

## District-wise Crops Notified under Restructured WBCIS RABI 2020-21,2021-22 &amp; 2022-23 Seasons

SI No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy 2nd crop, Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
2	Kollam	Paddy 2nd crop, Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
3	Kottayam	Banana,Pineapple ,Yard Long Bean,Snake Gourd,Bitter Gourd,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
4	Idukki	Paddy 3rd crop, Banana, Sugarcane,Pineapple, Carrot, Cabbage, Garlic, Potato, Beans,Yard Long Bean,Snake Gourd,Bitter Gourd,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
5	Ernakulam	Paddy 2nd crop, Banana,Pineapple ,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
6	Thrissur	Paddy 2nd crop, Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
7	Palakkad	Paddy 2nd Crop,Paddy 3rd crop, Banana, Cashew, Mango, Sugarcane,Tomato,Milletts ,Yard Long Bean,Snake Gourd,Bitter Gourd,,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
8	Malappauram	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
9	Kozhikkode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
10	Kannur	Paddy 2nd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber, Bhindi,Chilly
11	Wayanad	Paddy 3rd crop, Banana,Yard Long Bean,Snake Gourd,Bitter Gourd,Ashgourd,Pumpkin,Cucumber,Bhindi,Chilly
12	Kasargode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew,Yard Long Bean,Snake Gourd,Bitter Gourd, Ashgourd, Pumpkin, Cucumber,Bhindi,Chilly

*NB : Banana is notified under WBCIS only in the selected Panchayats /Municipalities of the relevant districts where Reference Weather Stations ( RWS' ) s are installed in each District*

Vegetables are notified for both Summer & Winter Seasons

Milletts & Tomato are notified in Palakkad for Winter Season

## District-wise Crops Notified under Restructured WBCIS Kharif 2020,2021 &amp; 2022 Seasons

SI No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy, Banana,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
2	Kollam	Paddy, Banana, Pepper, Turmeric,Ginger,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
3	Kottayam	Banana, Pepper, Pineapple,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
4	Idukki	Paddy, Banana, Pepper, Ginger, Turmeric, Sugarcane, Cardamom, Pineapple,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
5	Ernakulam	Paddy,Banana,Turmeric,Pineapple,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
6	Thrissur	Paddy,Banana,Arecanut,Nutmeg,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
7	Palakkad	Paddy,Banana,Pepper,Ginger,Turmeric,Sugarcane,Cardamom,Arecanut,Nutmeg , Tomato,Millets,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
8	Malappuram	Paddy,Banana,Pepper,Turmeric,Arecanut,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
9	Kozhikkode	Paddy,Pepper,Turmeric,Arecanut,Banana,Cocoa,Nutmeg,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin, Cucumber, Bhindi, Chilly
10	Kannur	Paddy,Banana,Pepper,Arecanut,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
11	Wayanad	Banana,Pepper,Ginger,Turmeric,Cardamom,Arecanut,Nutmeg,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly
12	Kasargode	Paddy,Banana,Pepper,Arecanut,Cocoa,Snake Gourd,Bitter Gourd,Yard Long Bean, Ashgourd, Pumkin,Cucumber,Bhindi,Chilly

**Annexure WB-KR-II**

District - wise List of Reference Unit Area (Panchayat/Municipality/Corporation)(RUA), Reference Weather Station (RWS) & Back Up Weather Stations (BWS) notified for All Crops Except Banana for Restructured WBCIS Kharif & Rabi 2020, 2021 & 2022 Seasons

**1. DISTRICT: THIRUVANANTHAPURAM**

Sl No	Reference Unit Area (RUA) (Panchayat/Municipality/ Corporation)	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Sreekariyam	1	SKYMET AWS at Krishi Bhavan Kazhakkootam	SKYMET AWS at Krishi Bhavan Attingal
2	Pothencode			
3	Ulloor			
4	Kazhakkootam			
5	Mangalapuram			
6	Kadakampalli			
7	Andoorkkonam			
8	Attipra			
9	Kadinamkulam			
10	Karakulam	2	SKYMET AWS at Krishi Bhavan Nedumangad	SKYMET AWS at Krishi Bhavan Vellanad
11	Vattiyoorkkavu			
12	Kudappanakkunnu			
13	Aruvikkara			
14	Panavoor			
15	Anad			
16	Nedumangad Municipality			
17	Nanniyode			
18	Peringamala			
19	Vembayam			
20	Parassala	3	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
21	Karode			
22	Kulathoor			
23	Chenkai			
24	Thirupuram			
25	Poovar			

26	Attingal	4	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkootam
27	Mudakkal			
28	Kadakkavoor			
29	Anchuthengu			
30	Vakkom			
31	Kizhuvillam			
32	Chirayinkeezhu			
33	Azhoor			
34	Kattakkada	5	SKYMET AWS at Krishi Bhavan Vellanad	SKYMET AWS at Krishi Bhavan Nedumangad
35	Poovachal			
36	Kuttichal			
37	Vellanad			
38	Aryanad			
39	Uzhamalakkal			
40	Tholikkode			
41	Vithura			
42	Manamboor	6	SKYMET AWS at Krishi Bhavan Ottoor	SKYMET AWS at Krishi Bhavan Attingal
43	Ottur			
44	Chemmaruthi			
45	Cherunniyoor			
46	Edava			
47	Elakamon			
48	Varkala			
49	Vettoor			
50	Athiyannoor	7	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
51	Kanjiramkulam			
52	Karakulam			
53	Neyyattinkara Municipality			
54	Kottukal			
55	Vizhinjam			
56	Venganoor			
57	Thiruvallom			

58	Manikkal	8	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS at Krishi Bhavan Attingal
59	Nellanad			
60	Vamanapuram			
61	Pullampara			
62	Kallara			
63	Pangode			
64	Perumpazhuthoor	9	SKYMET AWS at Panchayat Office Kallikkad	SKYMET AWS at Krishi Bhavan Vellanad
65	Perumkadavila			
66	Kollayil			
67	Kunnathukal			
68	Ottasekharamangalam			
69	Aryancode			
70	Vellarada			
71	Amboori			
72	Kallikkad	10	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottoor
73	Pulimath			
74	Nagaroor			
75	Karavaram			
76	Navaikkulam			
77	Pallikkal			
78	Madavoor			
79	Kilimanoor	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
80	Pazhayakunnummel			
81	Balaramapuram			
82	Pallichal			
83	Nemom			
84	Maranalloor			
85	Kalliyoor			
86	Vilavoorkkal			
87	Vilappuil			
88	Marukil			
89	Thiruvananthapuram Corp			

**2 DISTRICT: KOLLAM**

Sl No	Reference Unit Area (RUA) (Panchayat/Municipality/ Corporation)	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Oachira	1	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at ADA Office Chavara
2	Clapana			
3	Thazhava			
4	KS Puram			
5	Karunagappally			
6	Thodiyoor			
7	Alappad			
8	Chavara	2	SKYMET AWS at ADA Office Chavara	SKYMET AWS at Coconut Nursery Thodiyoor
9	Panmana			
10	Neendakara			
11	Thevalakkara			
12	Thekkumbhagom			
13	Sashthancotta	3	SKYMET AWS at Krishi Bhavan Sasthankotta	SKYMET AWS at Block Office(Chittumala) East Kallada
14	Sooranad (North)			
15	Sooranad (South)			
16	West Kallada			
17	Poruvazhy			
18	Kunnathoor			
19	Mynagappally	4	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathannoor
20	Eravipuram			
21	Mayyanad			
22	Vadakkevila			
23	Kottamkara			
24	Thrikkovilvattom			
25	Elampalloor			
26	Kollam			
27	Kilikkolloor			
28	Sakthikulangara			

29	Chathannoor	5	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
30	Paravoor			
31	Poothakkulam			
32	Kalluvathukkal			
33	Adichanalloor			
34	Nedumpana			
35	Chirakkara			
36	Kundara	6	SKYMET AWS at Block Office (Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sasthankotta
37	Perinadu			
38	Perayam			
39	East Kallada			
40	Monrothuruthu			
41	Panayam			
42	Thrikkaruva			
43	Thrikkadavur			
44	Kottarakkara	7	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
45	Neduvathoor			
46	Ezhukone			
47	Kareepra			
48	Veliyam			
49	Pooyappally			
50	Velinalloor			
51	Elamad			
52	Vettikkavala	8	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
53	Melila			
54	Ummannoor			
55	Mylom			
56	Kulakkada			
57	Pavithreshwaram			
58	Ittiva			
59	Anchal	9	SKYMET AWS at District Agri Farm Ittiva	SKYMET AWS at State Seed Farm Kadakkal
60	Edamulakkal			

61	Alayamon			
62	Yeroor			
63	Chadayamangalam			
64	Kulathupuzha	10	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at State Seed Farm Kadakkal
65	Thenmala			
66	Aryankavu			
67	Pathanapuram	11	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
68	Piravanthur			
69	Pattazhi North			
70	Pattazhi South			
71	Vilakkudy	12	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
72	Punalur Municipality			
73	Karavallloor			
74	Thalavoor			
75	Kummil	13	SKYMET AWS at State Seed Farm Kadakkal	SKYMET AWS at District Agri Farm Ittiva
76	Chithara			
77	Kadakkal			
78	Nilamel			

### 3 DISTRICT: KOTTAYAM

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation)(RUA)	Group	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Kuravilangadu	1	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Kkrishi Bhavan Udayanapuram
2	Manjoor			
3	Kanakkary			
4	Kadaplamattam			
5	Marangattupilly			
6	Uzhavoor			
7	Njeezhoor			
8	Kaduthuruthy			
9	Erattupetta	2	KB Thalanad	SKYMET AWS at Krishi Bhavan Pala
10	Melukavu			
11	Moornilavu			



12	Poonjar			
13	Poonjar South			
14	Teekkoy			
15	Thalanad			
16	Thlappalam			
17	Thidanad			
18	Erumeli			
19	Kanjirapally			
20	Koottikkal			
21	Manimala			
22	Koruthodu			
23	Manimala			
24	Mundakkayam			
25	Parathodu	4	SKYMET AWS at Krishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
26	Udayanapuram			
27	Vaikom			
28	Maravanthuruth			
29	Thalayolaparambu			
30	Chembu			
31	Velloor			
32	Thalayazham	5	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
33	T.V. Puram			
34	Aymanam			
35	Vechoor			
36	Thiruvvarppu			
37	Kumarakom			
38	Arpookkara			
39	Kallara	6	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at Panchayat Office Nedumkunnam
40	Neendoor			
41	Vijayapuram			
42	Kottayam			
43	Kumaranalloor			

44	Manarcadu			
45	Puthuppally			
46	Nattakom			
47	Panachikkadu			
48	Vazhappally	7	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at Panchayat Office Nedumkunnam
49	Kurichy			
50	Changanasserry			
51	Thrikkodithanam			
52	Madappally			
53	Paippadu			
54	Vakathanam			
55	Pala	8	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
56	Mutholy			
57	Kozhuvanal			
58	Karoor			
59	Meenachil			
60	Bharananganam			
61	Pallickathodu	9	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
62	Akalakkunnam			
63	Elikkulam			
64	Vazhoor			
65	Nedumkunnam	10	SKYMET AWS at Panchayat Office Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally
66	Karukachal			
67	Kangazha			
68	Vellavoor			
69	Pampady			
70	Meenadom			

**4 DISTRICT : IDUKKI**

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation)(RUA)	Group	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Nedunkandam	1	NCMSL AWS at CRS Pambadumpara	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu
2	Pampadumpara			
3	Karunapuram	2	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu	NCMSL AWS at Panchayat Office Rajakkad
4	Vandanmedu			
5	Rajakumari	3	NCMSL AWS at Panchayat Office Rajakkad	NCMSL AWS at KVK Santhanpara
6	Rajakkad			
7	Bison Valley			
8	Kattappana	4	NCMSL AWS at TEC Vazhavara, Kattappana	NCMSL AWS at Krishi Bhavan Elappara
9	Erattayar			
10	Ayyappankovil			
11	Kanchiyar			
12	Kamakshi			
13	Mariyapuram	5	SKYMET AWS at Krishi Bhavan Vazhathope	NCMSL AWS at TEC Vazhavara, Kattappana
14	Kanjikkuzhi			
15	Vazhathope			
16	Arakkulam			
17	Peruvanthanam	6	NCMSL AWS at Panchayat Office Peruvanthanom	NCMSL AWS at State Veg Farm Vandipperiya
18	Kokkayar			
19	Konnathadi	7	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Panchayat Office Adimali
20	Vathikkudi			
21	Elappara	8	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
22	Peerumedu			
23	Upputhura			
24	Kumily	9	NCMSL AWS at State Veg Farm Vandipperiya	NCMSL AWS at Krishi Bhavan Elappara
25	Vandipperiya			
26	Chakkupallom			

27	Adimaly	10	NCMSL AWS at Panchayat Office Adimali	NCMSL AWS at Krishi Bhavan Kanthalloor
28	Pallivasal			
29	Vellathooval			
30	Mankulam			
31	Marayoor	11	NCMSL AWS at Krishi Bhavan Marayoor	NCMSL AWS at Krishi Bhavan Kanthalloor
32	Kanthalloor	12	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar
33	Vattavada	13	NCMSL AWS at Krishi Bhavan Vattavada	NCMSL AWS at Panchayat Office Adimali
34	Munnar	14	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Panchayat Office Adimali
35	Devikulam			
36	Edamalakkudy			
37	Senapathy	15	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
38	Udumbanchola			
39	Chinnakkanal			
40	Santhanpara			
41	Vannappuram	16	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat Office Alakkode
42	Kodikkulam			
43	Karimannur			
44	Veliyamattom	17	NCMSL AWS at Block Panchayat Office Alakkode	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki
45	Alakkode			
46	Kudayathoor			
47	Muttom			
48	Edavetty	18	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki	AWS at StateSeed Farm Karimannur
49	Manakkad			
50	Kumaramangalam			
51	Purappuzha			
52	Karinkunnam			
53	Thodupuzha Muni			

<b>5 District : ERNAKULAM</b>				
Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation)	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Varapuzha	1	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
2	Kottuvally			
3	Chendamangalam			
4	Vadakkakara			
5	Chittattukara			
6	Parur Municipality			
7	Ezhikkara			
8	Pallippuram			
9	Kuzhippilly	2	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
10	Edavanakkad			
11	Nayarambalam			
12	Narakkal			
13	Elamkunnappuzha			
14	Mulavukad			
15	Cheranelloor			
16	Kadamakudy			
17	Kumbalam-Panangad	3	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
18	Chellanam			
19	Kumbalangi			
20	Kochin Corporation			
21	Maradu			
22	Thiruvankulam			
23	Tripunithura Municipality			
24	Kalamassery Municipality	4	SKYMET AWS at ADA Office Alangad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
25	Thrikkakkara			
26	Kadungallur			
27	Karumalloor			
28	Alengad			
29	Eloor			

30	Aluva Municipality			
31	Kunnukara			
32	Chengamanad			
33	Choornikkara			
34	Nedumbassery	5	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
35	Parakkadavu			
36	Puthenvelikara			
37	Keezhmad			
38	Edathala			
39	Kizhakkambalam			
40	Vengola			
41	Vazhakulam			
42	Mudakuzha	6	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam
43	Koovappady			
44	Rayamangalam			
45	Asamannoor			
46	Perumbavoor Municipality			
47	Okkal			
48	Kalady	7	SKYMET AWS at Krishi Bhavan Mookkanoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
49	Manjapara			
50	Kanjoor			
51	Sreemoolanagaram			
52	Thuravoor			
53	Karukutty			
54	Mookkannoor			
55	Angamaly Municipality			
56	Kunnathunad	8	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Krishi Bhavan Manjalloor
57	Mazhuvannoor			
58	Poothrikka			
59	Thiruvaniyoor			
60	Aikkaranad			
61	Vadavucode-Puthencruz			

62	Valakam	9	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka
63	Paipra			
64	Kalloorkad			
65	Ayavana			
66	Avoly			
67	Manjalloor			
68	Arakkuzha			
69	Muvattupuzha Municipality			
70	Malayattoor-Neeleswaram	10	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikkuzhy
71	Ayyampuzha			
72	Vengoor			
73	Kottappady			
74	Kothamangalam Municipality	11	SKYMET AWS at Krishi Bhavan Nellikkuzhy	SKYMET AWS at Krishi Bhavan Vengoor
75	Nellikuzhy			
76	Varappetty			
77	Pallarimangalam			
78	Pothanicad			
79	Keerampara	12	SKYMET AWS at District Agri Farm Neriya Mangalam	SKYMET AWS at Krishi Bhavan Nellikkuzhy
80	Kavalangad			
81	Paingottoor			
82	Kuttampuzha			
83	Pinidimana			
84	Palakkuzha	13	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
85	Koothattukulam			
86	Elenji			
87	Piravom			
88	Thirumarady			
89	Marady			
90	Ramamangalam			
91	Pampakuda			

92	Maneed	14	SKYMET AWS at Block Panchayt Office Mulanthuruthy	SKYMET AWS at Block Panchayat Office Pambakkuda
93	Edakkattuvayal			
94	Amballoor			
95	Chottanikkara			
96	Mulanthuruthy			
97	Thiruvankulam			
98	Udayamperoor			

**6 District :THRISSUR**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Aloor	1	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Annamanada			
3	Chalakkudy			
4	Kadukutty			
5	Kodassery			
6	Koratty			
7	Kuzhur			
8	Mala			
9	Meloor			
10	Pariyaram			
11	Poyya			
12	Vetilappara			
13	Chelakkara	2	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
14	Desamangalam			
15	Kondazhy			
16	Mulloorkkara			
17	Panjaj			
18	Pazhayannur			
19	Thekkumkara			
20	Thiruvilwamala			
21	Vallatholenagar			



22	Arimpur	3	SKYMET AWS at Krishi Bhavan Koorkkanchery	SKYMET AWS at Krishi Bhavan Thanniyam
23	Avinissery			
24	Ayyanthole			
25	Cherpu			
26	Karalam			
27	Koorkkanchery			
28	Ollur			
29	Paralam			
30	Thrissur			
31	Vallachira			
32	Kolazhy	4	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
33	Madakkathara			
34	Nadathara			
35	Ollukkara			
36	Pananchery			
37	Puthur			
38	Vilvattom			
39	Avanur	5	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
40	Erumapetty			
41	Kadangode			
42	Kaiparambu			
43	Mulangunnathukavu			
44	Mundathicode			
45	Tholur			
46	Varavoor			
47	Velur			
48	Wadakkanchery			
49	Arthat	6	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
50	Choondal			
51	Chowannur			
52	Kadavallur			
53	Kandanissery			

54	Kattakampal			
55	Kunnamkulam			
56	Pookkode			
57	Porkkulam			
58	Punnayoor			
59	Punnayoorkulam			
60	Vadakked			
61	Anthikkad	7	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Krishi Bhavan Koorkkanchery
62	Chazhur			
63	Edathiruthy			
64	Kattoor			
65	Manalur			
66	Nattika			
67	Porathissery			
68	Thalikulam			
69	Thanniyam			
70	Valappad			
71	Vatanappilly			
72	Alagappanagar	8	SKYMET AWS at Krishi Bhavan Varantherappilly	SKYMET AWS at ADA Office Chalakkudy
73	Kodakara			
74	Mattathur			
75	Nenmanikkara			
76	Pudukkad			
77	Thrikkur			
78	Varantherappilly			
79	Edavilangu	9	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
80	Eriyad			
81	Irinjalakkuda			
82	Kaipamangalam			
83	Kodungallur			
84	Mathilakam			
85	Methala			

86	Muriyad			
87	Padiyur			
88	Parappukkara			
89	Perinjanam			
90	Poomangalam			
91	Puthanchira			
92	Sreenarayanapuram			
93	Vellangallur			
94	Velookkara			
95	Adat			
96	Chavakkad			
97	Elavally			
98	Engandiyur			
99	Guruvayur			
100	Kadappuram			
101	Mullassery			
102	Ourmanayur			
103	Pavaratty			
104	Thaikkad			
105	Venkitangu			

**7 DISTRICT : PALAKKAD**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kizhakkenchary	1	NCMSL AWS State Seed Farm, Alathur	NCMSL AWS at Nemmara
2	Vandazhy			
3	Vadakkanchery			
4	Pudukkode			
5	Kannambra			
6	Tarur			
7	Kavassery			
8	Alathur			
9	Erimayur			
10	Melarcod			

11	Vadakarapathy	2	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
12	Eruthiampathy			
13	Kozhinjampara			
14	Nalleppally	3	NCMSL AWS at Krishi Bhavan, Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
15	Perumatty			
16	Pattanchery			
17	Polpully			
18	Chittur-Thathamangalam Muni	4	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSL AWS at ISDF Eruthiampathy
19	Koduvayoor			
20	Vadavannoor			
21	Kollengode			
22	Puthunagaram			
23	Peruvemba			
24	Pallassana			
25	Elevanchery	5	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
26	Muthalamada			
27	Mannarkkad	6	SKYMET AWS at Krishi Bhavan Mannarkkad	Krishi Bhavan, Thachampara
28	Thenkara			
29	Kanjirappuzha	7	Krishi Bhavan, Thachampara	SKYMET AWS at Krishi Bhavan Mannarkkad
30	Thachampara			
31	Karimba			
32	Alanelloor	8	NCMSL AWS near to krishi bhavan at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
33	Kottoppadam			
34	Thachanattukara			
35	Kumaramputhoor			
36	Karakkurissy			
37	Koppam	9	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
38	Ongalloor			
39	Parathur			
40	Muthuthala			
41	Pattambi			

42	Thiruvengapura			
43	Vallapuzha			
44	Kulukkalloor			
45	Vilayoor			
46	Anakkara	10	NCMSL AWS at Krishi bhavan, Panchayat office, Village-Aloor, Post, Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
47	Chalissery			
48	Kapur			
49	Nagalassery			
50	Pattithara			
51	Thirumittacode			
52	Thrithala			
53	Ananganadi	11	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
54	Lakkidiperoor			
55	Vaniamkulam			
56	Ottappalam Muni			
57	Shornur Muni			
58	Nellaya			
59	Cherplassery			
60	Keralassery			
61	Mannur			
62	Kadampazhippuram	12	NCMSL AWS at Gram Panchayat Office, Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
63	Karimpuzha			
64	Pookkottukavu			
65	Sreekrishnapuram			
66	Thrikkaderi			
67	Vellinezhi			
68	Ambalappara			
69	Chalavara			

70	Kodumba	13	NCMSL AWS at State Seed Farm Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office, Parli
71	Elappully			
72	Pudussery			
73	Marutharode			
74	Palakkad Muni			
75	Akathethara			
76	Malampuzha			
77	Puduppariyaram	14	NCMSL AWS at Gram Panchayat Office, Parli	NCMSL AWS at State Seed Farm Marutharode Kunnannoor
78	Mundur			
79	Pirayeri			
80	Parali			
81	Mankara			
82	Kongad			
83	Kuzhalmannom	15	NCMSL AWS at Krishi Bhavan, Kuthannoor	NCMSL AWS State Seed Farm, Alathur
84	Kottayi			
85	Mathur			
86	Kuthanoor			
87	Peringottukurissy			
88	Thenkurissy			
89	Kannadi			
90	Ayiloor	15	NCMSL AWS at Nemmara	NCMSL AWS State Seed Farm, Alathur
91	Nemmara			
92	Nelliyampathy			
93	Agali	17	Krishi Bhavan, Agali	Krishi Bhavan, Pudur
94	Pudur	18	Krishi Bhavan, Pudur	Krishi Bhavan, Agali
95	Sholayur	19	Krishi Bhavan, Sholayoor	Krishi Bhavan, Pudur

**8 DISTRICT : MALAPPURAM**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Pandikkad	1	SKYMET AWS at H/o Ummer P, Wandoor	SKYMET AWS at Al Nazar Studio, Kalikavu
2	Thuvoor			
3	Porur			
4	Wandoor			
5	Thiruvaly			
6	Thrikkalangode			
7	Edavanna	2	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office, Malappuram
8	Kavannoor			
9	Oorangattiri			
10	Areekkode			
11	Karuvarakkundu	3	SKYMET AWS at Al Nazar Studio, Kalikavu	SKYMET AWS at H/o Ummer P ,Wandoor
12	Kalikavu			
13	Amarambalam			
14	Chokkad			
15	Kottakkal	4	SKYMET AWS at PAO's Office, Malappuram	SKYMET AWS at Panchayat Office, Vengara
16	Malapuram			
17	Ponmala			
18	Pookkottoor			
19	Morayoor			
20	Anakkayam			
21	Kodur			
22	Vengara	5	SKYMET AWS at Panchayat Office, Vengara	SKYMET AWS at PAO's Office, Malappuram
23	AR Nagar			
24	Kannamangalam			
25	Oorakam			
26	Othukkungal			
27	Kuttippuram	6	SKYMET AWS at Krishi Bhavan, Valancheri	SKYMET AWS at PAO's Office, Malappuram
28	Irimpilayam			
29	Valanchery			

30	Edayoor			
31	Marakkara			
32	Athavanad			
33	Kalpakanchery			
34	Chungathara	7	SKYMET AWS at H/o Samuel, Chungathara	SKYMET AWS at H/o Ummer P, Wandoor
35	Edakkara			
36	Nilambur			
37	Karulayi			
38	Moothedam			
39	Vazhikkadavu			
40	Alipparamba	9	Civil Station, Perinthalmanna	Block Office, Angadippuram
41	Perinthalmanna			
42	Melatur			
43	Angadippuram			
44	Elamkulam			
45	Keezhattoor			
46	Pulamanthole			
47	Thazhekkode			
48	Vettathur			
49	Koottlangadi	10	Block Office, Angadippuram	Civil Station, Perinthalmanna
50	Kuruva			
51	Makarapparambu			
52	Mankada			
53	Moorkkanad			
54	Angadippuram			
55	Puzhakkattiri			
56	Mangalam	11	Block Office, Thirur	Block Office, Ponnundam
57	Purathur			
58	Thalakkad			
59	Thirunavaya			
60	Thirur			
61	Thrippangode			
62	Vettom			



63	Cheriyamundam	12	Block Office, Thanur	Block Office,Thirur
64	Niramaruthur			
65	Ozhur			
66	Perumanna			
67	Ponmundam			
68	Thanalur			
69	Thanur			
70	Valavannur			
71	Parappanangady	13	Coconut Nursery, Parappanagady	SKYMET AWS at Panchayat Office, Vengara
72	Mooniyoor			
73	Nannambra			
74	Peruvallur			
75	Thenipalam			
76	Thirurangadi			
77	Vallikkunnu			
78	Kondotty	14	Block Office, Kondotty	SKYMET AWS at Alikutty NV House, Areekkode
79	Chelembra			
80	Cherukavu			
81	Muthuvallur			
82	Nediyirippu			
83	Pallikkal			
84	Pullikkal			
85	Vazhakkad			
86	Vazhayur			
87	Perumpadappa	15	ADA Office, Perumbadappa	Block Office, Thirur
88	Edappal			
89	Vattomkulam			
90	Veliyancode			
91	Alamcode			
92	Maranchaery			
93	Nannamukku			

**9 DISTRICT : KOZHIKKODE**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Vanimel	1	SKYMET AWS at Krishi Bhavan, Kavilumpara	SKYMET AWS at Panchayat Office, Nadapuram
2	Kavilumpara			
3	Kayakkodi			
4	Naripatta			
5	Maruthonkara			
6	Puthuppady	2	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
7	Thamarassery			
8	Koodarinji	3	GLPS Koodaranji	SKYMET AWS at Panchayat Office, Koduvally
9	Thiruvambady			
10	Kodenchery			
11	Kattippara			
12	Karassery			
13	Atholi	4	SKYMET AWS at H/o Abdulla TP, Balussery	SKYMET AWS at State Seed Farm, Puthuppady
14	Balussery			
15	Kottur			
16	Naduvannoor			
17	Ulliyeri			
18	Unnikulam			
19	Chelannoor			
20	Kakkodi			
21	Kakkur			
22	Nanmanda			
23	Narikkunni			
24	Thalakkalathoor			
25	Nadapuram	5	SKYMET AWS at Panchayat Office, Nadapuram	SKYMET AWS at ADA's Office, Perambra
26	Kunnummel			
27	Velom			
28	Thiruvallloor			
29	Villiappally			

30	Chekkiad			
31	Edachery			
32	Puramery			
33	Valayam			
34	Ayyanchery			
35	Thuneri			
36	Klzhakkoth	6	SKYMET AWS at Panchayat Office, Koduvally	SKYMET AWS at Krishi Bhavan, Puthuppady
37	Koduvally			
38	Madavur			
39	Omassery			
40	Chathamangalam			
41	Kodiyathoor			
42	Kunnamangalam			
43	Kuruvathoor			
44	Mavoor			
45	Mukkom			
46	Peruvayal			
47	Elathoor	7	SKYMET AWS at H/o Muhammed Haneefa, Bepoor	SKYMET AWS at Panchayat Office, Koduvally
48	Perumanna			
49	Kozhikkode			
50	Bepoor			
51	Cheruvathoor-Nallalam			
52	Feroke			
53	Olavanna			
54	Kadalundi			
55	Ramanattukara			
56	Payyoli	8	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
57	Thikkodi			
58	Thurayoor			
59	Moodadi			
60	Maniyoor			
61	Azhiyoor			

62	Chorode			
63	Eramala			
64	Oonchiyam			
65	Vadakara			
66	Chemmanchery			
67	Chengottukavu			
68	Koyilandi			
69	Keezhariyoor			
70	Arikkulam			
71	Cheruvannoor	9	SKYMET AWS at ADA's Office, Perambara	SKYMET AWS at Panchayat Office, Nadapuram
72	Nochad			
73	Kuttiadi			
74	Perambra			
75	Koothali	10	PHC, Chekkittappara	SKYMET AWS at ADA's Office, Perambra
76	Changaroth			
77	Koorachundu			
78	Panangad			
79	Kayana			
80	Chekkittappara			

**10 DISTRICT: KANNUR**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Anjarakkandi	1	SKYMET AWS at Coconut Hybridisation Centre, Chalode	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu
2	Chelora			
3	Chembilode			
4	Munderi			
5	Mattannoor Muni			
6	Vengad			
7	Kolachery			
8	Padiyoor			
9	Kuttiyathoor			
10	Malapattanam			

11	Mayyil			
12	Irikkur			
13	Keezhalloor			
14	Koodali			
15	Cherukunnu	2	SKYMET AWS at H/o PM Haneef, Madayi	SKYMET AWS at Krishi Bhavan, Kankole
16	Cheruthazhom			
17	Ezhome			
18	Kannapuram			
19	Madayi			
20	Mattool			
21	Pappinissery			
22	Pattuvom			
23	Kunhiimangalam	3	SKYMET AWS at PAO's Office, Kannur	SKYMET AWS at Coconut Hybridisation Centre, Chalode
24	Narath			
25	Chirakkal			
26	Puzhathy			
27	Edakkad			
28	Elavayoor			
29	Valapattanam			
30	Pallikkunnu			
31	Kannur Muni	4	SKYMET AWS at State Seed Farm, Kankole	SKYMET AWS at H/o PM Haneef, Madayi
32	Azhikkode			
33	Kadannappally-Panappuzha			
34	Cherupuzha			
35	Eramomkuttoor			
36	Kankole-Alappadamba			
37	Karivelloor-Peralam			
38	Peringome			
39	Ramanthali	5	SKYMET AWS at Coconut Nursery, Palayad	SKYMET AWS at PAO's Office, Kannur
40	Payyanur Muni			
41	Dharmadom			
42	Eranoli			

43	Muzhappilangad			
44	Kottayam			
45	Thalassery Muni			
46	Kodiyeri			
47	Kadambur			
48	Pinarayi			
49	Peralasery			
50	Chittaripparamba	6	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba, P.O.: Cheruparamba, Pin: 670693, Kannur, Kerala.	SKYMET AWS at Coconut Nursery, Palayad
51	Chokli			
52	Kariyad			
53	Kunnothuparamba			
54	New Mahi			
55	Paniyannoor			
56	Panoor			
57	Peringalam			
58	Koothuparambu Muni	7	ATMA Office Kuthuparambu	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba, P.O.: Cheruparamba, Pin: 670693, Kannur, Kerala.
59	Pattiam			
60	Mokeri			
61	Kadirur			
62	Mangathidom			
63	Thrippangottoor			
64	Thillankeri	8	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre, Chalode
65	Peravoor			
66	Kottiyoor			
67	Muzhakkunnu			
68	Maloor			
69	Kelakom			
70	Kolayad			
71	Kanichar			
72	Aralam			
73	Ayyankunnu			
74	Keezhoor			

75	Chavassery			
76	Payam			
77	Ulikkal			
78	Andoor	9	ADA Office, Thalipparambu Municipality	Krishi Bhavan, Alakkode
79	Thalipparamba Muni			
80	Kurumathoor			
81	Pariyaram			
82	Chengalayi			
83	Eruvassy			
84	Kalliassery			
85	Alakkode	10	Krishi Bhavan, Alakkode	ADA Office Karimbam
86	Chapparappadavu			
87	Naduvil			
88	Payyavoor			
89	Sreekandapuram			
90	Udayagiri			

### 11 DISTRICT : WAYANAD

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Thavinjal	1	NCMSL AWS at Krishi Bhavan, Thavinjal	NCMSL AWS at SLO Office, Mananthawady
2	Thirunelly			
3	Panamaram	2	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office, Meenangadi
4	Kaniyambatta			
5	Kalpatta	3	NCMSL AWS at Coffee Board Office, Kalpetta	NCMSL AWS at Krishi Bhavan, Meppady
6	Vengappally			
7	Mullankolli	4	NCMSL AWS at JLO Office, Pulpally	NCMSL AWS at JLO Office, Panamaram
8	Pulpally			
9	Mananthawady	5	NCMSL AWS at SLO Office, Mananthawady	NCMSL AWS at Krishi Bhavan, Thavinjal
10	Edavaka			
11	Thondarnad	6	NCMSL AWS Kanjirangad, at Krishi Bhavan, Vellamunda, Mandavadi	NCMSL AWS at SLO Office, Mananthawady
12	Vellamunda			

13	Padinjarethara	7	NCMSL AWS at Krishi BhavanThariode	NCMSL AWS at SLO Office, Mananthawady
14	Kottathara			
15	Thariyode			
16	Meppady	8	NCMSL AWS at Krishi Bhavan, Meppady	NCMSL AWS at Krihsi Bhavan, Vythiri
17	Mooppainadu			
18	Ambalavayal	9	NCMSL AWS at Krishi Bhavan, Ambalavayal	NCMSL AWS at Coffee Board Office, Meenangadi
19	Nenmeni			
20	Sulthan Bathery	10	NCMSL AWS atRaw Market,The Secretery, Raw Market, Ammaipalayam, S.Bathery	NCMSL AWS at Krishi Bhavan, Noolpuzha
21	Noolppuzha	11	NCMSL AWS at Krishi Bhavan, Noolpuzha	NCMSL AWS atRaw Market, The Secretery, Raw Market, Ammaipalayam, S. Bthery
22	Poothady	12	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS atRaw Market, The Secretery, Raw Market, Ammaipalayam, S. Bthery
23	Meenangadi			
24	Muttill			
25	Pozhuthana	13	NCMSL AWS at Krihsi Bhavan, Vythiri	NCMSL AWS at Coffee Board Office, Kalpetta
26	Vythiri			

## 12 DISTRICT : KASARGODE

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Balal	1	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar	SKYMET AWS H/o Mary George, Parappa
2	Panathady			
3	Kallar			
4	Kuttikkol			
5	Badadka			
6	West Eleri			
7	Ajannoor	2	SKYMET AWS at Panchayat Office, Pallikkara	SKYMET AWS at Krishi Bhavan, Pullur
8	Kanjangad Muni			
9	Pallikkara			
10	Uduma			
11	Madikkai	3	SKYMET AWS at State Seed Farm, Pullur	SKYMET AWS at Panchayat Office, Pallikkara
12	Pullur-Periya			



13	Padanna	4	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at Krishi Bhavan, Pullur
14	Valiyaparamba			
15	Thrikkarippoor			
16	Neeleshwaram			
17	Cheruvathoor			
18	Pilicode	5	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM,Near Kallar Krishi Bhavan, Kallar
19	Kayyur-Cheemeni			
20	Kinnannoor-Karinthalam			
21	Kodombelur			
22	East Eleri	6	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
23	Manjeshwaram			
24	Mangalpadi			
25	Kumbala			
26	Mogral Puthoor	7	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
27	Kasargode Muni			
28	Chemnad			
29	Madhur	8	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
30	Meenja			
31	Vorkkady			
32	Paivelige			
33	Puthige	9	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
34	Enmakaje			
35	Badiadka			
36	Kumbaje			
37	Belur			
38	Chengala	10	SKYMET AWS at Krishi Bhavan, Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka
39	Delampady			
40	Karadka			
41	Muliyar			

District -wise List of Reference Unit Area(RUA), Reference Weather Station (RWS) & Back Up Weather Stations(BWS) Notified ONLY for BANANA under Restructured WBCIS Kharif & Rabi Seasons

**1 DISTRICT: THIRUVANANTHAPURAM**

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Kazhakkoottam	SKYMET AWS at Krishi Bhavan Kazhakkoottam	SKYMET AWS at Krishi Bhavan Attingal
2	Nedumangad Municipality	SKYMET AWS at Krishi Bhavan Nedumangad	SKYMET AWS at Krishi Bhavan Vellanad
3	Kulathoor	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
4	Attingal	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkoottam
5	Vellanad	SKYMET AWS at Krishi Bhavan Vellanad	SKYMET AWS at Krishi Bhavan Nedumangad
6	Ottur	SKYMET AWS at Krishi Bhavan Ottoor	SKYMET AWS at Krishi Bhavan Attingal
7	Venganoor	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
8	Nellanad	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS at Krishi Bhavan Attingal
9	Kallikkad	SKYMET AWS at Panchayat Office Kallikkad	SKYMET AWS at Krishi Bhavan Vellanad
10	Karavaram	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottoor
11	Kalliyoor	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor

**2 DISTRICT: KOLLAM**

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Thodiyoor	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at ADA Office Chavara
2	Chavara	SKYMET AWS at ADA Office Chavara	SKYMET AWS at Coconut Nursery Thodiyoor
3	Sashthancotta	SKYMET AWS at Krishi Bhavan Sasthankotta	SKYMET AWS at Block Office (Chittumala) East Kallada

4	Thrikkovilvattom	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathannoor
5	Chathannoor	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
6	East Kallada	SKYMET AWS at Block Office(Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sasthankotta
7	Kottarakkara	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
8	Melila	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
9	Ittiva	SKYMET AWS at District Agri Farm Ittiva	SKYMET AWS at Krishi Bhavan Kadakkal
10	Kulathupuzha	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at Krishi Bhavan Kadakkal
11	Pathanapuram	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
12	Punalur Municipality	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
13	Kadakkal	SKYMET AWS at Krishi Bhavan Kadakkal	SKYMET AWS at District Agri Farm Ittiva

### 3 DISTRICT: KOTTAYAM

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Kuravilangadu	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Kkrishi Bhavan Udayanapuram
2	Udayanapuram	SKYMET AWS at Kkrishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
3	Arpookkara	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
4	Puthupally	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at PHC Premises Nedumkunnam
5	Vazhappally	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at PHC Premises Nedumkunnam
6	Pala	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
7	Pallikkathodu	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
8	Thalanad	Krishi Bhavan, Thalanad	SKYMET AWS at Krishi Bhavan Pala
9	Mundakkayam	Karshaka Open Market, Mundakkayam	NCMSL AWS at Panchayat Office Peruvanthanom
10	Nedumkunnam	SKYMET AWS at PHC Premises Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally

**4 DISTRICT : IDUKKI**

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Pampadumpara	NCMSL AWS at CRS Pambadumpara	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu
2	Rajakkad	NCMSL AWS at Panchayat Office Rajakkad	NCMSL AWS at KVK Santhanpara
3	Kattappana	NCMSL AWS at TEC Vazhavara, Kattappana	NCMSL AWS at Krishi Bhavan Elappara
4	Vazhathope	SKYMET AWS at Krishi Bhavan Vazhathope	NCMSL AWS at TEC Vazhavara, Kattappana
5	Peruvanthanam	NCMSL AWS at Panchayat Office Peruvanthanom	NCMSL AWS at State Veg Farm Vandipperiya
6	Konnathadi	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Panchayat Office Adimali
7	Elappara	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
8	Vandipperiya	NCMSL AWS at State Veg Farm Vandipperiya	NCMSL AWS at Krishi Bhavan Elappara
9	Adimali	NCMSL AWS at Panchayat Office Adimali	NCMSL AWS at Krishi Bhavan Kanthalloor
10	Kanthalloor	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar
11	Munnar	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Panchayat Office Adimali
12	Santhanpara	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
13	Vattavada	NCMSL AWS at Krishi Bhavan Vattavada	NCMSL AWS at Panchayat Office Rajakkad
14	Marayoor	NCMSL AWS at Krishi Bhavan Marayoor	NCMSL AWS at Panchayat Office Rajakkad
15	Vandenmedu	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu	NCMSL AWS at Panchayat Office Rajakkad
16	Karimannur	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat Office Alakkode
17	Alakkode	NCMSL AWS at Block Panchayat Office Alakkode	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki
18	Thodupuzha Muni	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki	NCMSL AWS at State Seed Farm Karimannur

<b>5 District : ERNAKULAM</b>			
Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Chendamangalam	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
2	Nayarambalam	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
3	Kumbalangi	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
4	Alengad	SKYMET AWS at ADA Office Alengad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
5	Kizhakkambalam	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
6	Perumbavoor Municipality	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam
7	Mookkannoor	SKYMET AWS at Krishi Bhavan Mookkannoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
8	Poothrikka	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Panchayat Office Manjalloor
9	Manjalloor	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka
10	Vengoor	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikkuzhy
11	Nellikkuzhy	SKYMET AWS at Krishi Bhavan Nellikkuzhy	SKYMET AWS at Krishi Bhavan Vengoor
12	Kavalangad	SKYMET AWS at District Agri Farm Neriyamangalam	SKYMET AWS at Krishi Bhavan Nellikkuzhy
13	Pampakuda	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
14	Mulanthuruthy	SKYMET AWS at Block Panchayat Office Mulanthuruthy	SKYMET AWS at Block Panchayat Office Pambakkuda
<b>6 District : THRISSUR</b>			
Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Chalakkudy	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Chelakkara	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara

3	Koorkkanchery	SKYMET AWS at Krishi Bhavan Koorkkanchery	SKYMET AWS at Krishi Bhavan Thanniyam
4	Madakkathara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
5	Mundathicode	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
6	Porkkulam	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
7	Thanniyam	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Krishi Bhavan Koorkkanchery
8	Varantharappilly	SKYMET AWS at Krishi Bhavan Varantharappilly	SKYMET AWS at ADA Office Chalakkudy
9	Vellangallur	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
10	Vankidangu	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Krishi Bhavan Koorkkanchery

**7 DISTRICT : PALAKKAD**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Alathur	NCMSL AWS State Seed Farm, Alathur	NCMSL AWS at Nemmara
2	Eruthiampathy	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
3	Nalleppally	NCMSL AWS at Krishi Bhavan, Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
4	Vadavannur	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSL AWS at ISDF Eruthiampathy
5	Mannarkkad	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
6	Thachanattukara	NCMSL AWS at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
7	Pattambi	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
8	Pattithara	NCMSL AWS at Gram Panchayat Office, Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
9	Ananganadi	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
10	Sreekrishnapuram	NCMSL AWS at Gram Panchayat Office, Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
11	Marutharode	NCMSL AWS at State Seed Farm, Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office, Parli

12	Parali	NCMSL AWS at Gram Panchayat Office, Parli	NCMSL AWS at State Seed Farm, Marutharode Kunnannoor
13	Kuthanoor	NCMSL AWS at Krishi Bhavan, Kuthannoor	NCMSL AWS State Seed Farm, Alathur
14	Muthalamada	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
15	Thachampara	Krishi Bhavan, Thachampara	SKYMET AWS at Krishi Bhavan Mannarkkad
16	Agali	Krishi Bhavan, Agali	Krishi Bhavan, Pudur
17	Pudur	Krishi Bhavan, Pudur	Krishi Bhavan, Agali
18	Sholayoor	Krishi Bhavan, Sholayoor	Krishi Bhavan, Pudur
19	Nemmara	NCMSL AWS at Nemmara	NCMSL AWS State Seed Farm, Alathur

#### 8 DISTRICT : MALAPPURAM

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Wandoor	SKYMET AWS at H/o Ummer P, Wandoor	SKYMET AWS at Al Nazar Studio, Kalikavu
2	Areekkode	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office, Malappuram
3	Kalikavu	SKYMET AWS at Al Nazar Studio, Kalikavu	SKYMET AWS at H/o Ummer P, Wandoor
4	Malapuram	SKYMET AWS at PAO's Office, Malappuram	SKYMET AWS at Panchayat Office, Vengara
5	Vengara	SKYMET AWS at Panchayat Office, Vengara	SKYMET AWS at PAO's Office, Malappuram
6	Perinthalmanna	Civil Station, Perinthalmanna	Block Office, Angadippuram
7	Thirur	Block Office, Thirur	Block, Office, Ponmundam
8	Thanur	Block, Office, Thanur	Block Office, Thirur
9	Parappanangady	Coconut Nursery, Parappanangady	SKYMET AWS at Panchayat Office, Vengara
10	Kondotty	Block Office, Kondotty	SKYMET AWS at Alikutty NV House, Areekkode
11	Perumbadappa	ADA Office, Perumbadappa	Block Office, Thirur

12	Angadippuram	Block Office, Angadippuram	Civil Station, Perinthalmanna
13	Valanchery	SKYMET AWS at Krishi Bhavan, Valancheri	SKYMET AWS at PAO's Office, Malappuram
14	Chungathara	SKYMET AWS at H/o Samuel, Chungathara	SKYMET AWS at H/o Ummer P, Wandoor

**9 DISTRICT : KOZHIKKODE**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kavilumpara	SKYMET AWS at Krishi Bhavan, Kavilumpara	SKYMET AWS at Panchayat Office, Nadapuram
2	Puthuppady	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
3	Balusseri	SKYMET AWS at H/o Abdulla TP, Balusseri	SKYMET AWS at State Seed Farm, Puthuppady
4	Nadapuram	SKYMET AWS at Panchayat Office, Nadapuram	SKYMET AWS at ADA's Office, Perambara
5	Koduvally	SKYMET AWS at Panchayat Office, Koduvally	SKYMET AWS at State Seed Farm, Puthuppady
6	Bepoor	SKYMET AWS at H/o Muhammed Haneefa, Bepoor	SKYMET AWS at Panchayat Office, Koduvally
7	Koodarinji	GLPS Koodarinji	SKYMET AWS at Panchayat Office, Koduvally
8	Chekkittappara	PHC Chekkittappara	SKYMET AWS at ADA's Office, Perambara
9	Perambra	SKYMET AWS at ADA's Office, Perambara	SKYMET AWS at Panchayat Office, Nadapuram

**10 DISTRICT : KANNUR**

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Keezhalloor	SKYMET AWS at Coconut Hybridisation Centre, Chalode	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu
2	Madayi	SKYMET AWS at H/o PM Haneef, Madayi	SKYMET AWS at State Seed Farm, Kankole
3	Kannur Muni	SKYMET AWS at PAO's Office, Kannur	SKYMET AWS at Coconut Hybridisation Centre, Chalode
4	Kankole-Alappadamba	SKYMET AWS at State Seed Farm, Kankole	SKYMET AWS at H/o PM Haneef, Madayi



5	Dharmadom	SKYMET AWS at Coconut Nursery, Palayad	SKYMET AWS at PAO's Office, Kannur
6	Kunnothuparamba	SKYMET AWS at Suseela MP Cheriya, Kunnothuparamba, PO: Cheruparamba, Pin: 670693, Kannur, Kerala.	SKYMET AWS at Coconut Nursery, Palayad
7	Muzhakkunnu	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre, Chalode
8	Kuthuparambu	ATMA Office, Kuthuparambu	SKYMET AWS at Suseela MP Cheriya, Kunnothuparamba, PO: Cheruparamba, Pin: 670693, Kannur, Kerala.
9	Alakkode	Krishi Bhavan ,Alakkode	ADA Office Karimbam
10	Thalipparamba Municipality	SKYMET ADA Office, Thalipparamba, Municipality	SKYMET AWS at PAO's Office, Kannur

### 11 DISTRICT : WAYANAD

Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Thavinjal	NCMSL AWS at Krishi Bhavan, Thavinjal	NCMSL AWS at SLO Office, Mananthawady
2	Panamaram	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office, Meenangadi
3	Kalpatta	NCMSL AWS at Coffee Board Office, Kalpetta	NCMSL AWS at Krishi Bhavan, Meppady
4	Pulpally	NCMSL AWS at JLO Office, Pulpally	NCMSL AWS at JLO Office, Panamaram
5	Mananthawady	NCMSL AWS at SLO Office, Mananthawady	NCMSL AWS at Krishi Bhavan, Thavinjal
6	Vellamunda	NCMSL AWS Kanjirangad, at Krishi Bhavan, Vellamunda, Mandavadi	NCMSL AWS at SLO Office, Mananthawady
7	Thariyode	NCMSL AWS at Krishi Bhavan, THARIODE	NCMSL AWS at SLO Office, Mananthawady
8	Meppady	NCMSL AWS at Krishi Bhavan, Meppady	NCMSL AWS at Krihsi Bhavan, Vythiri
9	Ambalavayal	NCMSL AWS at Krishi Bhavan, Ambalavayal	NCMSL AWS at Coffee Board Office, Meenangadi
10	Sulthan Bathery	NCMSL AWS at Raw Market, The Secretery, Raw Market, Ammaipalayam, S.Bthery	NCMSL AWS at Krishi Bhavan, Noolpuzha
11	Noolppuzha	NCMSL AWS at Krishi Bhavan, Noolpuzha	NCMSL AWS at Raw Market, The Secretery, Raw Market, Ammaipalayam, S.Bthery

12	Meenangadi	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S.Bthery
13	Vythiri	NCMSL AWS at Krihisi Bhavan, Vythiri	NCMSL AWS at Coffee Board Office, Kalpetta
<b>12 DISTRICT : KASARGODE</b>			
Sl. No.	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kallar	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar	SKYMET AWS H/o Mary George, Parappa
2	Pallikkara	SKYMET AWS at Panchayat Office, Pallikkara	SKYMET AWS at State Seed Farm, Pullur
3	Pullur-Periya	SKYMET AWS at State Seed Farm, Pullur	SKYMET AWS at Panchayat Office, Pallikkara
4	Neeleshwaram	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at State Seed Farm, Pullur
5	Kinnannoor-Karinthalam	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar
6	Mangalpadi	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
7	Kasargode Muni	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
8	Paivelige	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
9	Badiadka	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
10	Karadka	SKYMET AWS at Krishi Bhavan, Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka

NB: Banana is notified under RWBCIS only in the selected Panchayats /Municipalities/Corporations in each district as mentioned in this Annexure. Banana crop cultivated in all the remaining Panchayats/Municipalities/Corporations in the concerned Districts are notified under PMFBY and hence shall be compulsorily insured ONLY under PMFBY as per Annexure PM-II of PMFBY Notification for the season.

## Crop-wise Weather Risks/Perils to be Covered ,their Risk Periods &amp; Cut-Off Date for Coverage notified under WBCIS Kharif 2020,2021 &amp; 2022 Seasons

Sl No	Crops	Districts Covered	Insurance covers	Insurance period	
				From	To
1	Paddy Plains	Thiruvananthapuram, Kollam, Ernakulam, Thrissur, Palakkad, Malappuram, Kannur, Kozhikode & Kasargode	DEFICIT RAINFALL	07.07.2020	31.10.2020
			DRY SPELL	01.06.2020	15.10.2020
			EXCESS/UNSEASONAL RAINFALL	01.06.2020	31.10.2020
			HIGH TEMPERATURE	01.06.2020	15.10.2020
			DISEASE CONGENIAL CLIMATE	01.06.2020	31.10.2020
2	Paddy Highrange	Idukki	DEFICIT RAINFALL	01.08.2020	20.12.2020
			DRY SPELL	01.08.2020	20.12.2020
			EXCESS/UNSEASONAL RAINFALL	01.08.2020	20.12.2020
			HIGH TEMPERATURE	01.08.2020	31.10.2020
			DISEASE CONGENIAL CLIMATE	01.08.2020	20.12.2020
3	Areca nut	Wayanad, Kannur, Kozhikode, Kasargode, Malappuram, Palakkad, & Thrissur	DISEASE CONGENIAL CLIMATE	01.06.2020	30.11.2020
			DEFICIT RAINFALL	01.03.2021	31.05.2021
			DRY SPELL	15.04.2021	31.05.2021
			EXCESS RAINFALL	01.06.2020	30.11.2020
			WIND SPEED	01.10.2020	31.03.2021
4	Pepper	Idukki, Wayanad, Kannur, Kozhikode, Kasargode, Malappuram, Palakkad, Kollam & Kottayam	DRY SPELL(A)	01.06.2020	30.09.2020
			DRY SPELL(B)	01.03.2021	31.05.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	30.09.2020
			EXCESS / UNSEASONAL RAINFALL	01.01.2021	30.04.2021
			WET SPELL	01.03.2021	30.04.2021
5	Ginger	Kollam, Idukki, Wayanad & Palakkad	DEFICIT RAINFALL	01.06.2020	30.11.2020
			EXCESS RAINFALL	01.08.2020	28.02.2021
			WET SPELL	01.12.2020	28.02.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	30.09.2020
6	Sugarcane	Idukki & Palakkad	DEFICIT RAINFALL	07.07.2020	31.05.2021
			EXCESS / UNSEASONAL RAINFALL	01.03.2021	15.05.2021
7	Turmeric	Idukki, Wayanad, Kozhikode, Malappuram, Palakkad, Kollam & Ernakulam	DEFICIT RAINFALL	01.06.2020	30.11.2020
			EXCESS RAINFALL	01.08.2020	28.02.2021
			WET SPELL	01.12.2020	28.02.2021
8	Cardamom	Idukki, Wayanad and Palakkad	DISEASE CONGENIAL CLIMATE	07.06.2020	30.11.2020
			DRY SPELL	01.04.2021	31.05.2021
			PEST CONGENIAL CLIMATE	01.04.2021	31.05.2021
9	Pineapple	Idukki, Kottayam & Ernakulam	EXCESS RAINFALL(A)	01.06.2020	15.09.2020
			EXCESS RAINFALL(B)	16.09.2020	30.11.2020
			DRY SPELL	15.03.2021	31.05.2021
10	Banana	Idukki, Wayanad, Kannur, Kozhikode, Malappuram, Palakkad, Kollam, Kottayam, Thiruvananthapuram, Thrissur, Kasargode & Ernakulam	DEFICIT RAINFALL	15.01.2021	15.04.2021
			EXCESS RAINFALL(A)	01.07.2020	15.09.2020
			EXCESS RAINFALL(B)	16.09.2020	30.04.2021
			WIND SPEED	01.10.2020	31.12.2020
			WIND SPEED	01.01.2021	31.03.2021
			DISEASE CONGENIAL CLIMATE	01.08.2020	20.12.2020
11	Nutmeg	Idukki, Wayanad, Kottayam, Ernakulam, Thrissur, Kozhikode & Palakkad	EXCESS RAINFALL	01.06.2020	31.05.2021
			DRY SPELL	01.06.2020	31.03.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	31.08.2020
			DISEASE CONGENIAL CLIMATE	01.10.2020	31.12.2020
			WIND SPEED	01.06.2020	31.08.2020
			WIND SPEED	01.04.2021	31.05.2021
12	Cocoa	Kottayam, Idukki, Ernakulam, Kozhikode, Wayanad, Kannur, Kasargode	DRY SPELL	01.06.2020	15.04.2021
			EXCESS RAINFALL	01.06.2020	31.05.2021
			DISEASE CONGENIAL CLIMATE	01.06.2020	31.05.2021
			WIND SPEED	01.06.2020	31.05.2021
13	Millets	Palakkad	DEFICIT RAINFALL	01.07.2020	31.08.2020
			RISE IN DAY TEMPERATURE	01.06.2020	31.08.2020
			UNSEASONAL / EXCESS RAINFALL	01.05.2020	15.09.2020
14	Tomato	Palakkad	RISE IN NIGHT TEMPERATURE	01.06.2020	30.09.2020
			DISEASE CONGENIAL DAYS	01.06.2020	30.09.2020
			UNSEASONAL / EXCESS RAINFALL	01.06.2020	30.09.2020
15	Vegetable Group I (Snake Gourd, Bitter Gourd, Yard Long Bean, Ash Gourd, Pumpkin, Cucumber, Bhindi, Chilly)	All Districts except Alappuzha & Pathanamthitta	RISE IN NIGHT TEMPERATURE	01.06.2020	10.09.2020
			DISEASE CONGENIAL DAYS	01.06.2020	30.09.2020
			UNSEASONAL / EXCESS RAINFALL	01.06.2020	30.09.2020

**RWBCIS Crop-wise District-wise Sum Insured Limits, Acturial Premium, Govt. Subsidy & Farmer's Net Premium notified for Kharif 2020 ,2021 & 2022 Seasons**

Sl No	District	Crop	Sum Insured/ Ha (Rs)	Acturial Premium Rate(%)	Farmer's Share(%)	Total Subsidy(%)
7	All Districts	Veg Group-1_Autumn	40000	29.00%	5%	24.00%
8	Ernakulam	Pineapple	60000	24.00%	5%	19.00%
10	Ernakulam	Cocoa	60000	12.13%	5%	7.13%
25	Ernakulam	Turmeric	60000	22.00%	5%	17.00%
44	Ernakulam	Paddy (Autumn)	80000	29.00%	2%	27.00%
66	Ernakulam	Nutmeg	55000	24.00%	5%	19.00%
70	Ernakulam	Banana	175000	26.00%	5%	21.00%
2	Idukki	Cocoa	60000	27.00%	5%	22.00%
4	Idukki	Cardamom	45000	29.90%	5%	24.90%
14	Idukki	Pepper	50000	29.90%	5%	24.90%
26	Idukki	Pineapple	60000	29.90%	5%	24.90%
50	Idukki	Banana	175000	29.90%	5%	24.90%
55	Idukki	Nutmeg	55000	29.90%	5%	24.90%
58	Idukki	Paddy High Range	80000	29.90%	2%	27.90%
60	Idukki	Sugarcane	60000	29.90%	5%	24.90%
67	Idukki	Ginger	100000	29.90%	5%	24.90%
69	Idukki	Turmeric	60000	29.90%	5%	24.90%
3	Kannur	Banana	175000	25.00%	5%	20.00%
18	Kannur	Cocoa	60000	29.90%	5%	24.90%
32	Kannur	Arecanut	100000	29.90%	5%	24.90%
48	Kannur	Pepper	50000	29.90%	5%	24.90%
62	Kannur	Paddy (Autumn)	80000	29.90%	2%	27.90%
6	Kasargode	Arecanut	100000	29.90%	5%	24.90%
22	Kasargode	Cocoa	60000	29.90%	5%	24.90%
39	Kasargode	Pepper	50000	29.90%	5%	24.90%
56	Kasargode	Banana	175000	29.90%	5%	24.90%
57	Kasargode	Paddy (Autumn)	80000	29.90%	2%	27.90%
5	Kollam	Pepper	50000	21.13%	5%	16.13%
19	Kollam	Paddy (Autumn)	80000	29.00%	2%	27.00%
49	Kollam	Banana	175000	29.00%	5%	24.00%
72	Kollam	Ginger	100000	25.00%	5%	20.00%
74	Kollam	Turmeric	60000	24.00%	5%	19.00%
12	Kottayam	Cocoa	60000	18.66%	5%	13.66%
16	Kottayam	Pineapple	60000	29.00%	5%	24.00%
47	Kottayam	Banana	175000	29.00%	5%	24.00%
64	Kottayam	Nutmeg	55000	20.34%	5%	15.34%
68	Kottayam	Pepper	50000	15.60%	5%	10.60%

13	Kozhikkode	Cocoa	60000	24.00%	5%	19.00%
17	Kozhikkode	Nutmeg	55000	25.00%	5%	20.00%
23	Kozhikkode	Turmeric	60000	16.00%	5%	11.00%
37	Kozhikkode	Paddy (Autumn)	80000	29.00%	2%	27.00%
40	Kozhikkode	Pepper	50000	19.23%	5%	14.23%
51	Kozhikkode	Banana	175000	29.00%	5%	24.00%
52	Kozhikkode	Arecanut	100000	26.00%	5%	21.00%
21	Malappuram	Turmeric	60000	15.00%	5%	10.00%
38	Malappuram	Arecanut	100000	26.00%	5%	21.00%
54	Malappuram	Pepper	50000	26.00%	5%	21.00%
59	Malappuram	Banana	175000	26.94%	5%	21.94%
63	Malappuram	Paddy (Autumn)	80000	29.00%	2%	27.00%
1	Palakkad	Paddy (Autumn)	80000	30.00%	2%	28.00%
27	Palakkad	Arecanut	100000	25.00%	5%	20.00%
28	Palakkad	Tomato	40000	21.08%	5%	16.08%
30	Palakkad	Millets	30000	16.00%	2%	14.00%
33	Palakkad	Sugarcane	60000	18.00%	5%	13.00%
35	Palakkad	Ginger	100000	14.00%	5%	9.00%
36	Palakkad	Banana	175000	23.54%	5%	18.54%
45	Palakkad	Pepper	50000	11.65%	5%	6.65%
46	Palakkad	Nutmeg	55000	24.00%	5%	19.00%
53	Palakkad	Turmeric	60000	22.00%	5%	17.00%
73	Palakkad	Cardamom	45000	19.00%	5%	14.00%
42	Thiruvananth	Paddy (Autumn)	80000	29.00%	2%	27.00%
65	Thiruvananth	Banana	175000	29.00%	5%	24.00%
11	Thrissur	Paddy (Autumn)	80000	29.00%	2%	27.00%
31	Thrissur	Banana	175000	25.87%	5%	20.87%
41	Thrissur	Arecanut	100000	12.00%	5%	7.00%
43	Thrissur	Nutmeg	55000	12.00%	5%	7.00%
9	Wayanad	Ginger	100000	29.90%	5%	24.90%
15	Wayanad	Cocoa	60000	29.90%	5%	24.90%
20	Wayanad	Arecanut	100000	29.90%	5%	24.90%
24	Wayanad	Pepper	50000	29.90%	5%	24.90%
29	Wayanad	Banana	175000	29.90%	5%	24.90%
34	Wayanad	Nutmeg	55000	29.90%	5%	24.90%
61	Wayanad	Turmeric	60000	29.90%	5%	24.90%
71	Wayanad	Cardamom	45000	29.90%	5%	24.90%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME  
(RWBCIS -KHARIF 2020, KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-1**

State: Kerala

District: Wayanad, Kasargode, Malappuram, Palakkad, Thrissur, Kannur & Kozhikode

Crop:	Arecanut Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DEFICIT RAINFALL	PERIOD	1/Mar/21	31/May/21	
			Phase-I	Phase-II	
		Phase	1-Mar	16-Apr	
			to	to	
			15-Apr	31-May	
		INDEX	Aggregate of rainfall over respective Phases		
		STRIKE (mm) <	15	110	
		EXIT	0	25	
		PAYOUT RATE (Rs./mm)	400.00	164.71	
		MAXIMUM PAYOUT (Rs.)	6000	14000	
TOTAL MAXIMUM PAYOUT (Rs.)	20000				

2.	DRY SPELL	PERIOD	15/Apr/21 to 31/May/21			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	15	20	25	30
		PAYOUT (Rs.)	1500	3750	7500	15000
		MAXIMUM PAYOUT (Rs.)	15000			

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

3.	EXCESS RAINFAL	PERIOD	1/Jun/20 to 30/Nov/20		
		INDEX	Number of days in the longest spell of consecutive days with daily RF > 25 mm		
		STRIKE (cons. day) >=	4		
		EXIT	6		
		PAYOUT RATE (Rs./day)	5000		
MAXIMUM PAYOUT (Rs.)	15000				

4.	WIND SPEED	PERIOD	1/Oct/20 to 31/Mar/21		
		INDEX	Highest wind speed over period		
		STRIKE (Km/Hr) >=	50	55	60
		PAYOUT (Rs.)	7500	15000	25000
		MAXIMUM PAYOUT (Rs.)	25000		

5.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Jun/20 to 30/Nov/20		
		INDEX	Number of days in the longest spell of consecutive days having daily maximum RH > 90% with daily rainfall > 25 mm		
		STRIKE (cons. day) >=	2	4	6
		PAYOUT (Rs.)	2500	10000	25000
		MAXIMUM PAYOUT (Rs.)	25000		

SUM INSURED (Rs.)	100000
FARMER'S PREMIUM (Rs.)	5000
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS -KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-2**

State: Kerala

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

Crop:	BANANA	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DEFICIT RAINFALL	PERIOD	15/Jan/21 to 15/Apr/21		
		INDEX	Number of days in the longest spell of consecutive days with daily Rainfall < 20 mm		
		STRIKE (cons. day) >=	20		
		PAYOUT (Rs.)	20000		
		MAXIMUM PAYOUT (Rs.)	20000		

2.A.	EXCESS RAINFALL (A)	PERIOD	1/Jul/20 to 15/Sep/20		
		INDEX	Maximum of consecutive 3 days cumulative rainfall over period		
		STRIKE (mm) >=	150		
		PAYOUT (Rs.)	25000		
		MAXIMUM PAYOUT (Rs.)	25000		

2.B.	EXCESS RAINFALL (B)	PERIOD	16/Sep/20	30/Apr/21
			Phase-I	Phase-II
		Phase	16-Sep to 31-Dec	1-Jan to 30-Apr
		INDEX	Number of days in the longest spell of consecutive days with daily Rainfall > 30 mm in respective phases	
		STRIKE (cons. day) >=	3	3
		PAYOUT (Rs.)	17500	30000
	MAXIMUM PAYOUT (Rs.)	30000		

Note: Maximum of payout of Phase-I and Phase-II under excess rainfall (B) cover will be payable.

3.A.	WIND SPEED	PERIOD	1/Oct/20 to 31/Dec/20		
		INDEX	Highest wind speed over period		
		STRIKE (Km/Hr) >=	45	55	60
		PAYOUT (Rs.)	8500	17500	30000
		MAXIMUM PAYOUT (Rs.)	30000		

3.B.	WIND SPEED	PERIOD	1/Jan/21 to 31/Mar/21		
		INDEX	Highest wind speed over period		
		STRIKE (Km/Hr) >=	40	50	55
		PAYOUT (Rs.)	17500	32500	55000
		MAXIMUM PAYOUT (Rs.)	55000		

4.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Aug/20 to 20/Dec/20		
		INDEX	Number of days in the longest spell of consecutive days having daily average RH between 80 % to 90 % with daily Mean Temperature > 28 °C		
		STRIKE (cons. day) >=	3		
		EXIT	7		
		PAYOUT RATE (Rs./cons. day)	3000		
		MAXIMUM PAYOUT (Rs.)	15000		

SUM INSURED (Rs.)	175000
FARMER'S PREMIUM (Rs.)	8750
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-3**

State: Kerala

District: Idukki, Wayanad, Kozhikode, Kasargode, Malappuram, Palakkad,  
Kollam, Kottayam & Kannur

Crop:	Pepper	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.A	DRY SPELL (A)	PERIOD	1/Jun/20 to 30/Sep/20			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	7	10	15	20
		PAYOUT (Rs.)	1000	2500	5000	10000
		MAXIMUM PAYOUT (Rs.)	10000			

1.B	DRY SPELL (B)	PERIOD	1/Mar/21 to 31/May/21			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	20	25	30	
		PAYOUT (Rs.)	1000	2500	5000	
		MAXIMUM PAYOUT (Rs.)	5000			

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

2.	EXCESS /UNSEASONAL RAINFALL	PERIOD	1/Jan/21 to 30/Apr/21			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr
		INDEX	Aggregate of rainfall over respective Phases			
		STRIKE (mm) >	100	100	100	125
		EXIT	150	150	200	250
		PAYOUT RATE (Rs./mm)	50	50	25	20
		MAXIMUM PAYOUT (Rs.)	2500	2500	2500	2500
		TOTAL MAXIMUM PAYOUT (Rs.)	10000			

3.	WET SPELL	PERIOD	1/Mar/21 to 30/Apr/21			
		INDEX	Number of days in the longest spell of consecutive wet days			
		STRIKE (cons. day) >=	3	4	5	
		PAYOUT (Rs.)	3000	6000	12500	
		MAXIMUM PAYOUT (Rs.)	12500			

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

4.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Jun/20 to 30/Sep/20			
		INDEX	Number of days in the longest spell of consecutive days having daily Maximum RH > 90%, daily rainfall > 30 mm and daily Mean Temperature < 24 °C			
		STRIKE (cons. day) >=	4	5	6	
		PAYOUT (Rs.)	3000	6000	12500	
		MAXIMUM PAYOUT (Rs.)	12500			

SUM INSURED (Rs.)	50000
FARMER'S PREMIUM (Rs.)	2500
FARMER'S PREMIUM %	5.00%



**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-4**

State: Kerala

District: Idukki, Wayanad and Palakkad

Crop:	CARADAMOM	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DRY SPELL	PERIOD	1/Apr/21 to 31/May/21			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	20	25	30	35
		PAYOUT (Rs.)	8000	12000	15000	20000
		MAXIMUM PAYOUT (Rs.)	20000			

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

2.	PEST CONGENIAL CLIMATE	PERIOD	1/Apr/21 to 31/May/21		
		INDEX	Number of days in the longest spell of consecutive days with daily Rainfall < 2.5 mm and daily maximum temperature > 32 °C		
		STRIKE (cons. day) >=	15	20	25
		PAYOUT (Rs.)	2000	4000	9500
		MAXIMUM PAYOUT (Rs.)	9500		

Note : A day is defined as a wet day if the rainfall of the day is > 2.5 mm

3.	DISEASE CONGENIAL CLIMATE	PERIOD	7/Jun/20 to 30/Nov/20		
		INDEX	Number of days in the longest spell of consecutive days having daily maximum RH > 90% with daily rainfall > 30 mm		
		STRIKE (cons. day) >=	8	9	10
		PAYOUT (Rs.)	3000	6000	15500
		MAXIMUM PAYOUT (Rs.)	15500		

SUM INSURED (Rs.)	45000
FARMER'S PREMIUM (Rs.)	2250
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-5**

State: Kerala

District: Kollam, Idukki, Wayanad, Palakkad

Crop:	Ginger	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DEFICIT RAINFALL	PERIOD	1/Jun/20 to 30/Nov/20				
		Phases	1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 10-Oct	11-Oct to 30-Nov
		INDEX	Aggregate of rainfall over respective Phases				
		STRIKE (mm) <	200	200	275	225	200
		EXIT	50	50	75	50	50
		PAYOUT RATE (Rs./mm)	66.67	66.67	50.00	57.14	66.67
		MAXIMUM PAYOUT (Rs.)	10000	10000	10000	10000	10000
		TOTAL MAXIMUM PAYOUT (Rs.)	10000				

2.	EXCESS RAINFALL	PERIOD	1/Aug/20 to 28/Feb/21		
			Phase-I	Phase-II	Phase-III
		Phase	1-Aug to 30-Sep	1-Oct to 30-Nov	1-Dec to 28-Feb
		INDEX	Number of days in the longest spell of consecutive days with daily RF >25mm in respective phases		
		STRIKE (cons. day) >=	3	3	3
		EXIT	7	6	3
		PAYOUT RATE (Rs./day)	3000	7500	45000
		MAXIMUM PAYOUT (Rs.)	15000	30000	45000
TOTAL MAXIMUM PAYOUT (Rs.)	45000				

3.	WET SPELL	PERIOD	1/Dec/20 to 28/Feb/21			
		INDEX	Number of days in the longest spell of consecutive wet days			
		STRIKE (cons. day) >=	2	3	4	5
		PAYOUT (Rs.)	4000	12500	25000	35000
		MAXIMUM PAYOUT (Rs.)	35000			

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

4.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Jun/20 to 30/Sep/20		
		INDEX	Number of days in the longest spell of consecutive days having daily Maximum RH > 90%, daily rainfall > 50 mm and daily Mean Temperature < 24 °C		
		STRIKE (cons. day) >=	4	5	6
		PAYOUT (Rs.)	2500	5000	10000
		MAXIMUM PAYOUT (Rs.)	10000		

SUM INSURED (Rs.)	100000
FARMER'S PREMIUM (Rs.)	5000
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

Annexure WB-K=VI-6

State: Kerala

District: Idukki

Crop:	PADDY Highrange	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DEFICIT RAINFALL	PERIOD	1/Aug/20 to 20/Dec/20				
			Phase-I	Phase-II	Phase-III	Phase-IV	Phase-V
		Phase	1-Aug to 20-Aug	21-Aug to 15-Sep	16-Sep to 15-Oct	16-Oct to 15-Nov	16-Nov to 20-Dec
		INDEX	Aggregate of rainfall over respective Phases				
		STRIKE (mm) <	400	350	250	175	125
		EXIT	125	125	60	60	30
		PAYOUT RATE (Rs./mm)	18.18	20.00	21.05	30.43	31.58
		MAXIMUM PAYOUT (Rs.)	5000	4500	4000	3500	3000
TOTAL MAXIMUM PAYOUT (Rs.)		20000					

2.	DRY SPELL	PERIOD	1/Aug/20 to 20/Dec/20			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	13	15	18	20
		PAYOUT (Rs.)	3000	5000	8000	13000
		MAXIMUM PAYOUT (Rs.)	13000			

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

3.	EXCESS /UNSEASONAL RAINFALL	PERIOD	1/Aug/20 to 20/Dec/20		
		INDEX	Maximum of consecutive 3 days cumulative rainfall		
		STRIKE (mm) >=	180		
		PAYOUT (Rs.)	20000		
		MAXIMUM PAYOUT (Rs.)	20000		

4.	HIGH TEMPERATURE	PERIOD	1/Aug/20 to 31/Oct/20			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Aug to 15-Aug	16-Aug to 31-Aug	1-Sep to 15-Sep	16-Sep to 31-Oct
		INDEX	Cumulative daily upward deviation of T Max from respective triggers			
		TRIGGER (°C)	32.5	33	33.5	34
		STRIKE (°C) >	4			
		EXIT	36			
		PAYOUT RATE (Rs./°C)	531.25			
MAXIMUM PAYOUT (Rs.)	17000					

5.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Aug/20 to 20/Dec/20		
		INDEX	Number of days in the longest spell of consecutive days having daily average RH between 80% to 90% with daily Mean Temperature > 32°C		
		STRIKE (cons. day) >=	3		
		EXIT	7		
		PAYOUT RATE(Rs./cons. day)	2000		
		MAXIMUM PAYOUT (Rs.)	10000		

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1600
FARMER'S PREMIUM %	2.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-7**

State: Kerala

District: Kasargode, Thiruvananthapuram, Kollam, Ernakulam, Thrissur, Malappuram,  
Kozhikode, Palakkad & Kannur

Crop:	PADDY (Autumn)	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE	
1.	DEFICIT RAINFALL	PERIOD	7/Jul/20 to 31/Oct/20			
		Phase	Phase-I 7-Jul to 27-Jul	Phase-II 28-Jul to 21-Aug	Phase-III 22-Aug to 5-Oct	Phase-IV 6-Oct to 31-Oct
		INDEX	Aggregate of rainfall over respective Phases			
		STRIKE (mm) <	300	250	250	200
		EXIT	60	60	60	60
		PAYOUT RATE (Rs./mm)	29.17	26.32	26.32	21.43
		MAXIMUM PAYOUT (Rs.)	7000	5000	5000	3000
		TOTAL MAXIMUM PAYOUT (Rs.)	20000			
2.	DRY SPELL	PERIOD	1/Jun/20 to 15/Oct/20			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	13	15	18	20
		PAYOUT (Rs.)	3000	5000	8000	13000
		MAXIMUM PAYOUT (Rs.)	13000			
3.	EXCESS /UNSEASONAL RAINFALL	PERIOD	1/Jun/20 to 31/Oct/20			
		INDEX	Maximum of consecutive 3 days cumulative rainfall			
		STRIKE (mm) >=	150			
		PAYOUT (Rs.)	20000			
		MAXIMUM PAYOUT (Rs.)	20000			
4.	HIGH TEMPERATURE	PERIOD	1/Jun/20 to 15/Oct/20			
		Phase	Phase-I 1-Jun to 30-Jun	Phase-II 1-Jul to 31-Jul	Phase-III 1-Aug to 31-Aug	Phase-IV 1-Sep to 15-Oct
		INDEX	Cumulative daily upward deviation of T Max from respective triggers			
		TRIGGER (°C)	31	31.5	32	32.5
		STRIKE (° C) >	4			
		EXIT	36			
		PAYOUT RATE (Rs./° C)	531.25			
		MAXIMUM PAYOUT (Rs.)	17000			
5.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Jun/20 to 31/Oct/20			
		INDEX	Number of days in the longest spell of consecutive days having daily average RH between 80% to 90% with daily Mean Temperature > 32 °C			
		STRIKE (cons. day) >=	3			
		EXIT	7			
		PAYOUT RATE (Rs./cons. day)	2000			
		MAXIMUM PAYOUT (Rs.)	10000			

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1600
FARMER'S PREMIUM %	2.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

Annexure WB-K-VI-8

State: Kerala

District: Idukki & Palakkad

Crop:	Sugarcane	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DEFICIT RAINFALL	PERIOD	7/Jul/20 to 31/May/21					
			Phase-I	Phase-II	Phase-III	Phase-IV	Phase-V	Phase-VI
		Phase	7-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 5-Oct	6-Oct to 25-Oct	26-Oct to 28-Feb	1-Mar to 31-May
		INDEX	Aggregate of rainfall over respective Phases					
		STRIKE (mm) <	250	225	150	120	200	200
		EXIT	50	50	50	40	40	40
		PAYOUT RATE (Rs./mm)	35.00	34.29	60.00	62.50	31.25	31.25
		MAXIMUM PAYOUT (Rs.)	7000	6000	6000	5000	5000	5000
		TOTAL MAXIMUM PAYOUT (Rs.)	34000					

2.	EXCESS /UN-SEASONAL RAINFALL	PERIOD	1/Mar/21 to 15/May/21
		Phase	1-Mar to 15-May
		INDEX	Aggregate of rainfall over period
		STRIKE (mm) >	350
		EXIT	550
		PAYOUT RATE (Rs./mm)	130
		MAXIMUM PAYOUT (Rs.)	26000

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-9**

State: Kerala

District: Idukki, Wayanad, Kozhikode, Malappuram, Palakkad, Kollam & Ernakulam

Crop:	Turmeric	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DEFICIT RAINFALL	PERIOD	1/Jun/20 to 30/Nov/20				
		Phases	1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Sep to 10-Oct	11-Oct to 30-Nov
		INDEX	Aggregate of rainfall over respective Phases				
		STRIKE (mm) <	200	200	275	225	200
		EXIT	50	50	75	50	50
		PAYOUT RATE (Rs./mm)	66.67	66.67	50.00	57.14	66.67
		MAXIMUM PAYOUT (Rs.)	10000	10000	10000	10000	10000
		TOTAL MAXIMUM PAYOUT (Rs.)	10000				

2.	EXCESS RAINFALL	PERIOD	1/Aug/20 to 28/Feb/21		
			Phase-I	Phase-II	Phase-III
		Phase	1-Aug to 30-Sep	1-Oct to 30-Nov	1-Dec to 28-Feb
		INDEX	Number of days in the longest spell of consecutive days with daily RF >30mm in respective phases		
		STRIKE (cons. day) >=	3	3	3
		EXIT	7	6	3
		PAYOUT RATE (Rs./day)	1500	3750	30000
		MAXIMUM PAYOUT (Rs.)	7500	15000	30000
TOTAL MAXIMUM PAYOUT (Rs.)	30000				

3.	WET SPELL	PERIOD	1/Dec/20 to 28/Feb/21			
		INDEX	Number of days in the longest spell of consecutive wet days			
		STRIKE (cons. day) >=	2	3	4	5
		PAYOUT (Rs.)	2000	6000	12000	20000
		MAXIMUM PAYOUT (Rs.)	20000			

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-10**

State: Kerala

District: Idukki, Kottayam & Ernakulam

Crop:	Pineapple	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DRY SPELL	PERIOD	15/Mar/21 to 31/May/21			
		INDEX	Number of days in the longest spell of consecutive dry days			
		STRIKE (cons. day) >=	20	22	24	26
		PAYOUT RATE (Rs.)	8500	12750	24000	30000
		MAXIMUM PAYOUT (Rs.)	30000			

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

2.A.	EXCESS RAINFALL (A)	PERIOD	1/Jun/20 to 15/Sep/20	
		INDEX	Maximum of consecutive 3 days cumulative rainfall over period	
		STRIKE (mm) >=	150	
		EXIT (mm)	175	
		PAYOUT RATE (Rs./mm)	580	
		MAXIMUM PAYOUT (Rs.)	14500	

2.B.	EXCESS RAINFALL (B)	PERIOD	16/Sep/20 to 30/Nov/20	
		INDEX	Number of days in the longest spell of consecutive days with daily Rainfall > 25 mm	
		STRIKE (cons. day) >=	4	
		EXIT	6	
		PAYOUT RATE (Rs./day)	5166.67	
		MAXIMUM PAYOUT (Rs.)	15500	

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-11**

State: Kerala

District: Idukki, Kozhikkode, Kottayam, Ernakulam, Wyanand, Kannur, Kasargode

Crop:	Cocoa	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DRY SPELL	PERIOD	1/Jun/20 to 31/Aug/20 1/Jan/21 15/Apr/21				
		INDEX	Number of days in the longest spell of consecutive dry days				
		STRIKE (cons. day) >=	7	10	15	20	10
		PAYOUT RATE (Rs.)	1000	2500	5000	10000	5000
		MAXIMUM PAYOUT (Rs.)	15000				

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

2.	EXCESS RAINFALL	PERIOD	1/Jun/20 to 31/May/21			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Jun to 31-Aug	1-Sep to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
		INDEX	Number of days in the longest spell of consecutive days with daily rainfall > 30 mm in respective phases			
		STRIKE (cons. day) >=	6	4	2	4
		EXIT	15	7	5	8
		PAYOUT RATE (Rs./cons. day)	2000	5000	5000	4000
		MAXIMUM PAYOUT (Rs.)	20000	10000	10000	20000
		TOTAL MAXIMUM PAYOUT (Rs.)	20000			

3.	DISEASE CONGENIAL CLIMATE	PERIOD	1/Jun/20 to 31/May/21		
		INDEX	Number of days in the longest spell of consecutive days having daily Maximum RH > 90%, daily rainfall > 30mm and daily Mean Temperature < 24°C		
		STRIKE (cons. day) >=	3	4	5
		PAYOUT (Rs.)	5000	10000	15000
		MAXIMUM PAYOUT (Rs.)	15000		

4.	WIND SPEED	PERIOD	1/Jun/20 to 31/May/21		
		INDEX	Highest wind speed over period		
		STRIKE (km/h) >=	45	55	60
		PAYOUT (Rs.)	2500	5000	10000
		MAXIMUM PAYOUT (Rs.)	10000		

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%



**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-12**

State: Kerala

District: Palakkad

Crop : Millets Kharif  
Reference Weather Station : AWS as per Notification in the Notified Panchayats  
Unit : Hectare

Reference Unit Area : As per Notification  
Backup Weather Station : As per Notification  
Total Sum Insured : 30000

**Cover-1: Deficit Rainfall**

Cover Period : 1-Jul To 31-Aug  
Cover Index : Aggregate of rainfall over period

Strike1 (>) mm	200
Strike2 (>) mm	150
Exit	100
Rate1 (Rs/mm)	30
Rate2 (Rs/mm)	70
Max Payout (Rs)	5000

**Cover-2: Rise in Day Temperature**

Cover Period : 1-Jun To 31-Aug  
Cover Index : Count of days having daily Maximum temperature greater than 37°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	500
Max Payout (Rs)	7500

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

Cover Period : 1-May To 15-Sep  
Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-May To 30-Jun		
	Payout per hectare.		
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
Nature of Cover: Multiple events	40	0	30
	70	900	80
	100	3300	130
	140	8500	0
Maximum Payout per ha. (Rs.):	17500		
Summary			

1-Aug To 15-Sep		
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs. Per mm)
30	0	40
60	1200	100
90	4200	160
120	9000	0

SUM INSURED (Rs.)	30000
FARMER'S PREMIUM (Rs.)	600
FARMER'S PREMIUM %	2.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-13**

State: Kerala

District: Idukki, Wayanad, Kottayam, Ernakulam, Thrissur, Palakkad, Kozhikkode

Crop:	Nutmeg	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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DRY SPELL	PERIOD	1/Jun/20 to 31/Aug/20				1/Dec/20 31/Mar/21
	INDEX	Number of days in the longest spell of consecutive dry days				
	STRIKE (cons. day) >=	7	10	15	20	15
	PAYOUT (Rs.)	1000	2500	5000	10000	5000
	TOTAL MAXIMUM PAYOUT (Rs.)	15000				

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

EXCESS RAINFALL	PERIOD	1/Jun/19 to 31/ May/20			
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	1-Jun to 31-Aug	1-Sep to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May
	INDEX	Number of days in the longest spell of consecutive days with daily rainfall > 30 mm in respective phases			
	STRIKE (cons. day) >=	6	4	2	4
	EXIT	15	7	5	8
	PAYOUT RATE (Rs./cons. day)	1000	1250	1250	2000
	MAXIMUM PAYOUT (Rs.)	10000	5000	5000	10000
TOTAL MAXIMUM PAYOUT (Rs.)	10000				

DISEASE CONGENIAL CLIMATE	PERIOD	1/Jun/20 to 31/Aug/20			1/Oct/20 to 31/Dec/20		
	INDEX	Number of days in the longest spell of consecutive days having daily Maximum RH > 90 % , daily rainfall > 30 mm and daily Mean Temperature < 24 °C					
	STRIKE (cons. day) >=	3	4	5	2	3	4
	PAYOUT (Rs.)	1000	2000	5000	1000	2000	5000
	MAXIMUM PAYOUT (Rs.)	5000			5000		

WIND SPEED	PERIOD	1/Jun/20 to 31/Aug/20		
	INDEX	Highest wind speed over period		
	STRIKE (km/h) >=	45	55	60
	PAYOUT (Rs.)	2500	5000	10000
	MAXIMUM PAYOUT (Rs.)	10000		

WIND SPEED	PERIOD	1/Apr/21 to 31/May/21		
	INDEX	Highest wind speed over period		
	STRIKE (km/h) >=	40	50	55
	PAYOUT (Rs.)	2500	5000	10000
	MAXIMUM PAYOUT (Rs.)	10000		

SUM INSURED (Rs.)	55000
FARMER'S PREMIUM (Rs.)	2750
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-14**

State: Kerala

District: Palakkad

Crop : Tomato (Kharif) Reference Unit Area : As per Notification  
 Reference Weather Station : AWS as per Notification in the Notified Panchayats Backup Weather Station : As per Notification  
 Total Sum Insured : 40000  
 Unit : Hectare

**Cover-1: Rise in Night Temperature**

Cover Period : 1-Jun To 30-Sep  
 Cover Index : Count Of days having daily Minimum temperature greater than 30°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

**Cover-2: Disease Congenial Days (DCDs)**

Cover Period : 1-Jun To 30-Sep  
 Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1000
Max Payout (Rs)	10000

<b>Definition Of Disease Congenial Days (DCDs)</b>		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	32
Average Relative Humidity (%) >	80	

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

Cover Period : 1-Jun To 30-Sep  
 Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Jun To 10-Sep		
	Payout per hectare.		
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
Nature of Cover: Multiple events	75	0	20
	125	1000	35
	225	4500	60
	275	7500	0
Maximum Payout per ha. (Rs.):	17500		
Summary			

11-Sep To 30-Sep		
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs. Per mm)
25	0	25
75	1250	50
125	3750	75
175	7500	0

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

**RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS - KHARIF 2020,  
KHARIF 2021 & KHARIF 2022)**

**TERM SHEET**

**Annexure WB-K-VI-15**

State: Kerala

District: All Districts Except Alappuzha & PTTA

Veg Group 1-Autumun (Snake Gourd, Bitter Gourd, Yard Long Bean, Ash Gourd, Pumkin, Cucucumber, Bhindi, Chilly)

Reference Unit Area : As per Notification

Backup Weather Station : As per Notification

Reference Weather Station : AWS as per Notification in the Notified Panchayats

Total Sum Insured : 40000

Unit : Hectare

Cover-1: Rise in Night Temperature

Cover Period : 1-Jun To 10-Sep

Cover Index : Count Of days having daily Minimum temperature greater than 36°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

Cover-2: Disease Congenial Days (DCDs)

Cover Period : 1-Jun To 30-Sep

Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1000
Max Payout (Rs)	10000

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	32
Average Relative Humidity (%) >	80	

Cover-3: Un-seasonal / Excess Rainfall

Cover Period : 1-Jun To 30-Sep

Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Jun To 10-Sep		
	Payout per hectare.		
Daily Rainfall (mm) more than	Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
Nature of Cover: Multiple events	75	0	20
	125	1000	35
	225	4500	60
	275	7500	0
Maximum Payout per ha. (Rs.):	15000		
Summary			

11-Sep To 30-Sep		
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs. Per mm)
25	0	25
75	1250	50
125	3750	75
175	7500	0

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

**Seasonality Discipline & Cut-Off Dates under RWBCIS during Kharif Season**

Sl. No.	Activities	Time lines
		Kharif Season
1.	Loaning Period (for Loanee farmers to be covered on compulsory basis)	<b>Upto 31<sup>st</sup> July</b>
2.	Cut-off date for Receipt of Proposals of farmers (Non-loanee)/Debit of premium from farmers account(loanee & non-loanee)	<b>31<sup>st</sup> July</b>
3.	Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) <b>from Banks Branches (Commercial Bankss &amp; RRBs) to AIC</b> and from <b>PACS to DCB HO</b>	<b>16<sup>th</sup> August (Loanee) &amp; 07<sup>th</sup> August (Non-loanee)</b>
4.	Cut-off date for receipt of Consolidated Premium(through NEFT/RTGS) for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) <b>from respective DCB HO's to AIC</b>	<b>23<sup>rd</sup> August (Loanee) &amp; 14<sup>th</sup> August (Non-loanee)</b>
5.	Cut-off date for receipt of Proposals of Non-loanee farmers covered on Voluntary basis from designated insurance intermediaries /agents to Implementing Insurance Company	<b>Within 7 days of receipt of proposal/premium at their end.</b>
6.	Cut -off date for completing the data entry/Uploading the details of individual insured farmers and MoA Crop Insurance Portal by Bank Branches/PACS & Intermediaries .	<b>Within 15 days after cut-off date for collection of premium from farmers</b>
7.	Cut-off date for Receipt of Weather Data for the Risk Period	<b>As per the Insurance Period specific to each Crop/notified Area.</b>
8.	Payment of claims based on the Weather Data	<b>45 Days from receipt of Weather Data in full subject to receipt of State and Central Government Share of Premium Subsidy in full.</b>

**NB: If the above Cut-off Dates fall on Public Holiday/Bank Holiday declared under Negotiable Instrument Act then the next working day shall be the effective Cut-off Date.**

## Crop-wise Weather Risks/Perils Covered &amp; their Risk Periods Notified for Rabi 2020-21,2021-22,2022-23 Seasons

Sl No	Crops	Districts Covered	Insurance covers	Insurance period	
				From	To
1	Paddy-2nd Crop	Palakkad	DEFICIT RAINFALL	15.09.2020	15.01.2021
			HIGH TEMPERATURE	15.09.2020	15.01.2021
			UNSEASONAL / EXCESS RAINFALL	15.09.2020	15.01.2021
			DISEASE CONGENIAL CLIMATE	15.09.2020	15.01.2020
2	Paddy -3rd Crop	Palakkad	RISE IN HEAT	16.01.2021	31.03.2021
			DEFICIT RAINFALL	16.01.2021	15.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.02.2021	15.04.2021
			PEST / DISEASE CONGENIAL CLIMATE	16.01.2021	30.04.2021
3	Paddy -3rd Crop High Range	Idduki & Wayanad	DEFICIT RAINFALL	01.01.2021	31.05.2021
			DRY SPELL	01.02.2021	31.05.2021
			HIGH TEMPERATURE	15.01.2021	31.05.2021
			DISEASE CONGENIAL CLIMATE	15.01.2021	31.05.2021
4	Paddy -2nd Crop	Kannur, Kasargod, Malappuram, Thiruvananthapuram	DEFICIT RAINFALL	16.10.2020	28.02.2021
			HIGH TEMPERATURE	16.10.2020	01.02.2021
			EXCESS / UNSEASONAL RAINFALL	16.10.2020	28.02.2021
			DISEASE CONGENIAL CLIMATE	16.10.2020	28.02.2021
5	Paddy- 2nd Crop	Ernakulam, Kollam, Kozhikode, Thrissur	DEFICIT RAINFALL	16.10.2020	15.03.2021
			EXCESS / UNSEASONAL RAINFALL	16.10.2020	15.03.2021
			DISEASE CONGENIAL CLIMATE	16.10.2020	15.03.2021
6	Paddy- 3rd Crop	Kasargod, Kollam, Kozhikode, Malappuram, Thrissur	DEFICIT RAINFALL	01.01.2021	15.05.2021
			DRY SPELL	01.01.2021	15.05.2021
			HIGH TEMPERATURE	01.03.2021	15.05.2021
			DISEASE CONGENIAL CLIMATE	01.02.2021	15.05.2021
7	Banana	Ernakulam, Idukki, Kannur, Kollam, Kottayam, Kozhikode, Kasargode, Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad	DEFICIT RAINFALL	01.03.2021	31.05.2021
			UNSEASONAL RAINFALL	01.01.2021	30.04.2021
			EXCESS RAINFALL	16.05.2021	15.09.2021
			DISEASE CONGENIAL CLIMATE	01.01.2020	15.09.2021
			WIND SPEED	01.03.2021	15.09.2021
8	Sugarcane	Idukki & Palakkad	DEFICIT RAINFALL	16.01.2021	31.12.2021
			EXCESS / UNSEASONAL RAINFALL	01.06.2021	31.12.2021
			DISEASE CONGENIAL CLIMATE	01.03.2021	31.10.2021
9	Cashew	Kannur, Kasargod, Kozhikode, Malappuram, Palakkad	LOW MINIMUM TEMPERATURE	15.12.2020	28.02.2021
			PEST / DISEASE CONGENIAL CLIMATE	15.12.2020	28.02.2021
			WET SPELL	01.03.2021	15.05.2021
			UNSEASONAL / EXCESS RAINFALL	15.12.2020	30.04.2021
10	Mango	Palakkad	DISEASE CONGENIAL CLIMATE	15.10.2020	28.02.2021
			UNSEASONAL / EXCESS RAINFALL	15.10.2020	31.03.2021
			HIGH WIND SPEED	15.10.2020	31.05.2021
11	Potato-Winter	Idukki	RISE IN DAY TEMPERATURE	01.10.2020	10.12.2020
			RISE IN DISEASE CONGENIAL DAYS	01.10.2020	10.12.2020
			UNSEASONAL / EXCESS RAINFALL	01.10.2020	31.12.2020
12	Potato-Summer	Idukki	RISE IN DAY TEMPERATURE	01.01.2021	28.02.2021
			RISE IN DISEASE CONGENIAL DAYS	01.01.2021	28.02.2021
			DEFICIT RAINFALL	01.01.2021	30.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.01.2021	30.04.2021
13	Veg Group 2-Winter Cabbage,Carrot ,Garlic & French Bean	Idukki	RISE IN NIGHT TEMPERATURE	01.10.2020	10.12.2020
			DISEASE CONGENIAL CLIMATE	15.10.2020	10.12.2020
			UNSEASONAL / EXCESS RAINFALL	01.10.2020	31.12.2020
14	Veg Group 2-Summer Cabbage,Carrot ,Garlic & French Bean	Idukki	RISE IN NIGHT TEMPERATURE	01.01.2021	28.02.2021
			DISEASE CONGENIAL CLIMATE	01.01.2021	30.04.2021
			DEFICIT RAINFALL	01.01.2021	30.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.01.2021	30.04.2021
15	Veg Group 1 Winter -Snake Gourd,Biter Gourd,Yard Long Bean,Ash Gourd, Pumkin, Cucumber, Bhindi,Chilly	All Districts Except Alappuzha & Pathanamthitta	RISE IN NIGHT TEMPERATURE	01.10.2020	10.12.2020
			DISEASE CONGENIAL CLIMATE	01.10.2020	31.12.2020
			UNSEASONAL / EXCESS RAINFALL	01.10.2020	31.12.2020
16	Veg Group 1 Summer -Snake Gourd,Biter Gourd,Yard Long Bean,Ash Gourd, Pumkin, Cucumber,Bhindi,Chilly	All Districts Except Alappuzha & Pathanamthitta	RISE IN NIGHT TEMPERATURE	01.01.2021	28.02.2021
			DISEASE CONGENIAL CLIMATE	01.01.2021	30.04.2021
			DEFICIT RAINFALL	01.01.2021	30.04.2021
			UNSEASONAL / EXCESS RAINFALL	01.01.2021	30.04.2021
17	Pineapple	Idukki,Kottayam & Ernakulam	DRY SPELL	15.03.2021	31.05.2021
			EXCESS/RAINFALL	15.01.2021	30.11.2021
18	Tomato	Palakkad	RISE IN NIGHT TEMPERATURE	01.10.2020	31.01.2021
			DISEASE CONGENIAL DAYS	01.10.2020	31.01.2021
			UNSEASONAL /EXCESS RAINFALL	01.10.2020	31.01.2021
19	Millets	Palakkad	DEFICIT RAINFALL	01.01.2021	28.02.2021
			RISE IN DAY TEMPERATURE	01.11.2020	28.02.2021
			UNSEASONAL /EXCESS RAINFALL	01.10.2020	15.03.2021

Cluster	Season	Level2_Na	CROP COD	IRRIGATIO	ESI_L1 (Rs. in Cr	Premium Rate
CLUSTER1	KHARIF	ALAPPUZH	PADDY	IR	33.66928	13.90%
CLUSTER1	RABI	ALAPPUZH	PADDY-II	IR	19.20296	5.00%
CLUSTER1	RABI	ALAPPUZH	PADDY-I	IR	18.26184	5.00%
CLUSTER1	RABI	ERNAKULA	TAPIOCA-I	RF	9.3875	3.00%
CLUSTER1	RABI	KOTTAYAM	TAPIOCA-I	RF	9.2375	3.00%
CLUSTER1	RABI	IDUKKI	TAPIOCA-I	RF	8.975	3.00%
CLUSTER1	RABI	MALAPPU	TAPIOCA-I	RF	8.6125	3.00%
CLUSTER1	RABI	PATHANAI	TAPIOCA-I	RF	8.2125	3.00%
CLUSTER1	RABI	IDUKKI	TAPIOCA-I	RF	7.75	3.00%
CLUSTER1	KHARIF	PALAKKAD	BANANA	RF	5.8476	3.50%
CLUSTER1	RABI	PATHANAI	TAPIOCA-I	RF	5.075	3.00%
CLUSTER1	RABI	MALAPPU	TAPIOCA-I	RF	4.025	3.50%
CLUSTER1	RABI	WAYANAD	TAPIOCA-I	RF	3.325	3.00%
CLUSTER1	RABI	KANNUR	TAPIOCA-I	RF	2.6625	3.00%
CLUSTER1	RABI	PALAKKAD	TAPIOCA-I	RF	2.5875	3.00%
CLUSTER1	KHARIF	KOTTAYAM	PADDY	RF	2.55504	13.30%
CLUSTER1	RABI	KOZHICKO	TAPIOCA-I	RF	2.2375	3.00%
CLUSTER1	RABI	KANNUR	TAPIOCA-I	RF	2.1	4.00%
CLUSTER1	RABI	KOTTAYAM	PADDY-II	RF	1.90664	5.00%
CLUSTER1	RABI	KOTTAYAM	PADDY-I	RF	1.53592	5.00%
CLUSTER1	RABI	PALAKKAD	BANANA-I	RF	1.2801	3.10%
CLUSTER1	KHARIF	IDUKKI	BANANA	RF	1.212	3.00%
CLUSTER1	RABI	WAYANAD	TAPIOCA-I	RF	1.0375	3.00%
CLUSTER1	KHARIF	THIRUVAN	BANANA	RF	0.9417	3.00%
CLUSTER1	KHARIF	WAYANAD	BANANA	RF	0.9252	3.70%
CLUSTER1	RABI	IDUKKI	BANANA-I	RF	0.7911	3.00%
CLUSTER1	KHARIF	MALAPPU	BANANA	RF	0.7578	4.80%
CLUSTER1	KHARIF	ERNAKULA	BANANA	RF	0.6933	4.60%
CLUSTER1	KHARIF	THRISSUR	BANANA	IR	0.6705	4.40%
CLUSTER1	KHARIF	KOTTAYAM	BANANA	RF	0.5337	3.00%
CLUSTER1	RABI	ERNAKULA	BANANA-I	RF	0.5178	3.00%
CLUSTER1	RABI	KOLLAM	TAPIOCA-I	RF	0.469625	3.00%
CLUSTER1	RABI	KASARGO	TAPIOCA-I	RF	0.4625	3.30%
CLUSTER1	RABI	PALAKKAD	BANANA-I	RF	0.4083	6.20%
CLUSTER1	KHARIF	KOTTAYAM	TAPIOCA	RF	0.407875	3.00%
CLUSTER1	KHARIF	ALAPPUZH	BANANA	IR	0.4008	3.00%
CLUSTER1	RABI	MALAPPU	BANANA-I	RF	0.3762	3.60%
CLUSTER1	RABI	THRISSUR	BANANA-I	IR	0.3513	3.00%
CLUSTER1	KHARIF	ERNAKULA	TAPIOCA	RF	0.32225	3.00%
CLUSTER1	KHARIF	KOLLAM	BANANA	RF	0.3174	3.00%
CLUSTER1	RABI	THIRUVAN	BANANA-I	RF	0.2901	3.00%
CLUSTER1	KHARIF	PATHANAI	PADDY	RF	0.28952	24.00%

<b>PMFBY</b>
<b>Kharif+Rabi</b>
<b>Kharif</b>
<b>Rabi</b>

CLUSTER1	RABI	KOLLAM	BANANA-I	RF	0.2844	<b>3.00%</b>
CLUSTER1	KHARIF	KANNUR	BANANA	RF	0.2532	<b>8.80%</b>
CLUSTER1	RABI	WAYANAD	BANANA-I	RF	0.2421	<b>3.00%</b>
CLUSTER1	RABI	PATHANAI	PADDY-II	RF	0.23296	<b>7.60%</b>
CLUSTER1	RABI	ALAPPUZH	BANANA-I	IR	0.2274	<b>3.30%</b>
CLUSTER1	RABI	ALAPPUZH	BANANA-I	IR	0.2109	<b>4.90%</b>
CLUSTER1	RABI	PATHANAI	PADDY-I	RF	0.16928	<b>5.90%</b>
CLUSTER1	RABI	KOZHICKO	BANANA-I	RF	0.1674	<b>4.10%</b>
CLUSTER1	KHARIF	KASARGO	BANANA	RF	0.1572	<b>3.40%</b>
CLUSTER1	KHARIF	IDUKKI	TAPIOCA	RF	0.1475	<b>3.00%</b>
CLUSTER1	RABI	KANNUR	BANANA-I	RF	0.1353	<b>3.00%</b>
CLUSTER1	KHARIF	PATHANAI	BANANA	RF	0.1338	<b>3.00%</b>
CLUSTER1	RABI	KASARGO	BANANA-I	RF	0.1194	<b>6.90%</b>
CLUSTER1	RABI	THIRUVAN	BANANA-I	RF	0.1092	<b>9.90%</b>
CLUSTER1	RABI	THRISSUR	BANANA-I	IR	0.1089	<b>4.00%</b>
CLUSTER1	RABI	ERNAKULA	TAPIOCA-I	RF	0.09875	<b>3.50%</b>
CLUSTER1	KHARIF	THRISSUR	TAPIOCA	IR	0.092625	<b>3.00%</b>
CLUSTER1	KHARIF	KOZHICKO	BANANA	RF	0.0591	<b>3.00%</b>
CLUSTER1	RABI	KASARGO	BANANA-I	RF	0.0579	<b>3.00%</b>
CLUSTER1	RABI	KOTTAYAN	BANANA-I	RF	0.0546	<b>10.70%</b>
CLUSTER1	KHARIF	KOLLAM	TAPIOCA	RF	0.052	<b>5.00%</b>
CLUSTER1	RABI	MALAPPU	BANANA-I	RF	0.0477	<b>8.30%</b>
CLUSTER1	KHARIF	ALAPPUZH	TAPIOCA	IR	0.0435	<b>3.00%</b>
CLUSTER1	RABI	KOLLAM	BANANA-I	RF	0.0411	<b>4.40%</b>
CLUSTER1	RABI	WAYANAD	BANANA-I	RF	0.0369	<b>19.00%</b>
CLUSTER1	RABI	KANNUR	BANANA-I	RF	0.0291	<b>5.70%</b>
CLUSTER1	RABI	KOTTAYAN	BANANA-I	RF	0.0285	<b>3.00%</b>
CLUSTER1	RABI	THIRUVAN	TAPIOCA-I	RF	0.02825	<b>3.00%</b>
CLUSTER1	RABI	THRISSUR	TAPIOCA-I	IR	0.025625	<b>3.00%</b>
CLUSTER1	RABI	ALAPPUZH	TAPIOCA-I	IR	0.02475	<b>3.00%</b>
CLUSTER1	RABI	KOZHICKO	BANANA-I	RF	0.0204	<b>3.00%</b>
CLUSTER1	KHARIF	WAYANAD	TAPIOCA	RF	0.01975	<b>3.00%</b>
CLUSTER1	RABI	ALAPPUZH	TAPIOCA-I	IR	0.019375	<b>12.60%</b>
CLUSTER1	KHARIF	KASARGO	TAPIOCA	RF	0.0175	<b>9.00%</b>
CLUSTER1	RABI	KOLLAM	TAPIOCA-I	RF	0.016	<b>3.00%</b>
CLUSTER1	KHARIF	PALAKKAD	TAPIOCA	RF	0.015	<b>3.00%</b>
CLUSTER1	KHARIF	THIRUVAN	TAPIOCA	RF	0.013125	<b>3.00%</b>
CLUSTER1	RABI	PATHANAI	BANANA-I	RF	0.0126	<b>5.90%</b>
CLUSTER1	RABI	PATHANAI	BANANA-I	RF	0.0111	<b>3.20%</b>
CLUSTER1	RABI	IDUKKI	BANANA-I	RF	0.006	<b>5.20%</b>
CLUSTER1	RABI	ERNAKULA	BANANA-I	RF	0.0057	<b>4.60%</b>
CLUSTER1	RABI	THRISSUR	TAPIOCA-I	IR	0.0055	<b>3.00%</b>
CLUSTER1	KHARIF	PATHANAI	TAPIOCA	RF	0.0045	<b>3.00%</b>
CLUSTER1	RABI	PALAKKAD	TAPIOCA-I	RF	0.0045	<b>3.00%</b>



CLUSTER1	KHARIF	KOZHIKKO	TAPIOCA	RF	0.004375	<b>4.20%</b>
CLUSTER1	RABI	THIRUVAN	TAPIOCA-I	RF	0.004	<b>3.00%</b>
CLUSTER1	KHARIF	MALAPPU	TAPIOCA	RF	0.0025625	<b>5.60%</b>
CLUSTER1	RABI	KASARGO	TAPIOCA-I	RF	0.002375	<b>6.50%</b>
CLUSTER1	RABI	KOTTAYAN	TAPIOCA-I	RF	0.00225	<b>3.00%</b>
CLUSTER1	KHARIF	KANNUR	TAPIOCA	RF	0.00125	<b>3.70%</b>
CLUSTER1	RABI	KOZHIKKO	TAPIOCA-I	RF	0.001	<b>6.60%</b>

<b>Weighted rate</b>
<b>5.88%</b>
<b>11.07%</b>
<b>3.75%</b>

CLUSTER	SEASON	DISTRICT	CROP	ESI_L1_R s. in Crore	Premium Rate
Cluster1	Kharif	Palakkad	Paddy (Autumn)	89	30.00%
Cluster1	Rabi	Palakkad	Paddy-2nd Crop	69	30.00%
Cluster1	Rabi	Kottayam	Banana	30	11.00%
Cluster1	Rabi	Malappura	Banana	30	20.30%
Cluster1	Rabi	Ernakulam	Banana	22	15.00%
Cluster1	Rabi	Thrissur	Paddy-3rd Crop	18	25.00%
Cluster1	Kharif	Idukki	Cocoa	14	27.00%
Cluster1	Kharif	Kannur	Banana	9	25.00%
Cluster1	Rabi	Palakkad	Paddy-3rd Crop	8	15.00%
Cluster1	Rabi	Kozhikode	Banana	7	23.00%
Cluster1	Kharif	Idukki	Cardamom	4	29.90%
Cluster1	Kharif	Kollam	Pepper	4	21.13%
Cluster1	Kharif	Kasargode	Arecanut	3	29.90%
Cluster1	Rabi	Kozhikode	Paddy-2nd Crop	3	14.00%
Cluster1	Rabi	Malappura	Cashew	3	21.00%
Cluster1	Rabi	Kozhikode	Cashew	2	16.00%
Cluster1	Rabi	Kollam	Paddy-2nd Crop	2	29.00%
Cluster1	Kharif	All	Veg Group-1_Autumn	2	29.00%
Cluster1	Rabi	All	Veg Group 1-Summer	2	29.00%
Cluster1	Kharif	Ernakulam	Pineapple	2	24.00%
Cluster1	Rabi	Thrissur	Paddy-2nd Crop	2	12.00%
Cluster1	Kharif	Wayanad	Ginger	2	29.90%
Cluster1	Kharif	Ernakulam	Cocoa	2	12.13%
Cluster1	Kharif	Thrissur	Paddy (Autumn)	1	29.00%
Cluster1	Rabi	Kozhikode	Paddy-3rd Crop	1	29.00%
Cluster1	Kharif	Kottayam	Cocoa	1	18.66%
Cluster1	Kharif	Kozhikkode	Cocoa	1	24.00%
Cluster1	Kharif	Idukki	Pepper	1	29.90%
Cluster1	Rabi	Malappura	Paddy-2nd Crop	1	13.00%
Cluster1	Kharif	Wayanad	Cocoa	1	29.90%
Cluster1	Kharif	Kottayam	Pineapple	1	29.00%
Cluster1	Kharif	Kozhikkode	Nutmeg	1	25.00%
Cluster1	Kharif	Kannur	Cocoa	1	29.90%
Cluster1	Rabi	Idukki	Potato-Winter	1	29.90%
Cluster1	Kharif	Kollam	Paddy (Autumn)	1	29.00%
Cluster1	Kharif	Wayanad	Arecanut	1	29.90%
Cluster1	Rabi	Kollam	Paddy-3rd Crp	1	29.00%
Cluster1	Kharif	Malappura	Turmeric	0	15.00%
Cluster1	Kharif	Kasargode	Cocoa	0	29.90%
Cluster1	Kharif	Kozhikkode	Turmeric	0	16.00%

RWBCIS
<b>Kharif+Rabi</b>
<b>Kharif</b>
<b>Rabi</b>

Cluster1	Kharif	Wayanad	Pepper	0	29.90%
Cluster1	Rabi	Idukki	Veg Group 2-winter	0	29.90%
Cluster1	Kharif	Ernakulam	Turmeric	0	22.00%
Cluster1	Rabi	Thrissur	Banana	0	26.00%
Cluster1	Kharif	Idukki	Pineapple	0	29.90%
Cluster1	Kharif	Palakkad	Arecanut	0	25.00%
Cluster1	Kharif	Palakkad	Tomato	0	21.08%
Cluster1	Rabi	Palakkad	Tomato-Winter	0	17.18%
Cluster1	Kharif	Wayanad	Banana	0	29.90%
Cluster1	Rabi	Ernakulam	Pineapple	0	19.00%
Cluster1	Kharif	Palakkad	Millets	0	16.00%
Cluster1	Rabi	Palakkad	Millets	0	16.00%
Cluster1	Rabi	Palakkad	Mango	0	29.00%
Cluster1	Kharif	Thrissur	Banana	0	25.87%
Cluster1	Kharif	Kannur	Arecanut	0	29.90%
Cluster1	Kharif	Palakkad	Sugarcane	0	18.00%
Cluster1	Kharif	Wayanad	Nutmeg	0	29.90%
Cluster1	Kharif	Palakkad	Ginger	0	14.00%
Cluster1	Rabi	Palakkad	Sugarcane	0	29.00%
Cluster1	Kharif	Palakkad	Banana	0	23.54%
Cluster1	Rabi	Idukki	Pineapple	0	29.90%
Cluster1	Kharif	Kozhikkod	Paddy (Autumn)	0	29.00%
Cluster1	Rabi	Wayanad	Banana	0	29.90%
Cluster1	Kharif	Malappur	Arecanut	0	26.00%
Cluster1	Kharif	Kasargode	Pepper	0	29.90%
Cluster1	Rabi	Idukki	Paddy-3rd Crp	0	29.90%
Cluster1	Kharif	Kozhikkod	Pepper	0	19.23%
Cluster1	Rabi	Thiruvana	Banana	0	21.00%
Cluster1	Kharif	Thrissur	Arecanut	0	12.00%
Cluster1	Kharif	Thiruvana	Paddy (Autumn)	0	29.00%
Cluster1	Kharif	Thrissur	Nutmeg	0	12.00%
Cluster1	Rabi	Palakkad	Banana	0	26.00%
Cluster1	Rabi	Kasargode	Cashew	0	29.90%
Cluster1	Kharif	Ernakulam	Paddy (Autumn)	0	29.00%
Cluster1	Rabi	Kottayam	Pineapple	0	20.00%
Cluster1	Kharif	Palakkad	Pepper	0	11.65%
Cluster1	Kharif	Palakkad	Nutmeg	0	24.00%
Cluster1	Kharif	Kottayam	Banana	0	29.00%
Cluster1	Kharif	Kannur	Pepper	0	29.90%
Cluster1	Rabi	Kollam	Banana	0	22.00%
Cluster1	Rabi	Kannur	Banana	0	29.90%
Cluster1	Kharif	Kollam	Banana	0	29.00%
Cluster1	Kharif	Idukki	Banana	0	29.90%
Cluster1	Kharif	Kozhikkod	Banana	0	29.00%

Cluster1	Rabi	Kannur	Cashew	0	29.90%
Cluster1	Kharif	Kozhikkod	Arecanut	0	26.00%
Cluster1	Rabi	Kasargode	Banana	0	29.90%
Cluster1	Kharif	Palakkad	Turmeric	0	22.00%
Cluster1	Rabi	Kasargode	Paddy-2nd Crop	0	29.90%
Cluster1	Kharif	Malappura	Pepper	0	26.00%
Cluster1	Rabi	Ernakulam	Paddy-2nd Crop	0	19.50%
Cluster1	Kharif	Idukki	Nutmeg	0	29.90%
Cluster1	Kharif	Kasargode	Banana	0	29.90%
Cluster1	Rabi	Thiruvana	Paddy-3rd Crp	0	21.00%
Cluster1	Rabi	Idukki	Banana	0	29.90%
Cluster1	Kharif	Kasargode	Paddy (Autumn)	0	29.90%
Cluster1	Rabi	Idukki	Sugarcane	0	29.90%
Cluster1	Kharif	Idukki	Paddy High Range	0	29.90%
Cluster1	Kharif	Malappur	Banana	0	26.94%
Cluster1	Rabi	Kasargode	Paddy-3rd Crop	0	29.90%
Cluster1	Kharif	Idukki	Sugarcane	0	29.90%
Cluster1	Kharif	Wayanad	Turmeric	0	29.90%
Cluster1	Rabi	All	Veg Group 1-Winter	0	29.00%
Cluster1	Kharif	Kannur	Paddy (Autumn)	0	29.90%
Cluster1	Kharif	Malappura	Paddy (Autumn)	0	29.00%
Cluster1	Kharif	Kottayam	Nutmeg	0	20.34%
Cluster1	Kharif	Thiruvana	Banana	0	29.00%
Cluster1	Kharif	Ernakulam	Nutmeg	0	24.00%
Cluster1	Rabi	Idukki	Veg Group 2-summer	0	29.90%
Cluster1	Rabi	Wayanad	Paddy-3rd Crop	0	29.90%
Cluster1	Kharif	Idukki	Ginger	0	29.90%
Cluster1	Rabi	Thiruvana	Paddy-2nd Crop	0	22.00%
Cluster1	Kharif	Kottayam	Pepper	0	15.60%
Cluster1	Kharif	Idukki	Turmeric	0	29.90%
Cluster1	Rabi	Palakkad	Cashew	0	15.00%
Cluster1	Rabi	Idukki	Potato-Summer	0	29.90%
Cluster1	Rabi	Malappura	Paddy-3rd Crop	0	28.01%
Cluster1	Rabi	Kannur	Paddy-2nd Crop	0	29.90%
Cluster1	Kharif	Ernakulan	Banana	0	26.00%
Cluster1	Kharif	Wayanad	Cardamom	0	29.90%
Cluster1	Kharif	Kollam	Ginger	0	25.00%
Cluster1	Kharif	Palakkad	Cardamom	0	19.00%
Cluster1	Kharif	Kollam	Turmeric	0	24.00%

<b>weighted Rate</b>
<b>24.71%</b>
<b>28.43%</b>
<b>22.06%</b>

**RWBCIS Crop-wise District-wise Sum Insured Limits, Actuarial Premium, Govt. Subsidy & Farmer's Net Premium notified for Rabi 2020 ,2021 & 2022 Seasons**

SI No	District	Crop	Sum Insured / Ha(Rs)	Actuarial Premium Rate (%)	Farmer's Share (%)	Total Subsidy (%)
1	All	Veg Group 1-Summ	40000	29.00%	5%	24.00%
2	All	Veg Group 1-Winte	40000	29.00%	5%	24.00%
3	Ernakulam	Banana	175000	15.00%	5%	10.00%
4	Ernakulam	Paddy-2nd Crop	800000	19.50%	1.5%	18.00%
5	Ernakulam	Pineapple	60000	19.00%	5%	14.00%
6	Idukki	Banana	175000	29.90%	5%	24.90%
7	Idukki	Paddy-3rd Crp	800000	29.90%	1.5%	28.40%
8	Idukki	Pineapple	60000	29.90%	5%	24.90%
9	Idukki	Potato-Summer	40000	29.90%	5%	24.90%
10	Idukki	Potato-Winter	40000	29.90%	5%	24.90%
11	Idukki	Sugarcane	45000	29.90%	5%	24.90%
12	Idukki	Veg Group 2-summ	40000	29.90%	5%	24.90%
13	Idukki	Veg Group 2-winte	40000	29.90%	5%	24.90%
14	Kannur	Banana	175000	29.90%	5%	24.90%
15	Kannur	Cashew	60000	29.90%	5%	24.90%
16	Kannur	Paddy-2nd Crop	800000	29.90%	1.5%	28.40%
17	Kasargode	Banana	175000	29.90%	5%	24.90%
18	Kasargode	Cashew	60000	29.90%	5%	24.90%
19	Kasargode	Paddy-2nd Crop	800000	29.90%	1.5%	28.40%
20	Kasargode	Paddy-3rd Crop	800000	29.90%	1.5%	28.40%
21	Kollam	Banana	175000	22.00%	5%	17.00%
22	Kollam	Paddy-2nd Crop	800000	29.00%	1.5%	27.50%
23	Kollam	Paddy-3rd Crp	800000	29.00%	1.5%	27.50%
24	Kottayam	Banana	175000	11.00%	5%	6.00%
25	Kottayam	Pineapple	60000	20.00%	5%	15.00%
26	Kozhikode	Banana	175000	23.00%	5%	18.00%
27	Kozhikode	Cashew	60000	16.00%	5%	11.00%
28	Kozhikode	Paddy-2nd Crop	800000	14.00%	1.5%	12.50%
29	Kozhikode	Paddy-3rd Crop	800000	29.00%	1.5%	27.50%
30	Malappuram	Banana	175000	20.30%	5%	15.30%
31	Malappuram	Cashew	60000	21.00%	5%	16.00%
32	Malappuram	Paddy-2nd Crop	800000	13.00%	1.5%	11.50%
33	Malappuram	Paddy-3rd Crop	800000	28.01%	1.5%	26.51%
34	Palakkad	Banana	175000	26.00%	5%	21.00%
35	Palakkad	Cashew	60000	15.00%	5%	10.00%
36	Palakkad	Mango	150000	29.00%	5%	24.00%
37	Palakkad	Millets	30000	16.00%	1.5%	14.50%
38	Palakkad	Paddy-2nd Crop	800000	30.00%	1.5%	28.50%
39	Palakkad	Paddy-3rd Crop	800000	15.00%	1.5%	13.50%
40	Palakkad	Sugarcane	45000	29.00%	5%	24.00%
41	Palakkad	Tomato-Winter	40000	17.18%	5%	12.18%
42	Thiruvananthi	Banana	175000	21.00%	5%	16.00%
43	Thiruvananthi	Paddy-2nd Crop	800000	22.00%	1.5%	20.50%
44	Thiruvananthi	Paddy-3rd Crp	800000	21.00%	1.5%	19.50%
45	Thrissur	Banana	175000	26.00%	5%	21.00%
46	Thrissur	Paddy-2nd Crop	800000	12.00%	1.5%	10.50%
47	Thrissur	Paddy-3rd Crop	800000	25.00%	1.5%	23.50%
48	Wayanad	Banana	175000	29.90%	5%	24.90%
49	Wayanad	Paddy-3rd Crop	800000	29.90%	1.5%	28.40%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-1**

State: Kerala

District: Palakkad

Crop : Paddy 3rd Crop Palakkad Reference Unit Area : As per Notification  
Reference Weather Station : As per Notification Backup Weather Station : As per Notification  
Unit : Hectare Total Sum Insured : 80000

**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	1-Feb	15-Feb	16-Feb	28-Feb	1-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 ) : 475  
Maximum Payout per ha. (Rs.) : 28500

**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)	50
RATE II (Rs./ mm)	850
MAXIMUM PAYOUT (Rs.)	5000

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

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

Cover Period	1-Feb To 15-Apr
INDEX	Maximum of consecutive 3 days cumulative rainfall
STRIKE (mm) >	70
EXIT	110
PAYOUT RATE (Rs./mm)	800
MAXIMUM PAYOUT (Rs.)	32000



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-JanTo 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) = 3

Exit (Cons Day) : 7

Notional Payout Per ha. (Rs./ day) : 1400.0

Maximum Payout per ha. (Rs.) : 14500

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

Annexure WB-R-VI-2

Reference Unit Area : As per Notification

State: Kerala

District: Idukki, Wayanad

Crop:	Paddy 3rd Crop High Range	Reference Weather Station:	As per Notification	Unit:	HECTARE
		Backup Weather Station:	As per Notification		

1	DEFICIT RAINFALL	PERIOD	to 31-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Jan 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)	160	128	160	128
		MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800
		TOTAL MAXIMUM PAYOUT (Rs.)	25600			

2	DRY SPELL	PERIOD	1-Feb to 31-May			
		INDEX	Number of days in a spell of consecutive dry days			
		STRIKE (cons. day) >=	10	14	18	21
		PAYOUT (Rs.)	1600	3200	8000	16000
		MAXIMUM PAYOUT (Rs.)	16000			

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

3	HIGH TEMPERATURE	PERIOD	15-Jan to 31-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	15-Jan 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	100
		STRIKE (°C) >	4			
		EXIT	40			
		PAYOUT RATE (Rs./°C)	488.89			
		MAXIMUM PAYOUT (Rs.)	17600			

4	DISEASE CONGENIAL CLIMATE	PERIOD	15-Jan 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.)	4160
		MAXIMUM PAYOUT (Rs.)	20800

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-3**

**Reference Unit Area : As per Notification**

State: Kerala

District: Kannur, Kasargod, Malappuram, Thiruvananthapuram

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

1.	DEFICIT RAINFALL	PERIOD	16-Oct to 28-Feb	
		INDEX	Aggregate of rainfall over Period	
		STRIKE (mm) <	5	
		EXIT	0	
		PAYOUT RATE (Rs./mm)	1280	
		MAXIMUM PAYOUT (Rs.)	6400	

2.	HIGH TEMPERATURE	PERIOD	16-Oct to 1-Feb	
			Phase-I	Phase-II
		Phase	16-Oct to 30-Nov	1-Dec to 1-Feb
		INDEX	Cumulative daily upward deviation of T Max from respective triggers	
		TRIGGER	35	35.5
		STRIKE (°C) >	3	
		EXIT	30	
		PAYOUT RATE (Rs./°C)	651.85	
		MAXIMUM PAYOUT (Rs.)	17600	

3.	EXCESS /UNSEASONAL RAINFALL	Cover Period	16-Oct To 28-Feb	
		INDEX	Maximum of consecutive 3 days cumulative rainfall	
		STRIKE (mm) >	80	
		EXIT	160	
		PAYOUT RATE (Rs./mm)	440	
		MAXIMUM PAYOUT (Rs.)	35200	

4.	DISEASE CONGENIAL CLIMATE	PERIOD	16-Oct 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.)	4160
		MAXIMUM PAYOUT (Rs.)	20800

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-4**

**Reference Unit Area : As per Notification**

State: Kerala

District: Ernakulam, Kollam, Kozhikode, Thrissur

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

1.	DEFICIT RAINFALL	PERIOD	16-Oct to 15-Mar
		INDEX	Aggregate of rainfall over Period
		STRIKE (mm) <	5
		EXIT	0
		PAYOUT RATE (Rs./mm)	1280
		MAXIMUM PAYOUT (Rs.)	6400

2.	EXCESS / UNSEASONAL RAINFALL	Cover Period	16-Oct To 15-Mar
		INDEX	Maximum of consecutive 3 days cumulative rainfall
		STRIKE (mm) >	80
		EXIT	160
		PAYOUT RATE (Rs./mm)	600
		MAXIMUM PAYOUT (Rs.)	48000

3.	DISEASE CONGENIAL CLIMATE	PERIOD	16-Oct to 15-Mar
		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.)	5120
		MAXIMUM PAYOUT (Rs.)	25600

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-5**

**Reference Unit Area : As per Notification**

State: Kerala

District: Thiruvananthapuram, Kasargod, Kollam, Kozhikode, Malappuram, Thrissur

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

1	DEFICIT RAINFALL	PERIOD	1-Jan to 15-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Jan 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)	320	320	400	320
		MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800
		TOTAL MAXIMUM PAYOUT (Rs.)	25600			

2	DRY SPELL	PERIOD	1-Jan to 15-May			
		INDEX	Number of days in a spell of consecutive dry days			
		STRIKE (cons. day) >=	21	28	35	40
		PAYOUT (Rs.)	1600	3200	8000	17600
		MAXIMUM PAYOUT (Rs.)	17600			

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

3	HIGH TEMPERATURE	PERIOD	1-Mar to 15-May		
			Phase-I	Phase-II	Phase-III
		Phase	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 15-May
		INDEX	Cumulative daily upward deviation of T Max from respective triggers		
		TRIGGER (	35	35	35.5
		STRIKE (°C) >	4		
		EXIT	40		
		PAYOUT RATE (Rs./°C)	511.11		
		MAXIMUM PAYOUT (Rs.)	18400		

4	DISEASE CONGENIAL CLIMATE	PERIOD	1-Feb to 15-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.)	3680
		MAXIMUM PAYOUT (Rs.)	18400

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%



**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-6**

**Reference Unit Area : As per Notification**

State: Kerala

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

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

1.	DEFICIT RAINFALL	PERIOD	1-Mar to 31-May			
		INDEX	Aggregate of rainfall over Period			
		STRIKE (mm) <	200			
		EXIT	50			
		PAYOUT RATE (Rs./mm)	150			
		MAXIMUM PAYOUT (Rs.)	22500			

2	UNSEASONAL RAINFALL	PERIOD	1-Jan to 30-Apr			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	1-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 15-May
		INDEX	Consecutive days with daily rainfall > 30 mm			
		STRIKE (cons. days) >=	3	3	3	3
		PAYOUT (Rs.)	15000	20000	25000	30000
		MAXIMUM PAYOUT (Rs.)	30000			

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

3	EXCESS RAINFALL	PERIOD	16-May to 15-Sep			
			Phase-I	Phase-II	Phase-III	Phase-IV
		Phase	16-May to 15-Jun	16-Jun to 15-Jul	16-Jul to 15-Aug	16-Aug to 15-Sep
		INDEX	Consecutive days with daily rainfall > 30 mm			
		STRIKE (cons. days) >=	3	3	3	3
		PAYOUT (Rs.)	25000	30000	35000	45000
		MAXIMUM PAYOUT (Rs.)	45000			

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

4.A.	WIND SPEED	PERIOD	1-Mar to 31-May		
		INDEX	High wind speed		
		STRIKE (cons. day) >=	45	55	60
		PAYOUT (Rs.)	10000	15000	25000
		MAXIMUM PAYOUT (Rs.)	25000		

4.B.	WIND SPEED	PERIOD	1-Jun to 15-Sep		
		INDEX	High wind speed		
		STRIKE (cons. day) >=	40	50	55
		PAYOUT (Rs.)	15000	25000	40000
		MAXIMUM PAYOUT (Rs.)	40000		

5	DISEASE CONGENIAL CLIMATE	PERIOD	1-Jan to 15-Sep		
		INDEX	Number of consecutive days having daily average RH between 70 % to 80% with daily mean Temperature > 31°C		
		STRIKE (cons. day) >=	3		
		EXIT	7		
		PAYOUT (Rs.)	2500		
		MAXIMUM PAYOUT (Rs.)	12500		

SUM INSURED (Rs.)	175000
FARMER'S PREMIUM (Rs.)	8750
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

Annexure WB-R-VI-7

Reference Unit Area : As per Notification

State: Kerala

District: Idukki, Palakkad

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) <	50	600	300
		EXIT	0	200	50
		PAYOUT RATE (Rs./mm)	40.00	20.00	20.00
		MAXIMUM PAYOUT (Rs.)	2000	8000	5000
		TOTAL MAXIMUM PAYOUT (Rs.)	15000		

2.	EXCESS / UNSEASONAL RAINFALL	PERIOD	1-Jun to 31-Dec		
			Phase-I	Phase-II	Phase-III
		Phase	1-Jun to 30-Sep	1-Sep to 31-Oct	1-Nov to 31-Dec
		INDEX	Maximum of consecutive 3 days cumulative rainfall		
		STRIKE (mm) >	100	70	60
		EXIT	200	140	110
		PAYOUT RATE (Rs./mm)	50.00	107.14	150.00
		MAXIMUM PAYOUT (Rs.)	5000	7500	7500
		TOTAL MAXIMUM PAYOUT (Rs.)	20000		

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		

SUM INSURED (Rs.)	45000
FARMER'S PREMIUM (Rs.)	2250
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-8**

**Reference Unit Area : As per Notification**

State: Kerala District: Kannur, Kasargode, Kozhikode, Malappuram, Palakkad  
 Crop : CASHEWNUT Reference Unit Area : As per Notification  
 Reference Weather Station : As per Notification Backup Weather Station : As per Notification  
 Unit : Hectare Total Sum Insured : 60000

**Cover-1: Low Minimum Temperature**

Objective : To pay for low minimum temperature during cover period causing Flowering problem.  
 Cover Period : 15-Dec To 28-Feb  
 Cover Definition : Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

**Fortnightly Min Trigger Temperature Table**

Fortnights	15-Dec	31-Dec	1-Jan	15-Jan	16-Jan	31-Jan	1-Feb	14-Feb	15-Feb	28-Feb
Trigger Min. Temperature	20.5°C		20.5°C		20.5°C		20.5°C		21°C	

Strike (°C) : 20  
 Exit (°C) : 100  
 Notional Payout Per ha. ( Rs./ ° C ) : 150.00  
 Maximum Payout per ha. (Rs.) : 12000

**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 : 15-Dec To 28-Feb  
 Definition of Pest / Disease congenial climate  
 Minimum Temperature (°C) Between 15°C to 20°C  
 Relative Humidity (%) Between 50% to 70%  
 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 ) : 2400  
 Maximum Payout per ha. (Rs.) : 12000

**Cover-3: Wet Spell**

Objective : To pay for continuous rainfall resulting in reduced growth and plant yield/ quality  
 Cover Period : 1-Mar To 15-May  
 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 ) : 1500  
 12000

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 : 15-Dec To 30-Apr
- Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	15-Dec To 14-Feb			15-Feb To 31-Mar			1-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	120	10	0	120	20	0	120
	25	600	300	20	1200	250	30	1200	240
	30	2100	450	30	3700	410	40	3600	300
	40	6600	0	40	7800	0	60	9600	0

Maximum Payout per ha. (Rs.) : 24000

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-9**

**Reference Unit Area : As per Notification**

State: Kerala

District: PALAKKAD

Crop:	MANGO	Reference Weather Station:	As per Notification	Unit:	TREE
		Backup Weather Station:	As per Notification		

**Cover-1: Disease Congenial Climate**

Objective : To provide cover for reduced growth due to Disease Congenial Climate

Cover Period : 15-Oct To 28-Feb

Daily Minimum Temperature less than 24°C with Daily Average RH > 80% for 3 or more consecutive days

PAYOUT TABLE :	C. Days	Payout (Rs.)
Age group of trees -		> 4 years
Maximum Payout (Rs.)	3	160
	4	320
		320

**Nature Of Cover: Single Payout of maximum Intensity**

Cover-2 : Unseasonal / Excess Rainfall

Objective : To provide cover for reduced growth due to unseasonal/excess rainfall during cover period

Cover Period : 15-Oct to 31-Mar

Cover Index : Daily Rainfall (in mm)

	Phase1	Phase2	Phase3
Phases	15-Oct to 31-Dec	1-Jan to 28-Feb	1-Mar to 31-Mar
Strike >	10	5	10
Exit	45	40	45
<b>PAYOUT TABLE :</b>			
Age group of trees -	> 4 years		
Payout / mm (Rs.)	8.29		
Maximum Payout (Rs.)	290		

Cover-3 : High Wind Speed

Objective : To provide cover for reduced growth due to High Wind Speed during cover period

Cover Period : 15-Oct to 31-May

Cover Index : Cumulative upward deviation in Daily Maximum Wind Speed from respective triggers

	Phase1	Phase2	Phase3
Phases	15-Oct to 31-Dec	1-Jan to 28-Feb	1-Mar to 31-Mar
Trigger (km/h)	45	50	40
PAYOUT TABLE :			
Age group of trees -	> 4 years		
Strike >	5		
Exii	25		
Payout/kmph	16.00		
Maximum Payout (Rs.)	320		

SUM INSURED (Rs.)	150000
FARMER'S PREMIUM (Rs.)	7500
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-10**

**Reference Unit Area : As per Notification**

State: Kerala

District: IDUKKI

Crop : Potato Winter Reference Unit Area : As per Notification  
Reference Weather Station : AWS as per Notification Backup Weather Station : As per Notification  
Unit : Hectare Total Sum Insured : 40000

Cover-1: Rise in Day Temperature

Cover Period : 1-Oct To 10-Dec  
Cover Index : Count of days having daily Minimum temperature greater than 21°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	889
Max Payout (Rs)	13335

Cover-2: Disease Congenial Days (DCDs)

Cover Period : 1-Oct To 10-Dec  
Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1333.5
Max Payout (Rs)	13335

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	21	26
Daily Tmin(°C) >	10	
Average Relative Humidity (%) >	85	

Cover-3: Un-seasonal / Excess Rainfall

Cover Period : 1-Oct To 31-Dec  
Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Oct To 10-Dec			11-Dec To 31-Dec		
	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)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	225	20	1000	225
	25	1625	504	30	3250	341.5
	35	6665	0	40	6665	0

Maximum Payout per ha. (Rs.): 13330

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%



**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-11**

**Reference Unit Area : As per Notification**

State: Kerala

District: IDUKKI

Crop : Potato Summer Reference Unit Area : As per Notification  
Reference Weather Station : AWS as per Notification Backup Weather Station : As per Notification  
Unit : Hectare Total Sum Insured : 40000

**Cover-1: Rise in Day Temperature**

Cover Period : 1-Jan To 28-Feb  
Cover Index : Count of days having daily Minimum temperature greater than 21°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	733.3
Max Payout (Rs)	11000

**Cover-2: Disease Congenial Days (DCDs)**

Cover Period : 1-Jan To 28-Feb  
Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1100.0
Max Payout (Rs)	11000

<b>Definition Of Disease Congenial Days (DCDs)</b>		
A day is disease congenial climate if		
Daily Tmax between (°C)	21	26
Daily Tmin(°C) >	10	
Average Relative Humidity (%) >	20	

**Cover-3 Deficit Rainfall**

Objective : To provide cover against low rainfall

COVER PERIOD	1-Jan to 30-Apr	
	Phase-I	Phase-II
Phase	1-Jan to 14-Feb	15-Feb to 30-Apr
COVER INDEX	Aggregate of rainfall over respective phase	
STRIKE I mm (<)	20	15
STRIKE II (<)	10	5
EXIT	0	0
RATE I (Rs./ mm)	25	60
RATE II (Rs./ mm)	275	680
MAXIMUM PAYOUT (Rs.)	3000	4000

Cover-3: Un-seasonal / Excess Rainfall

Cover Period : 1-Jan To 30-Apr

Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Jan To 14-Feb			15-Feb To 30-Apr		
Daily Rainfall (mm) more than	Payout per hectare.			Payout per hectare.		
	Trigger	Fixed (Rs.)	Variable (Rs.Per mm)	Trigger	Fixed (Rs.)	Variable (Rs.Per mm)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	200	20	1000	200
	25	1500	400	30	3000	250
	35	5500	0	40	5500	0

Maximum Payout per ha. (Rs.) : 11000

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-12**

State: Kerala

District: IDUKKI

Crop : Veg Group 2-Winter (Cabbage, Carrot, Garlic and French Bean) Reference Unit Area : As per Notification  
Backup Weather Station : As per Notification

Reference Weather Station : AWS as per Notification in the Notified Panchayats Total Sum Insured : 40000

Unit : Hectare

**Cover-1: Rise in Night Temperature**

Cover Period : 1-Oct To 10-Dec

Cover Index : Count Of days having daily Minimum temperature greater than 21°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

**Cover-2: Disease Congenial Days (DCDs)**

Objective : To provide cover for reduced growth due to Disease Congenial Climate

Cover Period : 15-Oct To 10-Dec

Cover Definition : Daily Minimum Temperature less than 18°C with Daily Average RH > 60% for 3 or more consecutive days

Strike (>)	3
Exit	7
Rate (Rs/Day)	2000
Max Payout (Rs)	10000

Nature Of Cover : Single Payout of maximum Intensity

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

Cover Period : 1-Oct To 31-Dec

Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Oct To 10-Dec			11-Dec To 31-Dec		
	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)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	250	20	1000	250
	25	1750	575	30	3500	400
	35	7500	0	40	7500	0

Maximum Payout per ha. (Rs.): 15000

**Summary**

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-13**

State: Kerala

District: IDUKKI

Crop : Veg Group 2 -Summer (Cabbage , Carrot, Garlic and French Bean) Reference Unit Area : As per Notification  
Backup Weather Station : As per Notification

Reference Weather Station : AWS as per Notification in the Notified Panchayats Total Sum Insured : 40000

Unit : Hectare

**Cover-1: Rise in Night Temperature**

Cover Period : 1-Jan To 28-Feb

Cover Index : Count Of days having daily Minimum temperature greater than 21°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	666.67
Max Payout (Rs)	10000

**Cover-2: Disease Congenial Days (DCDs)**

Objective : To provide cover for reduced growth due to Disease Congenial Climate

Cover Period : 1-Jan To 30-Apr

Cover Definition : Daily Minimum Temperature less than 18°C with Daily Average RH > 60% for 3 or more consecutive days

Strike (>)	3
Exit	7
Rate (Rs/Day)	2000
Max Payout (Rs)	10000

Nature Of Cover : Single Payout of maximum Intensity

**Cover-3 Deficit Rainfall**

Objective : To provide cover against low rainfall

COVER PERIOD	1-Jan to 30-Apr	
	Phase-I	Phase-II
Phase	1-Jan to 14-Feb	15-Feb to 30-Apr
COVER INDEX	Aggregate of rainfall over respective phase	
STRIKE I mm (<)	20	15
STRIKE II (<)	10	5
EXIT	0	0
RATE I (Rs./ mm)	25	60
RATE II (Rs./ mm)	275	680
MAXIMUM PAYOUT (Rs.)	3000	4000

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

Cover Period : 1-Jan To 30-Apr

Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Jan To 14-Feb			15-Feb To 30-Apr		
	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)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	200	20	1000	200
	25	1500	500	30	3000	350
	35	6500	0	40	6500	0

Maximum Payout per ha. (Rs.): 13000

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

Annexure WB-R-VI-14

Reference Unit Area : As per Notification

State: Kerala

District: Palakkad

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

DEFICIT RAINFALL	PERIOD	15/Sep/20 to 15/Jan/21			
		Phase-I	Phase-II	Phase-III	Phase-IV
	Phase	15-Sep to 15-Oct	16-Oct to 15-Nov	16-Nov to 15-Dec	16-Dec to 15-Jan
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (mm) <	300	300	300	300
	EXIT	60	60	60	60
	PAYOUT RATE (Rs./mm)	29.17	20.83	20.83	12.50
	MAXIMUM PAYOUT (Rs.)	7000	5000	5000	3000
	TOTAL MAXIMUM PAYOUT (Rs.)	20000			

HIGH TEMPERATURE	PERIOD	15-Sep to 15-Jan
	INDEX	Cumulative daily upward deviation of T Max from respective triggers
	TRIGGER (0 centigrade)	33
	STRIKE (0 centigrade) >	1
	EXIT	35
	PAYOUT RATE (Rs./0 centigrade)	571.42
	MAXIMUM PAYOUT (Rs.)	20000

EXCESS /UNSEASONAL RAINFALL	PERIOD	15/Sep/20 to 15/Jan/21
	INDEX	Maximum of consecutive 3 days cumulative rainfall
	STRIKE (mm) >=	150
	PAYOUT (Rs.)	20000
	MAXIMUM PAYOUT (Rs.)	20000

DISEASE CONGENIAL CLIMATE	PERIOD	15-Sep to 15-Jan
	INDEX	Number of consecutive days having daily average RH between 80% to 90% with Daily Mean Temp >32°C
	STRIKE (cons. day) >=	3
	EXIT	7
	PAYOUT (Rs.)	4000
	MAXIMUM PAYOUT (Rs.)	20000

Maximum payout

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-15**

State: Kerala

District: Idukki, Kottayam & Ernakulam

Crop:	Pineapple	Reference Unit Area & Reference Weather Station:	As per Notification	Unit:	HECTARE
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1.	DRY SPELL	PERIOD	15/Mar/21 to 31/May/21			
		INDEX	Number of days in a spell of consecutive dry days			
		STRIKE (cons. day) >=	20	22	24	26
		PAYOUT (Rs.)	5000	7500	14000	17500
		MAXIMUM PAYOUT (Rs.)	17500			

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

2.	EXCESS RAINFALL	PERIOD	15/Jan/2021 to 15 /Sep/ 2021	16/Sep/21 to 30/Nov/21
		INDEX	Highest of consecutive days with daily RF >150 mm in respective phases	Highest of consecutive days with daily RF > 25mm in respective phases
		STRIKE (cons. day) >=	3	4
		EXIT	6	6
		RATE (Rs./day)	5312.5	7083.33
		MAXIMUM PAYOUT (Rs.)	21250	21250

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-16**

State: Kerala District: All Districts Except Alappuzha & PTTA  
 Crop : Veg Group 1-Winter (Snake Gourd, Bitter Gourd, Yard Long Bean, Ashgourd, Pumpkin, Cucumber, Bhindi, Chilly) Reference Unit Area : As per Notification  
 Reference Weather Station : AWS as per Notification in the Notified Panchayats Backup Weather Station : As per Notification  
 Unit : Hectare Total Sum Insured : 40000

**Cover-1: Rise in Night Temperature**

Cover Period : 1-Oct To 10-Dec  
 Cover Index : Count Of days having daily Minimum temperature greater than 36°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

**Cover-2: Disease Congenial Days (DCDs)**

Cover Period : 1-Oct To 31-Dec  
 Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1000
Max Payout (Rs)	10000

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	32
Average Relative Humidity (%) >	80	

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

Cover Period : 1-Oct To 31-Dec  
 Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Oct To 10-Dec			11-Dec To 31-Dec		
	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)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	250	20	1000	250
	25	1750	575	30	3500	400
	35	7500	0	40	7500	0

Maximum Payout per ha. (Rs.): 15000

**Summary**

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

## Restructured Weather Based Crop Insurance Scheme (WBCIS)

**Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

### TERM SHEET

#### Annexure WB-R-VI-17

State: Kerala District: All Districts Except Alappuzha & PTTA

Crop : Veg Group 1-Summer (Snake Gourd, Bitter Gourd, Yard Long Bean, Ashgourd, Pumkin, Cucumber, Bhindi, Chilly) Reference Unit Area : As per Notification  
Backup Weather Station : As per Notification  
Total Sum Insured : 40000

Reference Weather Station : AWS as per Notification in the Notified Panchayats  
Unit : Hectare

#### Cover-1: Rise in Night Temperature

Cover Period : 1-Jan To 28-Feb  
Cover Index : Count Of days having daily Minimum temperature greater than 36°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	666.67
Max Payout (Rs)	10000

#### Cover-2: Disease Congenial Days (DCDs)

Cover : 1-Jan To 30-Apr  
Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1000
Max Payout (Rs)	10000

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	33
Average Relative Humidity (%) >	80	

#### Cover-3 Deficit Rainfall

Objective : To provide cover against low rainfall

COVER PERIOD	1-Jan to 30-Apr	
	Phase-I	Phase-II
Phase	1-Jan to 14-Feb	15-Feb to 30-Apr
COVER INDEX	Aggregate of rainfall over respective phase	
STRIKE I mm (<)	20	15
STRIKE II (<)	10	5
EXIT	0	0
RATE I (Rs./ mm)	25	60
RATE II (Rs./ mm)	275	680
MAXIMUM PAYOUT (Rs.)	3000	4000

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

Cover Period : 1-Jan To 30-Apr  
Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Jan To 14-Feb			15-Feb To 30-Apr		
	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)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	200	20	1000	200
	25	1500	500	30	3000	350
	35	6500	0	40	6500	0

Maximum Payout per ha. (Rs.) : 13000

#### Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%



**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-18**

State: Kerala

District: Palakkad

Crop : Millets (Winter)

Reference Unit Area : As per Notification

Reference Weather Station : AWS as per Notification in the  
Notified Panchayats

Backup Weather Station : As per Notification

Total Sum Insured : 30000

Unit : Hectare

**Cover-1: Deficit Rainfall**

Cover Period : 1-Jan To 28-Feb

Cover Index : Aggregate of rainfall over period

Strike1 (>) mm	25
Strike2 (>) mm	15
Exit	5
Rate1 (Rs/mm)	50
Rate2 (Rs/mm)	150
Max Payout (Rs)	2000

**Cover-2: Rise in Day Temperature**

Cover Period : 1-Nov To 28-Feb

Cover Index : Count of days having daily Maximum temperature greater than 37°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	700
Max Payout (Rs)	10500

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

Cover Period : 1-Oct To 15-Mar

Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Oct To 15-Dec			1-Feb To 15-Mar		
	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)
Nature of Cover: Multiple events	30	0	30	15	0	100
	60	900	80	25	1000	180
	90	3300	130	35	2800	310
	130	8500	0	55	9000	0

Maximum Payout per ha. (Rs.): 17500

**Summary**

SUM INSURED (Rs.)	30000
FARMER'S PREMIUM (Rs.)	450
FARMER'S PREMIUM %	1.50

**Restructured Weather Based Crop Insurance Scheme (WBCIS)  
Rabi 2020-21, Rabi 2021-22, Rabi 2022-23**

**TERM SHEET**

**Annexure WB-R-VI-19**

State: Kerala

District: Palakkad

Crop : Tomato (Winter) Reference Unit Area : As per Notification  
Reference Weather Station : AWS as per Notification in the Backup Weather Station : As per Notification  
Notified Panchayats Total Sum Insured : 40000  
Unit : Hectare

**Cover-1: Rise in Night Temperature**

Cover Period : 1-Oct To 31-Jan  
Cover Index : Count of days having daily Minimum temperature greater than 30°C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

**Cover-2: Disease Congenial Days (DCDs)**

Cover Period : 1-Oct To 31-Jan  
Cover Index : No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1000
Max Payout (Rs)	10000

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	32
Average Relative Humidity (%) >	80	

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

Cover Period : 1-Oct To 31-Jan  
Cover Definition : Daily Rainfall (mm) over Trigger Level

Cover Period	1-Oct To 10-Jan			11-Jan To 31-Jan		
	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)
Nature of Cover: Multiple events	15	0	100	10	0	100
	20	500	250	20	1000	250
	25	1750	575	30	3500	400
	35	7500	0	40	7500	0

Maximum Payout per ha. (Rs.): 15000

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

## Seasonality Discipline &amp; Cut-Off Dates under RWBCIS Rabi Season

Sl. No.	Activities	Time lines
		Rabi 1 and II season
1	Loaning Period (for Loanee farmers covered on compulsory basis)	31 <sup>st</sup> December
2	Cut-off date for Receipt of Proposals of farmers (Non-loanee/Debit of premium from farmers account(loanee & non-loanee)	31 <sup>st</sup> December
3	Cut-off date for receipt of Consolidated Premium (through NEFT/RTGS) for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) <b>from Banks Branches (Commercial Bankss &amp; RRBs) to AIC</b> and from <b>PACS to DCB HO</b>	15 <sup>th</sup> January (Loanee) & 07 <sup>th</sup> January (Non-loanee)
4	Cut-off date for receipt of Proposals of Non-loanee farmers covered on Voluntary basis from designated insurance intermediaries /agents to Implementing Insurance Company	Within 7 days of receipt of proposal/premium
5	Cut-off date for receipt of Consolidated Premium(through NEFT/RTGS) for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) <b>from respective DCB HO's to AIC</b>	22 <sup>nd</sup> February (Loanee) & 15 <sup>th</sup> January (non-Loanee)
6	Cut-off date for uploading of softcopy of the details of individual insured farmers by Bank branches/PACS & intermediaries	<b>Within 15 days after cut-off date for collection of premium from farmers</b>
7	Payment of claims based on yield data by designated Insurance Company	45 days from receipt of weather data for risk period

**NB: If the above Cut-off Dates fall on Public Holiday/Bank Holiday declared under Negotiable Instrument Act then the next working day shall be the effective Cut-off Date.**

**RWBCIS Localised Calamities Notification & Assessment**

Under RWBCIS Inundation, Landslide & Damage by Heavy Wind are notified as Add On Covers as detailed below:

**Inundation** is notified for all Notified Crops. The objective is to compensate for Total Crop Loss due to inundation in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth , subject to the maximum Sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

**Landslide** is notified for all Notified Crops except in the Districts of Alappuzha & Kasargode. The objective is to compensate for Total Crop Loss due to Landslide in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth , subject to the maximum Sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

**Heavy Wind Damage** is notified for Banana, Nutmeg ,Arecanut, Pepper,Cocoa, Cardamom, Mango & Cashew Crops. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth , subject to the maximum Sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

**Other Conditions:**

- 1.Only cases of Total Losses of the Plants/Plants becoming unproductive are considered.
- 2.Crop Sown-Cum Damage Certificate of the Agriculture Officer as per the prescribed format is Mandatory for all losses.
- 3.In case of individual losses for trees/plants (Other than Paddy Crop) the total no of the trees/plants rendered totally unproductive by the notified peril would be assessed and the proportional area worked out as per the standard planting density ,in case of any discrepancy .
- 4 . If, at the end of season, based on the Weather data (Yield Data in PMFBY), claim is more than the claim under this cover, the balance would be paid at the end of the season under wide spread claims.
- 5.The Claim Settlement Slabs based on the Growth Stage would be as 1. Seedling Stage (30%) 2. Early Vegetative Phase (40%) 3.Late Vegetative Phase(60%) 4.Flowering Phase (80%) 5.Harvesting Phase (100%) .In the case of bearing Perennials with Seasonal Flowering and Fruiting nature applicable phase would be considered .

6. The Loss shall invariably be assessed by the Joint Committee comprising of AO of the concerned Krishi Bhavan & the Insurance Company Official/Representative .In case of AO not being posted in a particular Krishi Bhavan the ADA may suitably designate an Officer for inspection.

7. In case a farmer intimate the Crop Loss to a Krishi Bhavan , the concerned AO shall acknowledge the same furnishing a copy to the concerned farmer (which could later be used as a proof for timely intimation of crop loss in case inspection gets delayed by justifiable reasons ) and also intimate the Insurance Company to facilitate Claim Inspection at the very earliest.

8.In case of Discrepancy in the Stage of the Crop compared to the insured Data the Stage applicable during Field Inspection shall be considered for Claim assessment.

9.The Localised Claim Applicability would be based on the end of the Risk Period as per PMFBY OGs. However the actual field situations shall also be taken into account in consultation with DLMC for a final decision in case of any discrepancy.