

**Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2017-18**  
**TERMSHEET**

Crop: **Rabi PADDY**  
Season: **Rabi 2017-18**  
Reference Weather Station:  
Unit : Hectare

**As per Notification**

District: **PALAKKAD**  
Reference Unit Area : **As per Notification**  
Backup Weather Station: **As per Notification**  
Total Sum Insured: **25000**

**Annexure -III-1**

**Cover-1: Rise in Heat**

**Objective:** To pay for rise in temperature (heat) during the cover period resulting in reduced growth / early maturity  
**Cover Period:** 16/Jan To 31/Mar  
**Cover Index:** Cumulative daily upward deviation of Max temperature from respective fortnightly trigger

**Fortnightly Trigger Temperature Table**

Fortnights	16/Jan	31/Jan	01/Feb	15/Feb	16/Feb	28/Feb	01/Mar	15/Mar	16/Mar	31/Mar
Trigger Temperature		34.5 °C		36 °C		37 °C		37.5 °C		38 °C
Strike (°C)		10								
Exit (°C)		70								
Notional Payout Per ha. (Rs./ ° C):		300								
Maximum Payout per ha. (Rs.):		18000								

**Cover-2 Deficit Rainfall**

**Objective:** To provide cover against low rainfall

COVER PERIOD	16-Jan	to	15-Apr
INDEX	Aggregate of rainfall over Period		
STRIKE I (<)	20	mm	
STRIKE II (<)	5	mm	
EXIT	0		
RATE I (Rs./ mm)	30		
RATE II (Rs./ mm)	510		
MAXIMUM PAYOUT (R)	3000		

**Cover-3: Un-seasonal / Excess Rainfall**

**Objective:** To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and crop yield / quality.  
**Cover Period:** 01/Feb To 15/Apr  
**Cover Index:** Daily Rainfall (mm) over Strike

Cover Period	01/Feb To 20/Feb		21/Feb 15/Mar		16/Mar 15/Apr	
	Strike	hectare.	Strike	hectare.	Strike	hectare.
Daily Rainfall (mm) more than		Fixed(Rs.)		Fixed(Rs.)		Fixed(Rs.)
		(mm)		(mm)		(mm)
Nature of Cover: Multiple events	20	0	10	0	20	0
	25	400	15	600	40	1200
	30	1600	20	2100	60	4000
	40	6000	35	9000	70	7000
Maximum Payout per ha. (Rs.):	22000					

**Cover-4: Pest / Disease Congenial Climate**

**Objective:** To pay for pest / disease congenial climate during the cover period resulting in reduced growth and crop yield /quality  
**Cover Period:** 16/Jan To 30/Apr  
**Definition of Pest / Disease congenial climate**  
Maximum Temperature (°C) Over 32 °C  
Avg Relative Humidity (%) between 80 % to 90 %  
**Cover Index:** Disease Congenial Climate Persist for 3 Consecutive days  
**Strike (Cons Day):** 7  
**Exit (Cons Day):** 7  
**Notional Payout Per ha. (Rs./ day):** 1400  
**Maximum Payout per ha. (Rs.):** 7000

**Details of Sum Insured & Premium (in Rs)**

Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	50000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18  
TERM SHEET**

State: Kerala

District: Idukki, Wayanad

Reference Unit Area : As per Notification

Annexure III-2

Crop: PADDY High Range 2nd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.A.

DEFICIT RAINFALL	PERIOD	1-Feb to 31-May			
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (mm) <	10	25	60	120
	EXIT	0	0	10	20
	PAYOUT RATE (Rs./mm)	100	80	100	80
	MAXIMUM PAYOUT (Rs.)	1000	2000	5000	8000
TOTAL MAXIMUM PAYOUT (Rs.)	16000				

1.B.

DRY SPELL	PERIOD	1-Apr to 31-May			
	INDEX	Number of days in a spell of consecutive dry days			
	STRIKE (cons. day) >=	14	18	21	25
	PAYOUT (Rs.)	1000	2000	5000	10000
	MAXIMUM PAYOUT (Rs.)	10000			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2.

HIGH TEMPERATURE	PERIOD	1-Mar to 31-May		
		Phase-I	Phase-II	Phase-III
	Phase	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
	INDEX	Cumulative daily upward deviation of T Max from respective triggers		
	TRIGGER (	36	36	35.5
	STRIKE (mm) >	4		
	EXIT	40		
	PAYOUT RATE (Rs./mm)	305.56		
MAXIMUM PAYOUT (Rs.)	11000			

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Feb to 31-May			
	INDEX	Number of consecutive days having daily average RH between 80% to 90% with daily mean Temperature > 32 °c			
	STRIKE (cons. day) >=	3			
	EXIT	7			
	PAYOUT (Rs.)	2600			
MAXIMUM PAYOUT (Rs.)	13000				

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
50000				

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18

TERM SHEET

State: Kerala

District: Kannur, Kasargod, Malappuram, Thiruvananthapuram

Reference Unit Area : As per Notification

Annexure III-3

Crop: PADDY 2nd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.	DEFICIT RAINFALL	PERIOD	16-Jan to 28-Feb		
		INDEX	Aggregate of rainfall over Period		
		STRIKE (mm) <	5		
		EXIT	0		
		PAYOUT RATE (Rs./mm)	800		
		MAXIMUM PAYOUT (Rs.)	4000		
2.	HIGH TEMPERATURE	PERIOD	16-Jan to 28-Feb		
		Phase	Phase-I 16-Jan to 31-Jan	Phase-II 1-Feb to 28-Feb	Phase-III
		INDEX	Cumulative daily upward deviation of T Max from respective triggers		
		TRIGGER (	35	35.5	
		STRIKE (mm) >	3		
		EXIT	30		
		PAYOUT RATE (Rs./mm)	407.40		
		MAXIMUM PAYOUT (Rs.)	11000		
3.	EXCESS /UNSEASONAL RAINFALL	Cover Period	01/Feb	To	28/Feb
			Payout per hectare.		
		Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
		Nature of Cover: Multiple Payouts	20	0	150
			40	3000	350
			60	10000	600
			80	22000	0
4.	DISEASE CONGENIAL CLIMATE	PERIOD	16-Jan to 28-Feb		
		INDEX	Number of consecutive days having daily average RH between 80% to 90% with daily mean Temperature > 32 °C		
		STRIKE (cons. day) >=	3		
		EXIT	7		
		PAYOUT (Rs.)	2600		
		MAXIMUM PAYOUT (Rs.)	13000		

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
50000				

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18

TERM SHEET

State: Kerala

District: Ernakulam, Kollam, Kozhikode, Thrissur

Reference Unit Area : As per Notification

Crop: <b>PADDY 2nd Crop</b>	Reference Weather Station: <b>As per Notification</b>	Unit: <b>HECTARE</b>
	Backup Weather Station: <b>As per Notification</b>	

Annexure III-4

1.A. DEFICIT RAINFALL	PERIOD	16-Jan to 15-Feb
	INDEX	Aggregate of rainfall over Period
	STRIKE (mm) <	5
	EXIT	0
	PAYOUT RATE (Rs./mm)	800
	MAXIMUM PAYOUT (Rs.)	4000

2. EXCESS /UNSEASONAL RAINFALL	Cover Period	01/Feb To 28/Feb
		Payout per hectare.
	Daily Rainfall (mm) more than	Trigger Fixed(Rs.) Variable (Rs.Per mm)
	Nature of Cover: Multiple Payouts	20 0 200
		40 4000 500
	60 1400 800	
	80 30000 0	

3. DISEASE CONGENIAL CLIMATE	PERIOD	16-Jan to 14-Feb
	INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °C
	STRIKE (cons. day) >=	3
	EXIT	7
	PAYOUT (Rs.)	3200
	MAXIMUM PAYOUT (Rs.)	16000

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
50000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18  
TERM SHEET**

State: Kerala

District: Kasargod, Kollam, Kozhikode, Malappuram, Thrissur

Reference Unit Area : As per Notification

Annexure III-5

Crop: PADDY 3rd Crop	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.A.

DEFICIT RAINFALL	PERIOD	1-Feb to 31-May			
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (mm) <	5	10	20	50
	EXIT	0	0	0	10
	PAYOUT RATE (Rs./mm)	200	200	250	200
	MAXIMUM PAYOUT (Rs.)	1000	2000	5000	8000
TOTAL MAXIMUM PAYOUT (Rs.)	16000				

1.B.

DRY SPELL	PERIOD	1-Apr to 31-May			
	INDEX	Number of days in a spell of consecutive dry days			
	STRIKE (cons. day) >=	21	28	35	40
	PAYOUT (Rs.)	1000	2000	5000	11000
	MAXIMUM PAYOUT (Rs.)	11000			

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2.

HIGH TEMPERATURE	PERIOD	1-Mar to 31-May		
		Phase-I	Phase-II	Phase-III
	Phase	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
	INDEX	Cumulative daily upward deviation of T Max from respective triggers		
	TRIGGER (	36	36	35.5
	STRIKE (mm) >	4		
	EXIT	40		
	PAYOUT RATE (Rs./mm)	319.44		
MAXIMUM PAYOUT (Rs.)	11500			

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Feb to 31-May		
	INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °c		
	STRIKE (cons. day) >=	3		
	EXIT	7		
	PAYOUT (Rs.)	2300		
MAXIMUM PAYOUT (Rs.)	11500			

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
50000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18**

**TERM SHEET**

State: **Kerala**

District: **Ernakulam, Idukki, Kannur, Kollam, Kottayam, Kozhikode, Kasargode  
Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad**

Reference Unit Area : **As per Notification**

Crop: <b>BANANA</b>	Reference Weather Station: <b>As per Notification</b>	Unit: <b>HECTARE</b>
	Backup Weather Station: <b>As per Notification</b>	

1.

DEFICIT RAINFALL	PERIOD	1-Mar to 31-May
	INDEX	Aggregate of rainfall over Period
	STRIKE (mm) <	200
	EXIT	50
	PAYOUT RATE (Rs./mm)	100
	MAXIMUM PAYOUT (Rs.)	15000

Annexure III-6

2.

EXCESS /UNSEASONAL RAINFALL	PERIOD	16-Jan to 30-Apr			
	Phase	Phase-I	Phase-II	Phase-III	Phase-IV
		16-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr
	INDEX	Consecutive days with daily rainfall > 30 mm			
	STRIKE (cons. days) >=	3	3	3	3
	PAYOUT (Rs.)	10000	15000	20000	25000
	MAXIMUM PAYOUT (Rs.)	25000			

Note: Maximum of payout of Phase-I, Phase-II, Phase III and Phase IV under excess rainfall cover will be payable.

3.A.

WIND SPEED	PERIOD	1-Mar to 30-Apr		
	INDEX	High wind speed		
	STRIKE (cons. day) >=	45	55	60
	PAYOUT (Rs.)	6000	12000	20000
	MAXIMUM PAYOUT (Rs.)	20000		

3.B.

WIND SPEED	PERIOD	1-May to 31-Jul		
	INDEX	High wind speed		
	STRIKE (cons. day) >=	40	50	55
	PAYOUT (Rs.)	12000	24000	40000
	MAXIMUM PAYOUT (Rs.)	40000		

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
100000				

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18

TERM SHEET

State: Kerala

District: Idukki, Palakkad

Reference Unit Area : As per Notification

Annexure III-7

Crop: SUGARCANE	Reference Weather Station: As per Notification	Unit: HECTARE
	Backup Weather Station: As per Notification	

1.

DEFICIT RAINFALL	PERIOD	16-Jan to 31-Dec		
		Phase-I	Phase-II	Phase-III
	Phase	16-Jan to 28-Feb	1-Mar to 31-Aug	1-Sep to 31-Dec
	INDEX	Aggregate of rainfall over respective Phases		
	STRIKE (mm) <	5	600	300
	EXIT	0	200	50
	PAYOUT RATE (Rs./mm)	400	20	20
	MAXIMUM PAYOUT (Rs.)	2000	8000	5000
	TOTAL MAXIMUM PAYOUT (Rs.)	15000		

2.

EXCESS /UNSEASONAL RAINFALL	PERIOD	1-Sep to 31-Dec	
		Phase-I	Phase-II
	Phase	1-Sep to 31-Oct	1-Nov to 31-Dec
	INDEX	Aggregate of rainfall over respective Phases	
	STRIKE (mm) <	600	300
	EXIT	850	550
	PAYOUT RATE (Rs./mm)	20	20
	MAXIMUM PAYOUT (Rs.)	5000	5000
	TOTAL MAXIMUM PAYOUT (Rs.)	10000	

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Mar to 31-Oct	
	INDEX	Number of consecutive days having daily average RH < 80% with daily mean Temperature > 31 °C	
	STRIKE (cons. day) >=	3	
	EXIT	7	
	PAYOUT (Rs.)	2000	
MAXIMUM PAYOUT (Rs.)	10000		

Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)	Total Premium (Rs.)
35000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18**

**TERMSHEET**

Crop : **CASHEWNUT**

Season : Rabi 2017-18

Reference Weather Station:

Unit : Hectare

**As per Notification**

District: Kannur

**Annexure III-8**

Reference Unit Area : **As per Notification**

Backup Weather Station: **As per Notification**

Total Sum Insured:

**50000**

**Cover-1: Low Minimum Temperature**

**Objective:** To pay for low minimum temperature during cover period causing Flowering problem.

**Cover Period:** 16/Jan To 28/Feb

**Cover Definition:** Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

**Fortnightly Min Trigger Temperature Table**

<b>Fortnights</b>	16/Jan	31/Jan	01/Feb	14/Feb	15/Feb	28/Feb
<b>Trigger Min. Temperature</b>	20.5 °C		20.5 °C		21 °C	

**Strike (°C)** 20

**Exit (°C):** 90

**Notional Payout Per ha. ( Rs./ ° C):** 143

**Maximum Payout per ha. (Rs.):** **10000**

**Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)**

**Objective:** To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.

**Cover Period:** 16/Jan To 28/Feb

**Definition of Pest / Disease congenial climate**

Minimum Temperature (° C) Between

Maximum Temperature (°C) between

Relative Humidity (%) Between

13 °C	to	18 °C
40 %	to	60 %

**Event Definition** Disease Congenial Climate Persist for **3** or more consecutive days

**Strike (Cons Day)** 3

**Exit (Cons Day):** 7

**Notional Payout Per ha. ( Rs./ day):** 2000

**Maximum Payout per ha. (Rs.):** **10000**

**Cover-3: Wet Spell**

**Objective:** To pay for continuous rainfall resulting in reduced growth and plant yield/ quality

**Cover Period:** 01/Mar To 15/Apr

**Cover Definition:** No of cosecutive Days having daily rainfall > **5** mm

**Strike (Cons Days) =** 3

**Exit (Cons Day):** 10

**Notional Payout Per ha. ( Rs./ ° C):** 1250

**10000**

**Cover-4: Un-seasonal / Excess Rainfall**

**Objective:** To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.

**Cover Period:** 16/Jan To 30/Apr

**Cover Definition:** **Daily Rainfall (mm) over Trigger Level**

**Cover Period**

**Daily Rainfall (mm) more than**

**Nature of Cover: Multiple events**

16/Jan To 14/Feb			15/Feb To 31/Mar		
Payout per hectare.			Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
15	0	100	10	0	100
20	500	250	20	750	200
25	1750	375	30	2750	375
35	5500	0	40	6500	0

01/Apr To 30/Apr		
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
20	0	100
30	1000	200
40	3000	500
50	8000	0



Maximum Payout per ha. (Rs.): 20000

Details of Sum Insured & Premium (in Rs)

Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	50000				

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18

TERMSHEET

Crop : CASHEWNUT

Season : Rabi 2017-18

Reference Weather Station:

Unit : Hectare

As per Notification

District: Kasargode

Annexure III-9

Reference Unit Area : As per Notification

Backup Weather Station: As per Notification

Total Sum Insured:

50000

Cover-1: Low Minimum Temperature

Objective: To pay for low minimum temperature during cover period causing Flowering problem.

Cover Period: 16/Jan To 28/Feb

Cover Definition: Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

Fortnightly Min Trigger Temperature Table

Fortnights	16/Jan	31/Jan	01/Feb	14/Feb	15/Feb	28/Feb
Trigger Min. Temperature	20 °C		20.5 °C		21 °C	

Strike (°C): 20  
 Exit (°C): 90  
 Notional Payout Per ha. ( Rs./ ° C): 143  
 Maximum Payout per ha. (Rs.): 10000

Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)

Objective: To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.

Cover Period: 16/Jan To 28/Feb

Definition of Pest / Disease congenial climate

Minimum Temperature (° C) Between	13 °C	to	18 °C
Maximum Temperature (°C) between			
Relative Humidity (%) Between	40 %	to	60 %

Event Definition: Disease Congenial Climate Persist for 3 or more consecutive days

Strike (Cons Day): 3  
 Exit (Cons Day): 7  
 Notional Payout Per ha. ( Rs./ day): 2000  
 Maximum Payout per ha. (Rs.): 10000

Cover-3: Wet Spell

Objective: To pay for continuous rainfall resulting in reduced growth and plant yield/ quality

Cover Period: 01/Mar To 15/Apr

Cover Definition: No of cosecutive Days having daily rainfall> 5 mm

Strike (Cons Days) = 3  
 Exit (Cons Day): 10  
 Notional Payout Per ha. ( Rs./ ° C): 1250  
 Maximum Payout per ha. (Rs.): 10000

Cover-4: Un-seasonal / Excess Rainfall

Objective: To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.

Cover Period: 16/Jan To 30/Apr

Cover Definition: Daily Rainfall (mm) over Trigger Level

Cover Period	16/Jan	To	14/Feb	15/Feb	To	31/Mar	01/Apr	To	30/Apr
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Daily Rainfall (mm) more than  
Nature of Cover: Multiple events

Payout per hectare.			Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
20	0	100	10	0	100
25	500	250	20	750	200
30	1750	375	30	2750	250
40	5500	0	45	6500	0

Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
20	0	100
30	1000	200
40	3000	250
60	8000	0

Maximum Payout per ha. (Rs.): 20000

Details of Sum Insured & Premium (in Rs)					
Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	50000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18  
TERMSHEET**

Crop : **CASHEWNUT**

Season : Rabi 2017-18

Reference Weather Station:

Unit : Hectare

**As per Notification**

District: Kozhikode

**Annexure III-10**

Reference Unit Area : **As per Notification**

Backup Weather Station: **As per Notification**

Total Sum Insured: **50000**

**Cover-1: Low Minimum Temperature**

**Objective:** To pay for low minimum temperature during cover period causing Flowering problem.  
**Cover Period:** 16/Jan To 28/Feb  
**Cover Definition:** Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

**Fortnightly Min Trigger Temperature Table**

Fortnights	16/Jan	31/Jan	01/Feb	14/Feb	15/Feb	28/Feb
Trigger Min. Temperature	20 °C		20.5 °C		21 °C	
Strike (°C)	25					
Exit (°C):	95					
Notional Payout Per ha. (Rs./ °C):	143					
Maximum Payout per ha. (Rs.):	10000					

**Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)**

**Objective:** To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.  
**Cover Period:** 16/Jan To 28/Feb

**Definition of Pest / Disease congenial climate**

Minimum Temperature (°C) Between	13 °C	to	18 °C
Maximum Temperature (°C) between			
Relative Humidity (%) Between	40 %	to	60 %

**Event Definition** Disease Congenial Climate Persist for **3** or more consecutive days  
**Strike (Cons Day)** 3  
**Exit (Cons Day):** 7  
**Notional Payout Per ha. (Rs./ day):** 2000  
**Maximum Payout per ha. (Rs.):** 10000

**Cover-3: Wet Spell**

**Objective:** To pay for continuous rainfall resulting in reduced growth and plant yield/ quality  
**Cover Period:** 01/Mar To 15/Apr  
**Cover Definition:** No of cosecutive Days having daily rainfall> **5** mm  
**Strike (Cons Days) =** 3  
**Exit (Cons Day):** 10  
**Notional Payout Per ha. (Rs./ °C):** 1250  
**Maximum Payout per ha. (Rs.):** 10000

**Cover-4: Un-seasonal / Excess Rainfall**

**Objective:** To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.  
**Cover Period:** 16/Jan To 30/Apr

Cover Period	Daily Rainfall (mm) over Trigger Level								
	16/Jan To 14/Feb			15/Feb To 31/Mar			01/Apr To 30/Apr		
	Payout per hectare.			Payout per hectare.			Payout per hectare.		
	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
Nature of Cover: Multiple events	20	0	100	10	0	100	30	0	100
	25	500	250	20	750	200	50	1000	200
	30	1750	375	30	2750	250	60	3000	500
	40	5500	0	45	6500	0	70	8000	0

**Maximum Payout per ha. (Rs.):** 20000

Details of Sum Insured & Premium (in Rs)					
Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	50000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18  
TERMSHEET**

**Crop :** CASHEWNUT

**Season :** Rabi 2017-18

**Reference Weather Station:** As per Notification

**Unit :** Hectare

**District:** Malappuram **Annexure III-11**

**Reference Unit Area :** As per Notification

**Backup Weather Station:** As per Notification

**Total Sum Insured:** 50000

**Cover-1: Low Minimum Temperature**

**Objective:** To pay for low minimum temperature during cover period causing Flowering problem.  
**Cover Period:** 16/Jan To 28/Feb  
**Cover Definition:** Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

**Fortnightly Min Trigger Temperature Table**

Fortnights	16/Jan	31/Jan	01/Feb	14/Feb	15/Feb	28/Feb
<b>Trigger Min. Temperature</b>	20 °C		20.5 °C		21 °C	
<b>Strike (°C)</b>	20					
<b>Exit (°C):</b>	90					
<b>Notional Payout Per ha. (Rs./ °C):</b>	143					
<b>Maximum Payout per ha. (Rs.):</b>	10000					

**Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)**

**Objective:** To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.  
**Cover Period:** 16/Jan To 28/Feb

**Definition of Pest / Disease congenial climate**

Minimum Temperature (°C) Between	13 °C	to	18 °C
Maximum Temperature (°C) between			
Relative Humidity (%) Between	40 %	to	60 %

**Event Definition** Disease Congenial Climate Persist for **3** or more consecutive days

**Strike (Cons Day)** 3  
**Exit (Cons Day):** 7  
**Notional Payout Per ha. (Rs./ day):** 2000  
**Maximum Payout per ha. (Rs.):** 10000

**Cover-3: Wet Spell**

**Objective:** To pay for continuous rainfall resulting in reduced growth and plant yield/ quality  
**Cover Period:** 01/Mar To 15/Apr

Cover Definition: No of cosecutive Days having daily rainfall> 5 mm  
 Strike (Cons Days) = 3  
 Exit (Cons Day): 10  
 Notional Payout Per ha. ( Rs./ ° C): 1250  
 10000

**Cover-4: Un-seasonal / Excess Rainfall**

Objective: To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.

Cover Period: 16/Jan To 30/Apr

Cover Definition: Daily Rainfall (mm) over Trigger Level

Cover Period	16/Jan To 14/Feb			15/Feb To 31/Mar			01/Apr To 30/Apr		
	Payout per hectare.			Payout per hectare.			Payout per hectare.		
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
Nature of Cover: Multiple events	20	0	100	10	0	100	40	0	100
	25	500	250	20	750	200	50	1000	250
	30	1750	375	30	2750	250	60	3500	450.0
	40	5500	0	45	6500	0	70	8000	0

Maximum Payout per ha. (Rs.): 20000

**Details of Sum Insured & Premium (in Rs)**

Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	50000				

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Rabi 2017-18  
TERMSHEET**

Crop : CASHEWNUT

Season : Rabi 2017-18

Reference Weather Station:

Unit : Hectare

As per Notification

District: Palakkad

Annexure III-12

Reference Unit Area : As per Notification

Backup Weather Station: As per Notification

Total Sum Insured: 50000

**Cover-1: Low Minimum Temperature**

Objective: To pay for low minimum temperature during cover period causing Flowering problem.

Cover Period: 16/Jan To 28/Feb

Cover Definition: Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

**Fortnightly Min Trigger Temperature Table**

Fortnights	16/Jan	31/Jan	01/Feb	14/Feb	15/Feb	28/Feb
Trigger Min. Temperature	20 °C		20.5 °C		21 °C	

Strike (°C) 20  
 Exit (°C): 90  
 Notional Payout Per ha. ( Rs./ ° C): 143  
 Maximum Payout per ha. (Rs.): 10000

**Cover-2: Pest / Disease Congenial Climate (e.g. For Tea Mosquito insect)**

Objective: To pay for pest / disease congenial climate during the cover period resulting in reduced growth and Plant yield.

Cover Period: 16/Jan To 28/Feb

Definition of Pest / Disease congenial climate

Minimum Temperature (° C) Between	13 °C	to	18 °C
Maximum Temperature (°C) between			
Relative Humidity (%) Between	40 %	to	60 %

Event Definition Disease Congenial Climate Persist for 3 or more consecutive days

Strike (Cons Day) 3

Exit (Cons Day): 7  
 Notional Payout Per ha. ( Rs./ day): 2000  
 Maximum Payout per ha. (Rs.): 10000

**Cover-3: Wet Spell**

Objective: To pay for continuous rainfall resulting in reduced growth and plant yield/ quality  
 Cover Period: 01/Mar To 15/Apr  
 Cover Definition: No of cosecutive Days having daily rainfall> 5 mm  
 Strike (Cons Days) = 3  
 Exit (Cons Day): 10  
 Notional Payout Per ha. ( Rs./ ° C): 1250  
 Maximum Payout per ha. (Rs.): 10000

**Cover-4: Un-seasonal / Excess Rainfall**

Objective: To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.  
 Cover Period: 16/Jan To 30/Apr

**Daily Rainfall (mm) over Trigger Level**

Cover Period

16/Jan To 14/Feb			15/Feb To 31/Mar		
Payout per hectare.			Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
20	0	100	10	0	100
25	500	250	20	750	200
30	1750	375	30	2750	250
40	5500	0	45	6500	0

01/Apr To 30/Apr		
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
20	0	100
40	1000	200
50	3000	250
70	8000	0

Daily Rainfall (mm) more than  
 Nature of Cover: Multiple events

Maximum Payout per ha. (Rs.): 20000

**Details of Sum Insured & Premium (in Rs)**

Unit	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium	Total Premium
Hectare (Rs.)	50000				