

ANDHRA PRAGATHI GRAMEENA BANK
HEAD OFFICE :: KADAPA

Circular No.09-2011-BC-CD

Date: 14.01.2011

**Pilot Modified National Agricultural Insurance Scheme (MNAIS) –
Operational Modalities**

Cir No.226-2010-BC-CD Dt.29.01.2010

Attention of Branches and Regional Offices in Prakasam and Nellore Districts is invited to our above Circular, wherein it was informed that NAIS guidelines communicated therein were not applicable to Branches located in Prakasam and Nellore Districts and guidelines on MNAIS applicable to these Districts would be communicated on receipt of the same from AIC of India Ltd.

Now, the Agriculture Insurance Company (AIC) of India Limited has issued guidelines on Modified NAIS, which are furnished in the enclosure.

This Scheme is being launched with lot of improvements and additional features and the farmers do have more benefits of receiving the compensation in the event of Sowing failure, Mid season crop failure (on account instant part payment), Post harvest losses and crop damaged due to localized calamities.

One of the special features of the modified NAIS is that the Agriculture Jewel Loans are eligible for compulsory coverage at par with other / pure agricultural loans provided the farmer has not been sanctioned regular Crop loan. The coverage shall be based on the acreage declared multiplied by Acreage Sum insured.

Further, the AIC of India has clarified that the Banks shall have to report the amount of Crop loan sanctioned and the extent of Area, Crop-wise, considered for crop loan and not on the basis of loan disbursed.

For major Crops like Rice, the Insurance Unit(IU) will be the Revenue village/ Group of villages, while for other crops, the IU would be the Mandal/Group of Mandals.

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The details of Insurance Units, District-wise Crop-wise are being communicated to the Regional Offices. The Regional Offices shall communicate the same to the Branches.

As regards the submission of declarations, remittance of Premium to AIC of India Ltd., same procedure being followed under NAIS shall be adopted.

The Premium should be remitted, through Single Demand Draft for one lot of declarations favouring “ AIC of India, AXIS Bank A/c no.008010200023922” payable at Hyderabad.

Separate Demand Drafts should be drawn for Loanee and Non-Loanee farmers.

The AIC of India has advised to observe the conditions for risk coverage and not to cover the sanctions made where,

- i) Crop Production is not feasible.
- ii) Crop is damaged / failed and there are no chances for crop revival

All Branches and Regional Offices in Prakasam and Nellore Districts are advised to go through the guidelines carefully and submit the declarations alongwith the premium to the AIC of India Limited on or before the cut-off dated prescribed by the AIC of India Ltd.

Clarifications, required if any, on this Circular may be sought from the Head Office, Credit Department as per the extant guidelines.

(K.PREETAM LAL)
CHAIRMAN

Pilot Modified National Agricultural Insurance Scheme (MNAIS) - Issuance of Notification of Rabi 2010-11 Season

Ministry of Agriculture, the Government of India (GoI) vide communication No. 13011/02/2008-Credit II(Pt.) dated 17th September 2010 issued the administrative instructions and subsequently vide communication No. 13011/02/2008-Credit II(Pt.) dated 28th September 2010 issued the operational modalities for implementation of Modified National Agricultural Insurance Scheme (MNAIS) as a pilot in about 50 Districts during Rabi 2010-11 season. The Government of **Andhra Pradesh vide Go No. ,** subsequent to the communication from that GoI selected three Districts of Andhra Pradesh for implementation of MNAIS on pilot basis in Rabi 2010-11 season.

The details of the notification with respect to the pilot MNAIS, **as decided in the SLCCCI meeting held on 18.11.2010** are described below:

MNAIS will be implemented by Agricultural Insurance Company of India (AIC) which is implementing NAIS and WBCIS in Andhra Pradesh.

(1) Districts and Crops Notified:

The district-wise Crops notified by the State are provided here below:

S.No.	District	Crops
1	NELLORE	Rice,BlackGram,RedChillies,GreenGram,Groundnut,Sunflower
2	PRAKASAM	Rice,BengalGram,Blackgram,RedChillies,Greengram,Groundnut,Jowar(UI),Maize,Sunflower

The crop-wise Indemnity Level (IL), Sum Insured limits and Premium Rates:-

Under MNAIS, three levels of indemnity i.e, 70%, 80% and 90% are considered corresponding to high risk, medium risk and low risk and the premium rates are worked out on exposure rating method in consultation with experts, professional actuary and Government of India.

The crop-wise Indemnity Level (IL)and Premium Rates are provided in table-1A.

(2) Farmers Eligible for Coverage:-

All farmers including sharecroppers, tenant farmers growing the notified crops in the notified areas are eligible for coverage.

The Scheme covers following groups of farmers:

- a) On a compulsory basis for loanee farmers: All farmers growing notified crops and **having sanctioned credit limits for Seasonal Agricultural Operations (SAO) loans from Financial Institutions for notified crop (s) as on 31/12/2010.**

The branch will apportion coverage among insurable crops, based on acreage mentioned in loan application (cropwise) or on the basis of actual area sown as declared by the farmer.

- b) On voluntary basis for Non-loanee farmers: All other farmers growing notified crops who opt for the Scheme. These farmers could be:

- (i) Individual owner-cultivator farmers
- (ii) Farmers enrolled under contract farming, directly or through promoters / organizers.
- (iii) Groups of farmers / societies serviced by Fertiliser Companies, Pesticide firms, Crop Growers associations, Self Help Groups (SHGs), Non-Governmental Organizations (NGOs), and Others.
- (iv) Corporate farms

(3) Insurance Unit (IU)

For Major crops like Rice, the IU will be Revenue Village\Group of Villages, while for other crops, the IU would be Mandal\Group of Mandals.

Major crop	Rice
Other crops	Bengalgram, Blackgram, Greengram, Sunflower, Jowar (UI), Maize, Groundnut, Redchillies

The details of insurance units district- wise and crop-wise will be furnished by the Regional Offices to the Branches.

(4) Premium subsidy and Sharing of Premium Subsidy

Premium subsidy shall be available to farmers upto Compulsory coverage or value of Threshold Yield, whichever is higher for loanee farmer and value of TY for non loanee farmers. The difference between the Actuarial (Gross) Premium and the Premium payable by the farmer, is shared equally between the Government of India and State Government.

Further, the subsidy part of the premium shall be remitted by the State Government to AIC in advance, i.e, at the beginning of the Season, based on fair estimates.

(5) Sum Insured Limits & Coverage

LOANEE FARMERS:

- (a) **COMPULSORY COVERAGE:-** The Sum Insured for individual farmer will be the product of farmer's 'area under cultivation' (in hectare) **declared / as mentioned in loan application** for that notified crop and Compulsory Coverage Sum Insured per hectare and net premium payable by farmer as mentioned in this Notification in Table-1B
- (b) **ADDITIONAL COVERAGE:-** If per hectare sanctioned credit limit for the crop is less than per hectare Value of Threshold Yield, the farmer can opt for the Additional Coverage **upto value of TY** as per Table -1A. The farmer has to submit a Proposal Form **in this regard** in the Bank where Compulsory Coverage is done. The farmer has to mention the area proposed under Additional Coverage. Cut-off-Date for submission of Proposal Form applicable for Non-Loanee Farmers shall be applicable for these Loanee Farmers as well.

If the per hectare Compulsory Coverage Sum Insured is more than per hectare Value of Threshold Yield, No additional coverage is available(with subsidy).

(c) **EXTENDED COVERAGE:-**

- (i) Extended Coverage is not available if the per hectare Compulsory Coverage Sum Insured is MORE than the 150% value of Average Yield.
- (ii) If the per hectare Compulsory Coverage Sum Insured is LESS than the 150% value of Average Yield, Extended Coverage is the difference between the 150% Value of Average Yield and Compulsory Coverage Sum Insured.

Farmers have the option to go for higher sum insured. But for the difference amount in the Sum insured, no subsidy will be payable.

The Farmers can opt for Extended Coverage as per Table – 1A and has to mention the area proposed under Extended Coverage. Cut-off-Date for submission of Proposal Form applicable for Non-Loanee Farmers shall be applicable for these Loanee Farmers as well. Actuarial Premium Rates (gross premium) as per Table – 1B is payable by the farmers for the Extended Coverage.

NON-LOANEE FARMERS (OPTIONAL BASIS)

Farmers desirous of joining the Scheme for a Notified Crop under Notified Region in a Crop Season and who are not covered as Loanee Farmers for the set of land and are eligible for coverage can fill up Proposal Form and submit the proposal form along with the premium to nearest Bank Branch or Authorized channel partners or Insurance Intermediaries of the AIC within stipulated cut-off-date. Bank Account is Essential for Non-Loanee farmers.

- (a) **NORMAL COVERAGE**:- The Normal Coverage is the Value of Threshold Yield (TY) and the net premium rate as per Table – 1A is payable by the farmer. The farmer has to mention in the proposal form, the area proposed under Normal Coverage.
- (b) **EXTENDED COVERAGE**:- Extended Coverage is the difference between the 150% Value of Average Yield and Value of Threshold Yield. The farmer has to specify in the proposal form, the area proposed under Extended Coverage. Coverage beyond 100% value of Threshold yield and upto 150% value of Average yield shall not have premium subsidy.

(6) Seasonality Discipline

The seasonality discipline (cut-off dates) as applicable to various crops during Rabi 2010-11 season is as follows:

ACTIVITY	CUT OFF PERIOD/DATE
Loaning period (loan sanctioned) for Loanee farmers covered under Compulsory basis	Upto 31 st December, 2010
Cut-off date for receipt of Proposals of non loanee farmers by Banks / PACs.	31 st December, 2010
Cut-off date for receipt of Declarations of Loanee farmers from Banks by AIC	31 st January, 2011
Cut-off date for receipt of Declarations of non loanee farmers from Banks by AIC	31 st January, 2011
Cut-off date for receipt of Declarations of non loanee farmers from Intermediaries by AIC	31 st January 2011
Cut-off date for receipt of yield data	Preferably within a month from the final harvest and not beyond 31 st July 2011

(7) Coverage Procedure

(A) LOANEE FARMERS (COMPULSORY BASIS) :

The present system of Nodal Bank under NAIS, will continue for MNAIS as well, wherein AIC is not required to deal with all the loan advancing points (branches/PACs) and instead, deals only with designated 'nodal points', at district level which are mostly the controlling offices of the branches/PACs. Loanee farmer shall continue to be covered by the present Nodal Bank system. All the Banks (including private sector Banks) where Crop loans are Sanctioned/Advanced for the Notified Crops in a Notified Insurance Unit (IU) for a Notified Crop Season, are required to be COMPULSORILY insured under MNAIS.

For loanee farmers, the modalities will be the same as in the existing NAIS. Whenever a bank sanctions loan for notified crop in notified area, the same is eligible for compulsory coverage as per seasonality discipline.

The Loan advancing Bank Branch / Primary Agriculture Cooperative Society (PACS) shall prepare for each IU, a Premium Register giving details like

Name of the Farmer, Crop Loan Account Number, crop-wise Area Insured, crop-wise Compulsory Sum Insured & Premium, etc. .

Bank branch will apportion coverage among insurable crops, based on acreage mentioned in loan application crop wise or on the basis of actual area sown as declared by the farmer.

For Loanee farmers Opting Sum Insured beyond Compulsory Sum Insured, the premium register should include Crop-wise Area Insured, Sum Insured & Premium under Additional Coverage, & Crop-wise Area Insured, Sum Insured & Premium under Extended Coverage.

Based on the Premium Register and other Crop loan records, a monthly consolidated statement of crop-wise and IU-wise details of crop insurance with insurance charges (Premium payable by Farmer), and remit the same to its Nodal Bank (Regional Office) within 15 days of the month during which the loan was sanctioned (cut off date). The bank branch / PACS shall finance the additional loan towards premium amount payable by the farmer and debit the same to Crop loan account.

For the crop loans sanctioned through Kisan Credit Cards (KCC) which are eligible for compulsory coverage, banks shall maintain all back up records, registers relating to compliance with MNAIS and its seasonality discipline, cut-off-date for submitting the Declarations as in the case of normal crop loans. Bank branch shall apportion the coverage among the insurable crops based on either the acreage mentioned in loan application based on which the 'Maximum Borrowing Limit (MBL)' is fixed by the bank or in the proportion the farmer declares separately for the Season.

Crop loans advanced against hypothecation of gold / ornaments are also eligible for compulsory, subject to insurability of crop and seasonality discipline.

The Nodal Bank (Regional Office), in turn, shall consolidate these statements from the bank branches / PACS under its jurisdiction into Month-wise, IU-wise, Crop-wise Declarations, and forward the same to AIC along with a bank cheque / demand draft towards the insurance premium, in accordance with the cut off dates as specified in the Notification for that particular crop and season for Loanee farmers. For the declarations pertaining to Additional/Extended Sum Insured, the cut off dates as specified in the Notification for Non Loanee farmers shall apply.

(B) PROCEDURE FOR COVERAGE OF NON-LOANEE FARMERS

- a) Non-loanee farmer has to operate an SB A/c in any Cooperative Bank/ Schedule Commercial Bank/Regional Rural Bank in his area.
- b) The farmer has to submit the duly filled-in prescribed proposal form along with documents in support of his ownership of land and requisite premium at

Bank Branch/PACs. If required by AIC, the Farmer has to submit the Certificate of Sowing of the Insured Crop(s).

- c) Apart from Banks, the Non-loanee farmer can also avail insurance through insurance intermediaries/ Authorised Agents of AIC.

(8) Different Methods of Indemnification

Loss assessment is based on the Area approach except in case of post harvest losses due to cyclone and losses due to localized calamity like hail storm .

Claims Formula:

If 'Actual Yield' (AY) per hectare of insured crop for insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in defined area are deemed to have suffered shortfall in yield of similar magnitude. MNAIS seeks to provide coverage against such contingency.

'Claim' shall be calculated as per the following formula:

(Threshold Yield - Actual Yield) X Sum Insured

Threshold Yield

Where, Threshold yield for a crop in a notified insurance unit, is the average of past seven years (excluding calamity year(s) as notified by State Government/UT) multiplied by applicable indemnity level for that crop. Indemnity level is 90%, 80% & 70% corresponding to Low Risk, Medium Risk & High Risk areas which is notified for a particular crop at district level.

The crop loss shall be assessed on the basis of following indemnification methods, as per the provisions of the Scheme and Operational Modalities

(A) Wide Spread Calamities

i)Based on crop yield: The Scheme operates on basis of 'Area Approach 'i.e., Defined Areas for each notified crop for widespread calamities and insurance unit is revenue Village/mandal/group of mandals as specified crop wise in item(3) above .

Based on actual yield furnished by Directorate of Economics and Statistics(DES),indemnity is calculated for each crop\insurance unit at the end of season.

However, in case of severe calamity, an on-account payment upto 25% of the likely claims of the affected crops can be paid as adhoc payment during the season. **On account payment shall be implemented since proxy indicators i.e. AWS/State Ranguage stations are available in the proposed districts and such data may be considered for payment, only if expected yield is less than 50% of normal yield.** Appraisal of mid-season adversity and quantum of on-account payment will be established jointly by Government of India/ State Government and AIC. In case of near total loss situation during the season (i.e.

at a stage of the crop cycle when complete input cost is not incurred), the losses will be paid based on 'graded scale' of payment.

(ii) Prevented Sowing /Planting compensation upto maximum of 25% of the sum insured can be given (based on proxy indicators like area enumeration, weather data, satellite imagery, etc.) if 50% of the area in the IU could not be sown or with sowing failure. Once the IU is chosen for this benefit, the insurance cover ceases to operate for the subsequent period of the season. Area sown particulars will also be provided by DES, within one month after end of normal sowing season.

(B) Farm level Assessment:

(i) Localized Risks - Losses arising due to operation of hailstorm will be assessed at farm level, and the losses are settled.

(ii) Post Harvest losses: loss / damage to harvested crop lying in 'cut & spread' condition by cyclonic rains for a period of 14 days from harvesting. On receipt of loss intimation, AIC in coordination with DLMC(narrated under item 13)/Convenor of DLMC would propose the names of Agri. Officer/Revenue officer/Asst statistical officers who would assist AIC for assessment of loss. As the assessment regarding post harvest losses and Localized calamities will be on individual basis, it is essential that affected farmers should submit claim intimation form (format enclosed) to AIC and concerned bank within 48 hrs.

Disputed claims / sub-standard claims, if any will be referred through SLCCCI to GOI for consideration by AIC and decision of GOI in case of any interpretation of provisions of scheme or disputes will be binding on State Govt. /AIC / Banks and the farmers.

Claims paid for localized risks, post harvest losses and on account payment shall be adjusted with the claims payable on the basis of yield data, if any, at the end of the season.

(9) Bank Service Charges: The Nodal Banks (Regional Offices) shall be paid Service charge @ 2.50% of premium paid by the farmer.

10) The role of various agencies/Government Department, AIC shall be as defined and explained in the scheme and modalities.

11). The Certified Crop yield data for insured crops /unit areas shall be provided by DES of Govt.of A.P alone and not by any other Department

12). The Weather Data of APSDMS of Government of A.P /State Rain gauge stations of Planning Dept./IMD shall be used to arrive at the percentage of loss for adhoc settlement of Claims .If possible the weather data shall be used for indemnification under prevented sowing

13) District level monitoring committee (DLMC) will be set up under the Chairmanship of District Collector, JDA shall be convenor, other members from lead bank, CPO, Revenue Dept. and AIC. DLMC is to monitor the coverage, improve publicity awareness, facilitates submission of fortnightly weather and crop condition data, provides agronomic inputs required, coordinates the loss assessment by the joint group and review of implementation.

14) IMPORTANT CONDITIONS/CLAUSES APPLICABLE FOR COVERAGE OF RISK:

a) The risk commences only after the receipt of premium and necessary declarations/proposals from the banks or the insurance intermediary or the authorized agent of the AIC. Therefore the banks/insurance intermediary, channel partner or authorized agent should ensure reporting and remittance of premium promptly. Any loss in transit due to negligence by these agencies or non remittance of premium by these agencies, AIC is not liable for payment of claims.

(b) In case of any substantial misreporting by nodal bank/branch in case of Compulsory farmers coverage, concerned bank only shall be liable for such misreporting.

(c) Banks shall display list of beneficiary farmers with claim amount (who are eligible for claims) at village panchayat office.

(d) AIC will have discretion to accept or reject any risk of an insurance unit(s) for any crop(s) considering prevailing agricultural situation. Mere sanctioning/disbursement of crop loans and submission of proposals/declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

(e) In event of near total crop failure during early or mid season affecting entire insurance unit, AIC shall adopt a graded scale indemnity settlement restricting indemnity to proportion of input cost upto that stage. Graded scale shall be worked out by AIC in consultation with State Government. Wherever necessary, services of expert agencies may be availed, by AIC for arriving at graded scale of payment.

(f) AIC, if deemed necessary, will investigate coverage on its own or by an agency appointed for the purpose and may utilize technologies, including satellite imagery for identification of anomalies in crop insurance coverage vis-à-vis actual field conditions. Upon identification of adverse phenomenon based on such investigation, AIC has the right to scale down sum insured. In such cases no refund of premium paid by farmers shall be made by AIC.

15. Withdrawal of NAIS and service tax

NAIS is withdrawn for the above said districts/areas/crops where the pilot MNAIS is being implemented. Pilot MNAIS is implemented as a replacement for NAIS and hence exempted from Service Tax similar to NAIS.

The crop-wise Indemnity Level (IL), Sum Insured limits and Premium Rates are provided in the table-1A below:

S.No.	District	Crop	IL	Value of Threshold Yield (Rs. Per Hectare)	150% value of Average Yield (Rs.Per Hectare)	Sum Insured Limit (Rs. Per Hectare)				
						Non-Loanee		Loanee		
						Eligible Coverage (same as 1)	Extended Coverage (2-3)	Compulsory Coverage (as fixed by SLCCCI)	Additional Coverage [beyond (5) but upto (1)]	Extended Coverage
			(1)	(2)	(3)	(4)	(5)	(6)	(7)	
01	NELLORE	Black Gram	70%	9000.00	19350.00	9000.00	10350.00	15000.00	NIL	4350.00
		Redchillies	80%	63500.00	119000.00	63500.00	55500.00	39500.00	24000.00	55500.00
		Green Gram	80%	10400.00	19500.00	10400.00	9100.00	15000.00	NIL	4500.00
		Groundnut	80%	43900.00	82300.00	43900.00	38400.00	31250.00	12650.00	38400.00
		Paddy	80%	40200.00	75400.00	40200.00	35200.00	31250.00	8950.00	35200.00
		Sunflower	80%	11700.00	22000.00	11700.00	10300.00	21250.00	NIL	750.00
02	PRAKASAM	BengalGram	70%	18550.00	39750.00	18550.00	21200.00	22500.00	NIL	17250.00
		Black Gram	70%	11900.00	25400.00	11900.00	13500.00	12500.00	NIL	12900.00
		Redchillies	70%	91000.00	194800.00	91000.00	103800.00	57500.00	33500.00	103800.00
		Greengram	70%	10800.00	23000.00	10800.00	12200.00	15000.00	NIL	8000.00
		Ground nut	80%	40300.00	75550.00	40300.00	35250.00	22500.00	17800.00	35250.00
		Jowar (UI)	70%	8500.00	18200.00	8500.00	9700.00	12500.00	NIL	5700.00
		Maize	90%	43600.00	72700.00	43600.00	29100.00	20000.00	23600.00	29100.00
		Paddy	70%	34100.00	73000.00	34100.00	38900.00	30000.00	4100.00	38900.00
Sunflower	80%	21800.00	40850.00	21800.00	19050.00	25000.00	NIL	15850.00		

**Extended coverage shall be beyond TY limit for non-loanee
or compulsory limit\TY which ever is higher for Loanee**

TABLE-1B

PREMIUM RATES

District	Crop	Actuarial (Gross) Premium Rate	Subsidy Rate	Net Premium Rate
NELLORE	Black Gram	6.50%	3.26	3.25
	Redchillies	4.50%	1.80	2.70
	Green Gram	6.50%	3.26	3.25
	Groundnut	5.00%	2.00	3.00
	Paddy	5.50%	2.50	3.00
	Sunflower	3.50%	1.40	2.10
PRAKASAM	Bengal Gram	6.10%	3.06	3.05
	Black Gram	7.15%	3.58	3.58
	Redchillies	8.20%	4.10	4.10
	Greengram	7.50%	3.76	3.75
	Ground nut	7.10%	3.56	3.55
	Jowar (UI)	9.00%	4.50	4.50
	Maize	5.50%	2.50	3.00
	Paddy	7.10%	3.56	3.55
	Sunflower	3.50%	1.40	2.10

Appendix - 1

MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS)**DECLARATION FORM - LOANEE FARMERS**

From:

Nodal Bank _____ Address: _____ Phone No (with STD): _____
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To :

AGRICULTURE INSURANCE CO. OF INDIA LTD 8 TH FLOOR, UNITED INDIA TOWERS, BASHEERBAGH, HYDERABAD
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SCHEDULEDeclaration No(to be given
by Bank): _____

Season: RABI

Year: 2010-11

State:- A.P. _____ District:- _____ Mandal:- _____

Revenue Circle:- _____ Revenue Village:- _____ Crop:- _____

PART (I) :- COMPULSORY COVERAGE

(a) Per Hectare Compulsory Sum Insured: - Rs.

(b) Premium Rate (Payable By Farmers):- %

Farmers Category	No. of Farmers Declared (1)	Area Declared (in Hectares) (2)	Sum Insured (Rs.) (a) X Column (2) (3)	Premium Paid by Farmers (Rs.) (b) X Column (3) (4)
1) S & M				
2) Others				
PART (I) Total				

Under the provisions of the pilot Modified National Agricultural Insurance Scheme (MNAIS), We hereby declare that the Sum Insured of all the eligible loanee farmers under compulsory coverage pertaining to our Office and branches / PACS' under the jurisdiction of our Office has been included in the aggregate amount as per the PART (I) of the Schedule.

It is certified that, (i) no coverage pertaining to any loanee farmer, including KCC and jewel loans (issued for agriculture purpose) eligible under compulsory coverage has been left out by us and the bank branches/PACS under our jurisdiction; (iii) the area declared in PART (I) is as per acreage (area) mentioned in the loan application or on the basis of actual area sown as declared by the farmer

PART (II) :- ADDITIONAL COVERAGE (Over & above PART (I), Upto Value of Notional Threshold Yield (NTY))

(c) Per Hectare Additional Sum Insured (refer guidelines No. 7 Overleaf) - Rs.

Farmers Category	No. of Farmers Declared (1)	Area Declared under Addl. Coverage (in Hectares) (2)	Sum Insured (Rs.) (c) X Column (2) (3)	Premium Paid by Farmers (Rs.) (b) X Column (3) (4)
1) S & M				
2) Others				
PART (II) Total				

We hereby declare that the Sum Insured of all the loanee farmers pertaining to our Office and branches / PACS' under the jurisdiction of our Office, who have Opted ADDITIONAL COVERAGE, has been included in the aggregate amount as per the PART (II) of the Schedule. We also confirm that we have received the duly Completed Proposal Forms from all these farmers within stipulated Cut-Off-Dates alongwith documents as required by the Insurance Company.

We also declare that the Compulsory Coverage for Loanee Farmers of PART II have been included in PART (I).

PART (III) :- EXTENDED COVERAGE (Over & above PART (I) & (II), Upto 150% of Value of Notional Average Yield)

(d) Per Hectare Extended Sum Insured (refer guidelines No. 8 Overleaf): - Rs.

(e) Actuarial Premium Rate (Payable By Farmers):- %

Farmers Category	No. of Farmers Declared (1)	Area Declared under Extended Coverage (in Hectares) (2)	Sum Insured (Rs.) (d) X Column (2) (3)	Premium Paid by Farmers (Rs.) (e) X Column (3) (4)
1) S & M				
2) Others				
PART (III) Total				

We hereby declare that the Sum Insured of all the loanee farmers pertaining to our Office and branches / PACS' under the jurisdiction of our Office, who have Opted EXTENDED COVERAGE, has been included in the aggregate amount as per the PART (III) of the Schedule. We also confirm that we have received the duly Completed Proposal Forms from all these farmers within stipulated Cut-Off-Dates alongwith documents as required by the Insurance Company.

We also declare that the Compulsory Coverage for Loanee Farmers in PART III have been included in PART (I)..

GRAND Total (I+II+III)				
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5. We also declare that, Premium has been recovered/ debited for all the Farmers included in this Declaration.

6. We also declare that, information declared in above Schedule is true and in case of any misreporting we shall be held liable for such misreporting and its consequences. The Premium under this Declaration is remitted vide following Instrument/Electronic Transfer, as per details underneath.

Remittance Mode: Demand Draft / Electronic Transfer

DD No / Transaction No. : _____ Date: _____ Amount (Rs): _____ .

Dated at _____ this _____ day of _____ .

Name of the Signatory :
signatory

Designation :
Seal)

Signature of Authorized
of Nodal Bank (with

TO BE COMPLETED BY AIC

Lot No.	_____	Lot received date	_____	Receipt No.	_____
Certificate No. (to be allotted by AIC): _____					

NOTE: 1) ALL CODE (Crop Code, District Code, etc.) BOXES SHALL BE FILLED UP BY AIC

2) GUIDELINES FOR FILLING UP DECLARATIONS and CONDITIONS FOR ACCEPTANCE ARE AS PER OVERLEAF

GUIDELINES FOR FILLING UP THE DECLARATIONS

1. This Declaration format should be used only for loanee farmers.
2. **Separate Declaration must be filled in for each Crop and each Insurance Unit.**
3. Only one copy of the Declaration must be submitted to AIC within the prescribed cut-off date (a copy may be retained by the bank for their record).
4. Complete address of Nodal Bank along with the telephone number must be given to facilitate further communication, whenever necessary. Similarly, Declaration No. should be given by the Bank for facilitating reference in future communication/clarifications.
5. Care should be taken to declare coverage only for such loanee farmers which are strictly as per the provisions / conditions of the Scheme and the notification by the SLCCCI.
6. **COMPULSORY COVERAGE - PART (I)**:- The Sum insured for a loanee farmer is calculated by multiplying the Notified Cost of Cultivation with acreage (hectares) declared in the Loan Application / Actual Area Sown. All Loanee Farmers who have 'Sanctioned Credit Limit' during the seasonality period (within cut-off date) are eligible for compulsory insurance under PART (I).
7. **ADDITIONAL COVERAGE - PART (II)**:- If the Notified Cost of Cultivation is less than the Notified Value of Notional Threshold Yield, PART (II) is Available for a Loanee Farmer. The difference between the Two is treated as Additional Coverage per Hectare. A farmers who Opts for Additional Coverage would have to submit duly filled-up Proposal Form along-with required documents. The Sum Insured under Additional Coverage shall be calculated by multiplying the Area in Hectare as per the Proposal Form with the per Hectare Additional Coverage.
8. **EXTENDED COVERAGE - PART (III)**:- PART (III) is available only if,
 - (i) Notified Cost of Cultivation is LESS than the Notified Value of Notional Threshold Yield. OR
 - (ii) Notified Cost of Cultivation is MORE than the Notified Value of Notional Threshold Yield, but LESS than Notified 150% of Value of Notional Average Yield.

If case (i), The difference between 150% of Value of Notional Average Yield and Value of Notional Threshold Yield is treated as Extended Coverage per Hectare.

If case (ii), The difference between 150% of Value of Notional Average Yield and Notified Cost of Cultivation is treated as Extended Coverage per Hectare.

A farmers who Opts for Extended Coverage would have to submit duly filled-up Proposal Form along-with required documents. The Sum Insured under Extended Coverage shall be calculated by multiplying the Area in Hectare as per the Proposal Form with the per Hectare Extended Coverage.
9. **Whenever any clarifications in respect of Declarations submitted by Bank is sought for by AIC, the same must be submitted within one month of AIC's letter and no clarification will be entertained by AIC thereafter for any purpose whatsoever including reopening of claims.**
10. Under Small and Marginal farmers only those farmers should be included whose landholding is upto 2 Hectares.
11. **Insurance Unit** – The name of Insurance Unit should be reported based on the location of Land in which the crop is proposed to be grown and not on the basis of Residential Address of the farmer.
12. Backup Records and Registers – In order to facilitate better administrative control, office prudence and Claims/ Refund of Excess collection distribution, following records are advisable to be maintained:
 - a) The Nodal Bank should maintain Branch/ PACS wise Declarations for each Crop and Insurance Unit, based on which the Nodal Bank has submitted the consolidated Declaration for the Crop and Insurance Unit to AIC.

- b) Each Branch/PACS should possess a copy of the declaration sent by them to the Nodal Bank. The crop wise declaration for each Insurance Unit should be prepared based on the Premium Register.
- c) Each Branch/PACS should maintain a Premium Register giving details like Account No., Name of Farmer, Name of Village and Insurance Unit where land is located, Crop wise area insured, Sum Insured, Premium. The Premium Register should also contain crop wise columns for claims, which should be filled up at the time of receipt of Claim amount.
- d) Apart from this the Nodal Bank/ Branch/ PACS should maintain all relevant records as mandated under different rules, regulations and acts applicable for Banking. The Premium total as per the Premium Register should be debited as an additional Loan in the Loan Register.

CONDITIONS FOR ACCEPTANCE OF DECLARATION AND COVERAGE THEREIN

- 1. Incomplete / partly filled up / unsigned declarations would not be accepted.
- 2. Declarations and premium pertaining to crops/ areas not notified for the crop Season in the State shall not be accepted. Similarly declaration and premium received before issuance of notification would not be accepted.
- 3. In case of any excess amount remitted in a declaration or a group of declarations, the net excess amount, as calculated by AIC, pertaining to the Nodal Bank after adjusting short collections pertaining to other declaration or group of declarations (including declarations pertaining to Non-Loanee farmers) of the Nodal Bank would be refundable. This adjustment may be carried out across multiple seasons and Financial Years.
- 4. Declarations and Premium received from the designated Nodal Banks only shall be accepted. The declarations and premium directly received from Branches/ PACS would not be entertained.

Appendix - 2

MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS)

DECLARATION FORM – NON-LOANEE FARMERS

From:

Nodal Bank _____
 Address: _____
 Phone No (with STD): _____

To :

AGRICULTURE INSURANCE CO. OF INDIA LTD
 R.O, 8th Floor, United India TOWERS, Basheerbagh
 Hyderabad ,

SCHEDULE

Declaration No(to be given by Bank): _____ Season: _____ Year: _____
 State:- _____ District:- _____ Mandal:- _____
 Revenue Circle:- _____ Revenue Village:- _____ Crop:- _____

PART (I) :- NORMAL COVERAGE - VALUE OF NOTIONAL THRESHOLD YIELD				
(a) Per Hectare Value of Notional Threshold Yield:- Rs.			(b) Premium Rate (Payable By Farmers):- %	
Farmers Category	No. of Farmers Declared	Area Declared under Normal Coverage (in Hectares)	Sum Insured (Rs.) (a) X Column (2)	Premium Paid by Farmers (Rs.) (b) X Column (3)
	(1)	(2)	(3)	(4)
1) S & M				
2) Others				
PART (I) Total				

Under the provisions of the pilot Modified National Agricultural Insurance Scheme (MNAIS), We hereby declare that the Sum Insured of all the Non Loanee Farmers pertaining to our Office and branches / PACS' under the jurisdiction of our Office who have Opted NORMAL COVERAGE – VALUE OF THRESHOLD YIELD, has been included in the aggregate amount as per the PART (I) of the Schedule.
 It is certified that, (i) no coverage pertaining to any Non-Loanee farmer, who have submitted the Proposal Form and paid the eligible Premium for the Notified Crop in the Insurance Unit has been left out by us and the Bank branches/PACS under our jurisdiction; (ii) the area declared in PART (I) is as per acreage (area) mentioned in the Proposal Form submitted by the farmer.

PART (II) :- EXTENDED COVERAGE (Over & above PART (I) and Upto 150% of Value of Notional Average Yield)				
(c) Per Hectare Extended Sum Insured (refer guidelines No. 7 Overleaf): - Rs.			(d) Actuarial Premium Rate (Payable By Farmers):- %	
Farmers Category	No. of Farmers Declared	Area Declared under Extended Coverage (in Hectares)	Sum Insured (Rs.) (c) X Column (2)	Premium Paid by Farmers (Rs.) (d) X Column (3)
	(1)	(2)	(3)	(4)
1) S & M				
2) Others				
PART (III) Total				

We hereby declare that the Sum Insured of all the Non-Loanee farmers pertaining to our Office and branches / PACS' under the jurisdiction of our Office, who have Opted EXTENDED COVERAGE, has been included in the aggregate amount as per the PART (II) of the Schedule.
 We also declare that the Normal Coverage for Non-Loanee Farmers in PART II, herein have been included in PART (I).

GRAND Total (I+II+III)				
-------------------------------	--	--	--	--

- We also declare that, Premium has been recovered/ debited to Saving Account for all the Farmers included in this Declaration.
- We also confirm that we have received the duly Completed Proposal Forms from all these farmers within stipulated Cut-Off-Dates alongwith documents as required by the Insurance Company.
- We also declare that, information declared in above Schedule is true and in case of any misreporting we shall be held liable for such misreporting and its consequences. The Premium under this Declaration is remitted vide following Instrument/Electronic Transfer, as per details underneath.

Remittance Mode: Demand Draft / Electronic Transfer

DD No / Transaction No. : _____ Date: _____ Amount (Rs): _____

Dated at _____ this _____ day of _____.

Name of the Signatory :

Signature of Authorized

signatory

of Nodal Bank (with

Designation :

Seal)

TO BE COMPLETED BY AIC

Lot No. _____ Lot received date _____ Receipt No. _____
 Certificate No. (to be allotted by AIC): _____

NOTE: 1) ALL CODE (Crop Code, District Code, etc.) BOXES SHALL BE FILLED UP BY AIC
 2) GUIDELINES FOR FILLING UP DECLARATIONS and CONDITIONS FOR ACCEPTANCE ARE AS PER OVERLEAF

GUIDELINES FOR FILLING UP THE DECLARATIONS

13. This Declaration format should be used only for Non-Loanee farmers.
14. **Separate Declaration must be filled in for each Crop and each Insurance Unit.**
15. Only one copy of the Declaration must be submitted to AIC within the prescribed cut-off date (a copy may be retained by the bank for their record).
16. Complete address of Nodal Bank along with the telephone number must be given to facilitate further communication, whenever necessary. Similarly, Declaration No. should be given by the Bank for facilitating reference in future communication/clarifications.
17. Care should be taken to declare coverage only for such loanee farmers which are strictly as per the provisions / conditions of the Scheme and the notification by the SLCCCI.
18. **NORMAL COVERAGE - PART (I):-** The Sum insured for a Non-Loanee farmer is calculated by multiplying the Notified Value of Notional Threshold Yield with acreage (hectares) Proposed in the Proposal Form under the Head.
19. **EXTENDED COVERAGE - PART (III):-** Extended Coverage value is the difference between 150% of Value of Notional Average Yield and Value of Notional Threshold Yield. The Sum Insured under Extended Coverage shall be calculated by multiplying the Area in Hectare, under the Head, as per the Proposal Form with the per Hectare Extended Coverage. The Farmer would have to pay Premium as per Actuarial Premium Rate on the Extended Coverage Sum Insured.
20. **Whenever any clarifications in respect of Declarations submitted by Bank is sought for by AIC, the same must be submitted within one month of AIC's letter and no clarification will be entertained by AIC thereafter for any purpose whatsoever including reopening of claims.**
21. Under Small and Marginal farmers only those farmers should be included whose landholding is upto 2 Hectares.
22. **Insurance Unit** – The name of Insurance Unit should be reported based on the location of Land in which the crop is proposed to be grown and not on the basis of Residential Address of the farmer.
23. Backup Records and Registers – In order to facilitate better administrative control, office prudence and Claims/ Refund of Excess collection distribution, following records are advisable to be maintained:
 - e) The Nodal Bank should maintain Branch/ PACS wise Declarations for each Crop and Insurance Unit, based on which the Nodal Bank has submitted the consolidated Declaration for the Crop and Insurance Unit to AIC.
 - f) Each Branch/PACS should possess a copy of the declaration sent by them to the Nodal Bank. The crop wise declaration for each Insurance Unit should be prepared based on the Premium Register.
 - g) Each Branch/PACS should maintain a Premium Register giving details like Account No., Name of Farmer, Name of Village and Insurance Unit where land is located, Crop wise area insured, Sum Insured, Premium. The Premium Register should also contain crop wise columns for claims, which should be filled up at the time of receipt of Claim amount.
 - h) Apart from this the Nodal Bank/ Branch/ PACS should maintain all relevant records as mandated under different rules, regulations and acts applicable for Banking. The Premium total as per the Premium Register should be debited as an additional Loan in the Loan Register.

CONDITIONS FOR ACCEPTANCE OF DECLARATION AND COVERAGE THEREIN

1. Incomplete / partly filled up / unsigned declarations would not be accepted.
2. Declarations and premium pertaining to crops/ areas not notified for the crop Season in the State shall not be accepted. Similarly declaration and premium received before issuance of notification would not be accepted.
3. Copy of the Proposal Form along-with Premium Register would be required to be submitted, if it is mandated so in the Government Notification or if it is stipulated by AIC for the Season & Year.
4. In case of any excess amount remitted in a declaration or a group of declarations, the net excess amount, as calculated by AIC, pertaining to the Nodal Bank after adjusting short collections pertaining to other declaration or group of declarations (including declarations pertaining to Loanee farmers) of the Nodal Bank would be refundable. This adjustment may be carried out across multiple seasons and Financial Years.
5. Declarations and Premium received from the designated Nodal Banks only shall be accepted. The declarations and premium directly received from Branches/ PACS would not be entertained.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
TOTAL																

I hereby declare that the provisions of the scheme have been read and understood by/ explained to me in detail before completing the Proposal Form. I hereby further declare that the particulars furnished above are true and correct and age of crops proposed for insurance under this proposal is not more than one month at the time of submission of the proposal. Further, the condition of crops proposed for Insurance under this proposal is normal as on date.

I have not submitted any other crop insurance proposal covering the above mentioned crops during the season under the Scheme either through this Bank branch / PACS or Insurance intermediary or any other Bank branch /PACS or any other Scheme or with any other Insurance Company.

Date:

Place:

SIGNATURE/THUMB IMPRESSION OF THE FARMER

Certificate from Competent Authority

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

**Signature and Seal of Competent Authority
(VLW/Revenue /Agri Deptt Officer/ Patwari)**

TOTAL													

I hereby declare that the provisions of the scheme have been read and understood by/ explained to me in detail before completing the Proposal Form. I hereby further declare that the particulars furnished above are true and correct and age of crops proposed for insurance under this proposal is not more than one month at the time of submission of the proposal. Further, the condition of crops proposed for Insurance under this proposal is normal as on date.

I have not submitted any other crop insurance proposal covering the above mentioned crops during the season under the Scheme either through this Bank branch / PACS or Insurance intermediary or any other Bank branch /PACS or any other Scheme or with any other Insurance Company.

Date:

Place:

SIGNATURE/THUMB IMPRESSION OF THE FARMER

Certificate from Competent Authority

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

**Signature and Seal of Competent Authority
(VLW/Revenue /Agri Deptt Officer/ Patwari)**

MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS)

Claim Intimation Form for individual farmer

Name and address of Insured :

I / we have insured my /our(name of crop) crop(s) under Modified National Agricultural Insurance Scheme (MNAIS) as a loanee farmer during season through -----
----- (name of bank branch / PACS and their contact phone number) vide their declaration No.

Or

I / we have insured our crops under Modified National Agricultural Insurance Scheme (MNAIS) as a non-loanee farmer through ----- (name of bank branch / PACS/ intermediary / or directly with your office) vide declaration No. and paid a premium of Rs.
through demand draft no.dated for Rs.

My /Our insured crop has suffered loss:

- (i) before harvest due to hailstorm / landslide operated on _____(date)
- (ii) after harvest due to Cyclone (when crop was lying in field in cut and spread condition for drying) which occurred on _____(date).

Please specify if crop is also lost due to any other calamity _____.

Details of loss is as follows:

Season:

Year:
District:
MANDAL:

REVENUE VILLAGE:

Survey no.	Crop	Area Sown (In ha.)	Area Insured (in ha.)	Approximate Area affected (in ha.)	Approximate loss percentage

I /we will not remove any part of crop from affected areas or in any way change appearance of crop in the affected farm till survey work is complete. I / we are enclosing a photocopy of ownership of land record and copy of proposal form, if available, herewith. Please arrange to survey our farms. Our contact phone / mobile numbers are given below.

I/ we declare that the above crop/s are not insured under any other policy/scheme. I also declare that the above is a full, true and accurate statement and I possess legal rights to above land as owner / tenant or sharecropper (delete which ever is not applicable).

Name :

Signature :

Address :

Mobile number :

Note : Please send this form duly filled up to us on above FAX number within 48 hours of loss.

PROFORMA – B

**“Village made as Insurance Unit Scheme” under MNAIS
(Mandal wise District abstract) – Rabi 2010-11 Season**

District : Nellore

Crop : Rice

Sl. No	Mandal Name	No.of Villages	I.U.s constituted with					Total No. of I.U.s	No. of Expts. Proposed
			Single Village	2-5 Villages	> 5 Villages	Entire Mandal	Group of mandals		
1	S.R.PURAM	21	2	6			8	64	
2	V.K.PADU	28	3	4	1		8	66	
3	KONDAPURAM	26	13	5			18	144	
4	JALADANKI	12	10	1			11	88	
5	KAVALI	15	13	1			14	112	
6	BOGOLU	12	10	1			11	88	
7	KALIGIRI	20	6	6			12	96	
8	VINJAMUR	15	4	5			9	72	
9	DUTHALUR	16	1	2	1		4	34	
10	UDAYAGIRI	17	5	4			9	72	
11	MARRIPADU	21	6	6			12	96	
12	DAGADARTHI	22	20	1			21	168	
13	ALLUR	15	13	1			14	112	
14	VIDAVALUR	10	10	0			10	80	
15	KODAVALUR	16	14	1			15	120	
16	BUTCHIREDDYPALEM	14	8	3			11	88	
17	SANGAM	17	9	4			13	104	
18	KOVUR	10	10	0			10	80	
19	ATMAKUR	21	12	3			15	120	
20	A.S.PET	23	5	6			11	88	
21	CHEJARLA	18	6	5			11	88	
22	A.SAGARAM	19	14	1			15	120	
23	KALUVOYA	22	3	6			9	72	
24	RAPUR	39	1	3	2		6	52	
25	PODALAKUR	36	6	5	2		13	108	
26	NELLORE	34	20	5			25	200	
27	INDUKURPET	16	11	2			13	104	
28	T.P.GUDUR	20	16	2			18	144	
29	MUTHUKUR	15	9	3			12	96	
30	V.CHALAM	20	14	3			17	136	

31	MANUBOLU	18	11	3				14	112
32	GUDUR	24	5	3	1			9	74
33	SYDAPURAM	36	3	4	2			9	76
34	DAKKILI	50	12	10	1			23	186
35	VENKATAGIRI	78	10	18	2			30	244
36	BALAYAPALLI	51	7	14				21	168
37	OZILI	49	6	8	2			16	132
38	CHILLAKUR	30	15	5				20	160
39	KOTA	19	13	3				16	128
40	VAKADU	41	6	11				17	136
41	CHITTAMUR	41	19	7	1			27	218
42	NAIDUPET	33	6	11				17	136
43	PELLAKUR	28	14	5				19	152
44	D.V.SATRAM	45	13	8	1			22	178
45	SULLURPET	43	25	5	1			31	250
46	TADA	25	12	4				16	128
District Total		1201	451	214	17	0	0	682	5490

PROFORMA – B

**“Village made as Insurance Unit Scheme” under MNAIS
(Mandal wise District abstract) – Rabi 2010-11 Season**

District : Prakasam

Crop : Rice

Sl. No	Name of the Mandal	No. of Villages	I.US CONSTITUTED WITH					Total I.U.s	No. of Expts. Proposed
			Single village as unit	2 to 5 villages as unit	More than 5 villages as unit	Entire Mandal as unit	Group of Mandals as Unit		
1	Pullalacheruvu	19	2	1	2			5	44
2	Tripuranthakam	18	8	3				11	88
3	Kurichedu	19	4	1	1			6	50
4	Donakonda	30	3		1			4	34
5	Yerragondapalem	33							
6	Pedaraveedu	16							
7	Dornala	19							
8	Ardhaveedu	13					1	1	16
9	Markapur	23							
10	Tarlupadu	26							
11	K.K.Mitla	34				1		1	10
12	Podili	32		1	1			2	18
13	Darsi	38	16	5	1			22	178
14	Mundlamur	29	11	7				18	144
15	Tallur	16	6	4				10	80
16	Addanki	19	5	4				9	72
17	Ballikurava	14	12	1				13	104
18	Santhamagulur	11	11					11	88
19	Yaddanapudi	8				1		1	10
20	Martur	13	7	3				10	80
21	Parchur	14	3	1	1			5	42
22	Karamchedu	7	4	1				5	40
23	Chirala	5	5					5	40
24	Vetapalem	5	3	1				4	32
25	Inkollu	9	1		1			2	18
26	J.Pangulur	15	7	1	1			9	74
27	Korisapadu	10							
28	Maddipadu	20					1	1	16

29	Chimakurthy	24	3	2	2			7	60
30	Marripudi	26	2		3			5	46
31	Kanigiri	40	1	8	1			10	82
32	H.M.Padu	27				1		1	10
33	Bestavaripeta	21	2		2			4	36
34	Cumbum	16	3		2			5	44
35	Racherla	14				1		1	10
36	Giddalur	22					1	1	16
37	Komarole	21							
38	C.S.Puram	38	3	6	2			11	92
39	Veligandla	26		4	1			5	42
40	P.C.Palii	22	4	5				9	72
41	Ponnalur	22	1	4	1			6	50
42	Kondepi	22				1		1	10
43	S.N.Padu	16	1	4				5	40
44	Ongole	19	2	2	1			5	42
46	N.G.Padu	18	2	1	2			5	44
47	Chinaganjam	7	5	1				6	48
45	Kothapatnam	7	2	1				3	24
48	Tangutur	17		1	1			2	18
49	Zarugumalli	25		1	1			2	18
50	Kandukur	20	4	3	1			8	66
51	V.V.Palem	21	2	1	2			5	44
52	Pamur	29	4	7	1			12	98
53	Lingasamudram	20	6	4				10	80
54	Gudlur	18	14	2				16	128
55	Ulavapadu	12	4	3				7	56
56	Singarayakonda	8	2	2				4	32
Total		1093	175	96	32	5	3	311	2586

ANNEXURE-I(ii)

NOTIFICATION OF AREAS AND CROPS UNDER MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS) IN ANDHRA PRADESH

DISTRICT : SPS. NELLORE - MANDALS, 46 SEASON RABI - 2010-11

Unit No.	Mandals	No.of Mandals	No. of experiments
CROP			
GREENGRAM (I.U. 2)			
I	1. Seetharamapuram 10. Udayagiri 2. Varikuntapadu		
	9. Duttalur 11. Marripadu 12. Atmakur 13. Anumasamudrampeta		
	21. Ananthasagaram 8. Vinjamuru 7. Kaligiri		
	3. Kondapuram 5. Kavali 4. Jaladanki 6. Bogole		
	26. Kovvur 17. Kodavalur 16. Vidavalur 14. Dagadarthi		
	15. Allur 18. Buchireddypalem 19. Sangam		
	27. Indukurupeta 28. Thotapalliguduru 25. Nellore		
	30. Venkatachalam 29. Muthukuru.	26	18
II	24. Podalakuru 20. Chejerla 22. Kaluvoya 23. Rapur		
	33. Sydapuram 35. Venkatagiri 36. Balayapalli 34. Dakkili		
	32. Gudur 31. Manubolu 38. Chilakur 40. Vakadu 39. Kota		
	41. Chittamur 42. Naidupeta 43. Pellakur 37. Ojili		
	45. Sullurupeta 44. Doravarisatram 46. Tada	20	18
	Total	46	36
BLACKGRAM			
	DISTRICT IS MADE AS SINGLE UNIT	46	26
GROUNDNUT (I.U. 4)			
I	1. Seetharamapuram 2. Varikuntapadu 3. Kondapuram		
	4. Jaladanki 5. Kavali 6. Bogole 7. Kaligiri 8. Vinjamuru		
	9. Duttalur 10. Udayagiri 11. Marripadu 12. Atmakur		
	13. Anumasamudrampeta 14. Dagadarthi 15. Allur		
	16. Vidavalur 17. Kodavalur 18. Buchireddipalem	21	18
	19. Sangam 21. Ananthasagaram 26. Kovvur.		
II	20. Chejerla 22. Kaluvoya 23. Rapur 24. Podalakur		
	25. Nellore 27. Indukurpeta 28. Thotapalligudur		
	29. Muthukur 30. Venkatachalam 31. Manubolu 32. Gudur		
	33. Sydapuram 38. Chillakur 39. Kota 40. Vakadu 41. Chittamur	16	18
III	34. Dakkili 35. Venkatagiri 36. Balayapalli 37. Ojili		
	42. Naidupeta 44. Doravarisatram 45. Sullurpeta 46. Tada	8	18
IV	43. Pellakur	1	12
	Total	46	66
SUNFLOWER			
	DISTRICT IS MADE AS SINGLE UNIT	46	26

RED CHILLIES (I. U. 2)			
I	1. Seetharamapuram 2. Varikuntapadu 3. Kondapuram		
	4. Jaladanki 5. Kavali 6. Bogole 7. Kaligiri 8. Vinjamuru		
	9. Duttalur 10. Udayagiri 11. Marripadu 12. Atmakur		
	13. Anumasamudrampeta 14. Dagadathi 15. Allur		
	16. Vidavalur 17. Kodavalur 18. Buchireddipalem		
	19. Sangam 20. Chejarla	20	18
II.	21. Ananthasagaram 22. Kaluvoya 23. Rapur 24. Podalakur		
	25. Nellore 27 Indukurpet 28. Thotapalligudur		
	29. Muthukur 30 Venkatachalam 31. Manubolu 32. Gudur		
	33. Sydapuram 38 Chillakur 39 Kota 40 Vakadu		
	41 Chittamur 34 Dakkili 35 Venkatagiri 36. Balayapalli		
	37. Ozili 42. Naidupeta 43. Pellakuru 44. Doravarisatram		
	45. Sullurpeta 46. Tada 26. Kovur	26	18
	Total	46	36

ANNEXURE-I(ii)

NOTIFICATION OF AREAS AND CROPS UNDER MODIFIED NATIONAL AGRICULTURAL INSURANCE SCHEME (MNAIS) IN ANDHRA PRADESH

DISTRICT : PRAKASAM - MANDALS, 56 SEASON RABI - 2010-11

Unit No.	Mandals	No.of Mandals	No. of experiments
CROP :			
JOWAR (UI)			
	DISTRICT IS MADE AS SINGLE UNIT	56	26
MAIZE	DISTRICT IS MADE AS SINGLE UNIT	56	26
GREENGRAM			
	DISTRICT IS MADE AS SINGLE UNIT	56	26
BLACKGRAM (I.U. 2)			
I	16. Addanki 17. Ballikurva 18. Santhamaguluru 20. Marturu 19. Yeddanapudi 23. Chirala 24. Vetapalem 21. Parchuru, 25. Inkollu, 22. Karamchedu 12. Podili 11. Konakanamitla 13. Darsi, 15. Talluru 14. Mundlamuru 5. Donakonda, 4. Kurichedu, 10. Tarlupadu, 9. Markapuram 7. Dornala 6. Pedda Araveedu, 1. Yeragondapalem 3. Thripuranthakam 2. Pullalacheruv 8. Ardhaveedu	25	18
II	26. J. Pangulur 27. Korisapadu 28. Maddipadu 29. Chimakurthy 30. Maripudi 31. Kanigiri 32. Hanumanthunipadu 33. Bestavaripeta 34. Cumbum 35. Racherla 36. Giddaluru 37. Komarole 38. C.S. Puram 39. Veligandla 40. Pedacherlopalle 41. Ponnaluru 42. Kondepi 43. Santhanuthalapadu, 44. Ongole, 45. Naguluppalapadu 46. Chinaganjam 47. Kothapatnam 48. Tanguturu 49. Zarugumilli 50. Kandukur, 51. Voletivaripalem 52. Pamur 53. Lingasamudram 54. Gudluru 55. Ulavapadu, 56. Singarayakonda	31	18
	Total	56	36
GROUNDNUT (I.U. 3)			
I	17. Ballikurava 18. Santhamaguluru 19. Yeddanapudi 20. Martur 21. Parchur 22. Karamchedu 23. Chirala 24. Vetapalem 25. Inkollu 26. J. Panguluru 27. Korisapadu 44. Ongole 45. Naguluppalapadu 46. Chinganjam. 47. Kothapatnam 4. Kurichedu 5. Donakonda 13. Darsi 14. Mundlamuru 15. Thallur 16. Addanki	21	18
II	10. Tarlupadu 11. Konakanamitla 12. Podili 28. Maddipadu 29. Cheemakurthi 30. Marripudi 31. Kanigiri 32. Hanumantihunipadu 38. Chandrasekharapuram 39. Veligandla 40. Pedacherlopalli 41. Ponnaluru 42. Kondepi 43. Santhanuthalapadu 48. Tangutur 49. Jarugumilli 50. Kandukur 51. Voletivaripalem 52. Pamur 53. Lingasamudram 54. Gudluru 55. Ulavapadu 56. Singarayakonda	23	18
III	1. Yerragondpalem 2. Pullalacheruvu 3. Tripuranthakam 6. Pedda Araveedu 7. Dornala 8. Ardhaveedu 9. Markapur 33. Bestavaripeta 34. Cumbum 35. Racherla 36. Giddaluru 37. Komarole.	12	18
	Total	56	54

SUNFLOWER			
	DISTRICT IS MADE AS SINGLE UNIT	56	26
RED CHILLIES (I.U. 2)			
(d)	1.Yerragondapalem 2.Pullalacheruvu .3. Tripuranthkam 4.Kurichedu 5. Donakonda 6.Peddaraveedu 7. Dornala 8. Ardhaveedu 9. Markapur 10.Tarlapadu 11.Konakanimitla 12.Podali 13. Darsi 14. Mundlamur 15.Thallur 16. Addanki 17.Ballikurva 18. Santhamaguluru 19.Yeddanapudi 20. Martur 21.Parchur 22. Karamchedu 23. Chirala 24, Vetapalem 25. Inkollu 26. J.Pangaluru 27. Korisapadu 28. Maddipadu 29. Cheemakurthi 30. Marripadu 31. Kanigiri 32.Hanumanthunipadu 33. Besthavaripeta 34. Cumbum 35. Racherla 36. Giddaluru 37. Komarole 38. Chendrashekarapuram 39. Veligandla	39	18
II	40. Peddacherlopalli 41. Ponnaluru 42.Kondepi 43.Santhanuthalapadu 44. Ongole 45. Nagaluppalapadu 46. Chinaganjam 47. Kothapatnam 48. Tangutur 49. Jarugumilli 50. Kandukur 51 Voletivaripalem 52.Pamur 53.Lingasamudram 54. Gudluru 55. Ulavapadu 56. Singarayakonda	17	18
	Total	56	36
BENGALGRAM (I.U. 26)			
I	1.Yerragondapalem 2.Pullalacheruvu 3.Thripuranthakam 4.Kurichedu 5.Donakonda 6.Peddaraveedu 7.Dornala 9.Markapur 10.Tarlupadu 17.Ballikuruva 18.Santhamaguluru	11	18
II	11.Konakanamitla 12.Podili 13.Darsi 14.Mundlamuru 15.Thallur 16.Addanki 20.Marturu	7	18
III	22.Karemchedu	1	12
IV	19.Yaddanapudi	1	12
V	21.Parchuru	1	12
VI	25.Inkollu	1	12
VII	26. J.Panguluru	1	12
VIII	27.Korisipadu	1	12
IX	23.Chirala 24.Vetapalem 28.Moddipadu 29.Chinakurthi 30.Marripudi	5	18
X	31.Kanigiri 32.Hanumanthunipadu 51.Volativaripalem	3	18
XI	33.Besthavaripeta	1	12
XII	34.Cumbum	1	12
XIII	35.Racherla 8.Ardhaveedu	2	18
XIV	36.Giddaluru	1	12
XV	37.Komarole	1	12
XVI	38.C.S.Puram 39.Veligandla 40.Pedacherlapally 41.Ponnaluru	4	18
XVII	42.Kondepi	1	12
XVIII	43.Santhanuthalapadu	1	12
XIX	44.Ongole	1	12
XX	46.Chinaganjam	1	12
XXI	47.Kothapatnam	1	12
XXII	48.Tanguturu	1	12
XXIII	49.Zarugumalli	1	12
XXIV	50.Kandukuru	1	12
XXV	52.Pamur 53.Lingasamundram 54. Gudlur 55.Ulavapadu 56. Singarayakonda	5	18
XXVI	45.Nagaluppalapadu	1	12
	TOTAL	56	354