

No. 13011/02/2008-Credit II (Pt.)
Government of India
Ministry of Agriculture
Department of Agriculture & Cooperation
: : : : :

Krishi Bhavan, New Delhi
Dated the February 7, 2013

To

1. The Chief Secretary,
Government of
2. Joint Secretary (Insurance & Banking), Department of Financial Services,
Jeevandeep, Parliament Street, New Delhi - 110001
3. Chief General Manager, RPCD, RBI, Mumbai.
4. Managing Director, NABARD, Mumbai.
5. Director, Indian Meteorological Department, Mausam Bhavan, Lodhi Road, New
Delhi.
6. Member (Non Life), Insurance Regulatory and Development Authority (IRDA)
3rd Floor, Parisrama Bhavan, Basheer Bagh Hyderabad - 500004
(Andhra Pradesh)

**Subject: Approval of Modified National Agricultural Insurance Scheme (MNAIS)
on Pilot basis during 2013-14 (Kharif 2013 & Rabi 2013-14) – issue of
Administrative Instructions.**

Sir,

I am directed to refer to this Department's letter of even number dated 7th March, 2012 regarding implementation of Pilot Modified National Agricultural Insurance Scheme (MNAIS) during Kharif 2012 & Rabi 2012-13 and to state that Government of India has decided to continue with implementation of Pilot MNAIS during year 2013-14 (both Kharif 2013 and Rabi 2013-14 seasons), on the existing pattern as per the scheme & Operational Guideline circulated by this Department vide letters of even number dated 17th September, 2010 and 28th September, 2010 respectively, in 50 districts. Additional States/districts (to make the total 50 districts) can also be notified under the pilot by obtaining prior approval of the Government of India.

2. MNAIS aims at sustainable production in agriculture sector, thereby ensuring food security, crop diversification and enhancing growth and competitiveness from agriculture sector, besides protecting farmers from production risks. The Pilot MNAIS has following main features compared to NAIS :-

- (i) actuarial premiums are paid for insuring crops and hence claims liability is on insurer;
- (ii) unit area of insurance for major crops is village/village panchayat;
- (iii) indemnity amount is paid for prevented sowing/planting risks and for post harvest losses, due to cyclones;

