

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:4717  
ANSWERED ON:23.04.2013  
MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME  
Singh Shri Bhola

**Will the Minister of AGRICULTURE be pleased to state:**

- (a) whether the Government has implemented the modified National Agricultural Insurance Scheme;
- (b) if so, the details thereof and the salient features of the scheme;
- (c) whether the Government has constituted any joint group for reviewing and improving the existing crop insurance schemes;
- (d) if so, the details thereof; and
- (e) the time by which the said schemes are likely to be modified and implemented?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FOOD PROCESSING INDUSTRIES (SHRI TARIQ ANWAR)

(a): Yes, Madam.

(b) to (e): Considering the experienced shortcomings during implementation of crop insurance schemes and to make the schemes easier and more farmer friendly, a Joint Group was constituted by the Government of India in the year 2004 to study the existing schemes. Based on the recommendations of the Joint Group and views of the stakeholders, the Modified National Agricultural Insurance Scheme (MNAIS) has been approved by GOI for implementation on pilot basis in 50 districts from Rabi 2010-11. Salient features of the scheme are as under :-

- # Unit area of insurance for major crops reduced to village/ village panchayat level,
- # Actuarial premiums with Government subsidy up 75%, claims liability is on insurer
- # More proficient basis for calculation of threshold yield,
- # Minimum indemnity level increased to 70% from 60%,
- # Coverage of prevented sowing/ planting risks,
- # Coverage of post harvested losses due to cyclone in coastal areas,
- # Coverage of localized losses due to hailstorm & land-slides,
- # On account payment upto 25% of likely claims as advance for immediate relief.