

Glossary of Terms and Abbreviations	
Term	Details
ACF	Area Correction Factor is arrived at by dividing the area sown by the area insured for a given unit area, and applied on the claim amount in order to scale it down. As a result, the claims of all the farmers in a unit area are scaled down uniformly.
Adverse selection	Adverse selection means choosing to participate in the scheme selectively after being certain of crop loss. The term is particularly applicable to non-loanee farmers.
AIC	Agriculture Insurance Company of India Limited
A&O Expenses	Administration and Operating Expenses
APSDPS	Andhra Pradesh State Development Planning Society
AWS	Automatic Weather Station
AY	Actual Yield
CCE	Crop Cutting Experiment- Experiments to assess the crop yield in notified/specified areas.
CCIS	Comprehensive Crop Insurance scheme
Crop Insurance	Crop insurance is an insurance arrangement aiming at mitigating the financial losses suffered by farmers due to damage and destruction of their crops as a result of various production risks.
Crop Insurance Portal	Developed by DAC&FW to integrate all data of concerned stakeholders (especially states, banks and insurance companies) on single IT platform
DAC&FW	Department of Agriculture, Cooperation and Farmers' Welfare
DCCB	District Central Cooperative Bank
DESAP	Department of Economic, Statistics and Planning
Disbursing branch	A branch of Bank/FIs which disburse crop loan to farmers.
DLMC	District Level Monitoring Committee
DOH	Department of Horticulture
FIs	Financial Institutions
GIC	General Insurance Corporation of India
Girdawar circle	A unit of land revenue circle comprising of a number of patwari circles
GOI	Government of India
Government Resolution	A notification issued by the state government at the beginning of each season notifying crops and unit areas to be covered under the Insurance scheme.
GP	Gram Panchayat
Ha	Hectare
IA	Implementing Agency is an organisation implementing the crop insurance scheme (AIC for NAIS and AIC and other empanelled private insurance companies for MNAIS and WBCIS)
IU	Insurance Unit

IMD	India Meteorological Department
Kharif season	Crops grown during the monsoon months and harvested in October and November and include rice, maize, millet, cotton, etc.
Marginal farmer	A cultivator with a land holding of 1 hectare (2.5 acres or less).
MNAIS	Modified National Agricultural Insurance Scheme
NAIS	National Agricultural Insurance Scheme
NCML	National Collateral Management Services Limited
NCIP	National Crop Insurance Programme – A re-structured scheme launched by the DAC&FW from <i>Rabi season</i> 2013-14 by merging the pilot schemes of MNAIS and WBCIS.
Nodal Point	A branch of Bank/FIs, which will deal IA on behalf of branches in the division / district / state.
Notified Areas	Defined areas notified by State Governments for specified insurance schemes.
Notified Crops	At the beginning of each crop season, the state government notifies the crops to be covered under specified insurance scheme.
PACS	Primary Agricultural Cooperative Society
PMFBY	Pradhan Mantri Fasal BimaYojana
PPSWOR	Probability Proportional to Size Without Replacement – A sample procedure under which the probability of a unit being selected is proportional to the size of the ultimate unit, giving larger clusters a greater probability of selection and smaller clusters a lower probability. In this method, once a unit is selected, it is removed from the population and selection of another unit is done from the remaining population.
Premium subsidy	Subsidy in Premium allowed to farmers and is shared equally by GOI and state governments. State governments have the option to pay more than their share of premium subsidy.
Prevented sowing	Due to non-receipt of sufficient rainfall or excess rainfall or other weather adversities, farmers in one insurance unit may not be in a position to either sow or transplant crop or grow crop (failed at an early stage).
Rabi crops	Rabi crops are grown during winter and harvested in April and May and include wheat, barley, mustard, etc.
RUA	Reference Unit Area -A specified area notified by the State Government for the coverage under WBCIS
RWS	Reference Weather Station - Weather data provider for a specific Reference Unit Area
SAO	Seasonal Agricultural Operations
SCSP	Scheduled Castes Sub Plan
SC/ST	Scheduled Castes/Schedule Tribes
SLCCCI	State Level Coordination Committee on Crop Insurance
Small farmer	A cultivator with a land holding of 2 hectares (5 acres or less).

SRSWOR	Simple Random Sampling Without Replacement– Data collection in which each package in the population has normally an equal chance of being selected.
TAO	Taluka Agriculture Officer
TSP	Tribal Sub Plan
TSU	Technical Support Unit
TY	Threshold Yield is the moving average based on past three years average yield in case of rice and wheat and five years average yield in case of other crops, multiplied by level of indemnity for a crop in an insurance unit.
UC	Utilisation Certificate
WBCIS	Weather Based Crop Insurance Scheme
WMO	World Meteorological Organisation

