNT SINCE NOVEMBER, 2015 210807

5:35 PM 7/25/2016

BENEFITS OF CCE AGRI APP

- ❑ Significantly improve data speed(from harvesting to insurance loss estimation) and biggest gain is data quality:
 - ❑ Geo-tagging ensures field visit
 - ❑ Photos mitigate manipulation risk, and
 - ❑ Data transfer greatly improves data consolidation/analysis.
- ❑ Reduce time in data collation
- ❑ Reduce time in claim settlement



STATES-INSURANCE COMPANIES-BANKS ACT IN TANDEM

- ❑ Government gets complete data for strategic planning and for Decision Support System.
- ❑ All stakeholders come under one roof to share data transparently & intelligibly while eliminating duplication of effort and repetitive manual work.
- ❑ All genuine claims get settled expeditiously and fake ones can get sifted out.

Thank You !!