

GOVERNMENT OF KERALA
DEPARTMENT OF AGRICULTURE DEVELOPMENT & FARMERS
WELFARE
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME
(RWBCIS)
RABI 2018-19 SEASON
NOTIFICATION

No.TR(2)42769/18

Dated. 20.12.2018

Reference is made to the Govt. of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-operation & Farmers' Welfare, Krishi Bhavan, New Delhi letter No.13015/03/2016-Credit-II, dated 25th April 2018 regarding the 'Administrative Approval for implementation of Restructured Weather Based Crop Insurance Scheme (RWBCIS) & Letter No. 11019/ 01/2015-Credit-II dated 23rd March 2016 regarding Operational Guidelines for Implementation of Restructured Weather Based Crop Insurance Scheme.

Accordingly the State Level Co-ordination Committee on Crop Insurance (SLCCCI) in its meeting held on 24.11.2018 has decided to implement Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Rabi 2018-19 Season in Kerala. Government of Kerala vide G.O.(Rt) No. 1236/2018/AD dated 19.12.2018 authorised the Director of Agriculture to issue Notification for RWBCIS in the State for Rabi 2018-19 season. In exercise of the powers conferred by the Government, the following terms and conditions of Restructured Weather Based Crop Insurance Scheme (RWBCIS) implementation for Rabi 2018-19 season is hereby notified as given under.

1. OBJECTIVE OF THE SCHEME

Restructured Weather Based Crop Insurance Scheme (RWBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. Restructured WBCIS uses weather parameters as "proxy" for crop yields in compensating the cultivators for deemed crop losses. Payout structures are developed to the extent of losses deemed to have been suffered using the weather triggers.



2. DISTRICTS COVERED AND IMPLEMENTING AGENCY

Out of the 14 districts in the State, Reference Weather Stations (RWS) are identified / installed so far for the implementation of RWBCIS in 12 Districts, except Alappuzha and Pathanthitta. Accordingly these twelve districts viz., Thiruvananthapuram, Kollam, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikode, Kannur, Wayanad and Kasargod are notified for the implementation of RWCIS in Rabi 2018-19 and Agriculture Insurance Company of India Ltd (AICIL) would be the Implementing Agency (IA) for the said Scheme in the State.

3. CROPS & AREAS COVERED

The Crops notified are Paddy, Banana, Sugarcane, Cashew, Mango, Potato, Cabbage, Carrot, Garlic, Beans, Yard Long Bean, Snake Gourd, Bitter Gourd. The District-wise list of crops notified under Restructured WBCIS is as per **Annexure WB I**.

4. AREA APPROACH & REFERENCE UNIT AREAS (RUA), REFERENCE WEATHER STATIONS (RWS) & BACK UP WEATHER STATIONS(BWS)

The WBCIS adopts an 'Area Approach'. For this the State Govt. has notified Reference Unit Areas (RUA), which are essentially a group of adjoining Panchayats/ Municipalities/ Corporation limits, and a centrally located Reference Weather Station (RWS) has been notified for each RUA. The claims for an RUA is calculated ONLY on the basis of Weather Data recorded at its notified RWS and the Term Sheet notified for that crop. Should the RWS data be unavailable for any day/interval during the risk period, the data of corresponding Back-up Weather Station (BWS) notified would be used for the purpose. The details of notified RUAs, their RWS and BWS are appended as **Annexure WB- II** (for all crops except banana) & **Annexure WB-III** (exclusively for banana).

5. FARMERS COVERED

- a) All farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/ insured crops.
- b) **Compulsory Component**

All the loanee applicant farmers who have a credit limit sanctioned for any of these notified crops during the financial year 2018-19 till 15th January 2019



have to be compulsorily insured under Restructured WBCIS by the respective Financial Institutions and for this purpose such loanee applicant farmers need not submit any application/proposal for insurance

Any loan eligible for compulsory coverage under WBCIS, if not covered will be deemed to be self-insured by the concerned financial institution and claim, in the event of loss shall be borne by the financial institution.

c) Voluntary Component

The Scheme would be optional for the non-loanee farmers. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government (in case of sharecroppers/ tenant farmers).

- d) Special efforts shall be made to ensure maximum coverage of SC/ ST/ Women farmers under the scheme.

6. SUM INSURED LIMITS

The sum insured will be broadly based on the cost of cultivation of the crops. The sum insured for individual farmer is equal to the sum insured multiplied by acreage of the notified crop. 'Area under cultivation' shall always be expressed in 'hectare'. The sum insured per hectare for a crop is distributed under several insurance covers with different risk periods, as given in **Annexure WB-IV**. For the details of crop-wise sum insured limits please refer **Annexure WB-V**.

The criteria for covering Loanee Farmers on a compulsory basis is based on the availability of '**Sanctioned Credit Limit**' for the crop within the cut-off date prescribed for the purpose. The final eligible Sum Insured is to be arrived on the basis of the acreage of the crop declared by the farmer in the loan application multiplied by the pre-fixed sum insured per hectare as per **Annexure WB- V**.

The claims are calculated only after the risk period of the particular crop is over subject to the timely availability of Weather Data from respective RWS. Under Restructured WBCIS, sum insured per hectare for both loanee and non loanee farmer is the same.



7. PREMIUM RATES AND SUBSIDY

The Actuarial Premium Rate (APR) would be charged under Restructured WBCIS by the Implementing Agency (IA). However, farmers would be paying maximum of 1.5% for Food crops & Oilseeds (Paddy in Kerala) and 5% for Annual/Perennial Commercial/ Horticultural crops respectively.

The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as Rate of normal premium subsidy, which shall be shared equally by the Centre and State Governments. The Crop-wise Premium rates & Subsidy are given in **Annexure WB-V**.

8. SEASONALITY DISCIPLINE

The Seasonality Discipline and various cut-off dates are notified as per **Annexure WB-VII**

9. WEATHER PERILS COVERED & PERIOD OF RISKS

The crop-wise perils covered & the period of coverage of these risks (Insurance Period) are as per **Annexure WB-IV**. Weather perils/risks covered in general include rise in heat, deficit rainfall, unseasonal/ excess rainfall, pest/disease congenial climate, dry spell, high temperature, high wind speed, low minimum temperature, wet spell, rise in day temperature, rise in disease congenial days, rise in night temperature etc.

In addition to the above, under RWCIS Rabi 2018-19, Inundation, Landslide and Damage by Heavy Wind are also covered as Add On Covers, as per **Annexure WB-VIII**.

State Governments will also continue to conduct the requisite number of Crop Cutting Experiments (CCEs) in areas where Restructured WBCIS is implemented to enable the Implementing Agency to make analytical study for assessing performance of the scheme *vis-à-vis* yield index based crop insurance schemes (i.e. PMFBY) and benchmarking of products.

10. CLAIM ASSESSMENT & SETTLEMENT

- i. In case of adverse weather incidence all the insured cultivators growing the notified crop in a RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of pay-outs/ claims.

- ii. All pay-outs under the scheme are settled by Implementing Agency (IA), and to the extent possible within 45 days from the end of the risk period subject to the availability of weather data for the coverage period and receipt of State Government Share of Premium Subsidy.
- iii. Claims shall be assessed only on the basis of weather data recorded by the notified RWS or BWS of the respective RUA, as the case may be, and the claim processing shall commence once the weather data is received. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government.
- iv. Claims processing should be strictly as per the Insurance Term Sheets vide Annexure WB-VI (1-12) and for add on covers as per Annexure WB-VIII, pay-out structure and the scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Branches/ Nodal Banks for each notified area and crop.
- v. A **Term Sheet** is the scheme document which details the insurance covers, their risk periods and How & When the claim becomes payable for each crop. The crop wise/ district wise/ RUA wise Term Sheets for all the crops notified under WBCIS are appended as **Annexure WB-VI (1-12)**
- vi. Administrative structure for collection of premium, insurance proposal and remittance of admissible claim along with other returns will be same as in PMFBY.
- vii. All standard Claims should be processed and paid within 45 days from the end of the risk period. Further verification & collection of relevant documents / papers, if required, in respect of affected farmers should be completed within a period of 30 days from payment of standard claims of season.
- viii. Insurance Companies should verify & satisfy themselves about the insured farmers, crops & areas before approaching the Government for release of subsidy. Cases of area discrepancies under WBCIS will be settled as per procedure explained in Section 25. Acreage Discrepancy of Revised Operational Guidelines of PMFBY.
- ix. In the case of farmers covered through Financial Institution, claims shall be released only through electronic transfer directly into insured farmer's given bank account, followed by details containing claim particulars, to individual bank branches/ nodal banks. Bank Branch should also display particulars of beneficiaries and claim disbursement on the notice board to enable spread of awareness and inclination amongst farming community for risk mitigation through crop insurance and also upload the same on the national crop insurance portal.



- x. In the case of farmers covered on voluntary basis through intermediaries/ directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also be intimated to them. The list of beneficiaries shall also be uploaded on the national crop insurance portal immediately.
- xi. Disputed claims / sub-standard claims, if any, shall be referred through State Government to the Department of Agriculture, Cooperation & Farmers Welfare, Government of India (DAC&FW) for disposal by the insurance company and the decision or any interpretation of DAC&FW on the provisions of scheme or on disputes shall be binding on all concerned.
- xii. If observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formula depending upon index definition.

Claims per Unit = (Difference between Observed & Notified Index Values) x Notional Pay-out .

11. Important Conditions /Clauses Applicable for Coverage of Risks

- i. Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank / intermediaries shall be liable for payment of claims.
- ii. In case of any substantial misreporting by nodal bank /branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such misreporting.
- iii. Mere sanctioning/ disbursement of crop loans and submission of proposals/ declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.
- iv. Acreage discrepancy: As per Section 25 of the Operational Guidelines of PMFBY

12. EXCLUSION

Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

13. Commission and Bank Service Charges

Banks and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing

insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

14. Goods and Services Tax (GST)

Restructured WBCIS /PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Goods and Services Tax.

15. Role and responsibilities of various agencies

Roles and responsibilities of various Agencies/Institutions/Government Departments/Committees as spelt out in Revised PMFBY/Restructured WBCIS Operational Guidelines have to be strictly complied with by all agencies.

16. The Constitution and roles & responsibilities of Nodal Officers in at State and District Levels, District Level Monitoring Committee (DLMC), District Level Joint Committee (DLJC) , Grievance Redressal Mechanism shall be the same as in the Notification of PMFBY issued by the Director, Department of Agriculture Development & Farmers Welfare, Kerala, vide TR(2)18375/18 dated. 20.12.2018.

Note: The implementation of the scheme will be governed by the Revised Operational Guidelines of PMFBY & of Restructured WBCIS and Administrative Approval accorded by Department of Agriculture, Cooperation & Farmers Welfare, Government of India. In the event of any conflict in provisions in this Notification and Revised Operational Guidelines for PMFBY & Restructured WBCIS as issued by Department of Agriculture, Cooperation & Farmers Welfare, Government of India, the latter will prevail.

The Implementing Agency (IA) viz. Agriculture Insurance Company of India, Ltd will intimate the Notification details to all the Banks and Agencies concerned.

Government Order and Annexures enclosed.



Director

**Department of Agriculture Development & Farmers Welfare
Government of Kerala**





GOVERNMENT OF KERALA

Abstract

Agriculture Department - Implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Notification of Crops and areas for Rabi I and II 2018-19 seasons - sanctioned - orders issued.

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AGRICULTURE (AGRI) DEPARTMENT

G.O.(Rt)No.1236/2018/AD

Dated, Thiruvananthapuram, 19.12.2018

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- Read :-
- 1 Letter No. TR (1) 18375/17 dated 19.11.2018 of the Director of Agriculture, Thiruvananthapuram.
 - 2 Minutes of the meeting of State L. Co-ordination Committee on Crop Insurance held on 24.11.2018.

ORDER

The State Level Co-ordination Committee on Crop Insurance (SLCCCI) in its meeting held on 24.11.2018 decided to notify scheme-wise, district-wise crops, their notified areas, the premium rates, Premium subsidy, Indemnity level, Sum Insured limit, Seasonality discipline and various cut off dates under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance scheme (RWBCIS) as per the Revised Operational Guidelines of Government of India for Rabi I and II 2018-19 seasons in the State.

2. Accordingly Government are pleased to accord sanction for the notification of crops and areas for Rabi I and II 2018-19 seasons in Kerala as detailed below :-

I Notification of Paddy under Pradhan Mantri Fasal Bima Yojana

- (a) List of Areas - For paddy, the insurance unit will be a Panchayat. List of Panchayat/ Municipalities/ Corporations separately for Rabi I & Rabi II, 2018-19 seasons in Annexure PM-I & PM-III respectively for the districts Alappuzha, Kottayam, Pathanamthitta only is approved for notification.
- (b) District wise, crop-wise, Sum Insured limits, Indemnity Level, Actuarial Premium Rates, Premium Subsidy, Net farmer share of premium for Paddy during Rabi I and Rabi II 2018-19 seasons in Annexure PM-VI A & VI B respectively is approved for notification.
- (c) Seasonality Discipline and various cut-off dates for Paddy Rabi I and II 2018-19 seasons as well as cut off date for submission of Notified Area -wise season-wise Yield Data by DES to implementing Agency for claim processing under

widespread calamities for Paddy in Annexure PM-VII is approved for notification.

- (d) For the purpose of On-Account Payment of claims and Prevented Sowing Indemnity Covers, Weather Stations/Rain gauges the data of which shall serve as proxy-indicators for invoking these claim provisions and cut off dates for invoking prevented Sowing claims and Normal Dates of Harvest in any of the notified areas for Paddy crop are approved for notification as per Annexure PM-VIII.

II Notification of Banana, Plantain and Tapioca under Pradhan Mantri Fasal Bima Yojana

- (a) For Banana (Rabi I) and Plantain (Rabi II) the insurance unit will be a Panchayat and that in the case of Tapioca (Rabi I & Rabi II) will be a Block. List of Panchayats/Municipalities/Corporations notified for Banana (Rabi I) in Annexure PM II and list of Panchayats/Municipalities/Corporations notified for Plantain (Rabi II) in Annexure PM-IV are approved for notification. The list of Blocks notified for Tapioca (Rabi I & Rabi II) in Annexure PM-V. For Banana (Rabi I), Plantain (Rabi II) and Tapioca (Rabi I & Rabi II) selected Panchayats/Blocks in all the Districts are approved for notification.
- (b) District wise Actuarial Premium and Farmer's Premium Rates, Premium Subsidy, Indemnity Level, Sum Insured Limits for Banana, Tapioca (I) as per Annexure PM -VIA & Plantain, Tapioca (II) as Per Annexure PM-VIB during Rabi 2018-19 season are approved.
- (c) Seasonality discipline and various cut off dates for the Banana, Plantain and Tapioca crops for Rabi I & II 2018-19 and season wise crop wise cut off date for submission of Notified Area-wise season-wise Yield Data by DES to implementing Agency for claim processing under widespread calamities for Banana, Plantain and Tapioca in Annexure PM-VII are approved for notification.

The claim settlement for wide spread calamities under PMFBY will be solely based on the yield data supplied by the Department of Economics and Statistics based on General Crop Estimation Survey (GCES) conducted and not on any other basis like declaration of an area as affected by flood/drought or any other calamity by any other Department/Agency/Authority.

III Notification of Crops and Areas for Rabi 2018-19 seasons under Restructured Weather Based Crop Insurance Scheme (RWBCIS)

- (a) District-wise crops notified under RWBCIS for Rabi 2018-19 season are in Annexure WB-I is approved for notification.
- (b) District-wise list of Reference Unit Areas (RUA's), their respective Reference Weather Stations (RWS's) and Back up Weather Stations (BWS's) for all crops except banana under RWBCIS for Rabi 2018-19 season in Annexure WB- II are approved for notification.

- (c) District-wise list of Reference Unit Areas (RUA's), their respective Reference Weather Stations (RWS's) and Back up Weather Stations (BWS's) notified exclusively for banana under RWBCIS in Rabi 2018-19 season in Annexure WB III is approved for notification.
- (d) Crop-wise Weather Risks/ Perils Covered, their Risk Periods & cut-off date for coverage notified is as per Annexure WB-IV.
- (e) Crop-wise, District-wise sum insured limits, total premium rate, total premium subsidy and farmers net premium in Annexure WB-V and term sheets for crops notified under RWBCIS Rabi 2018-19 season in Annexure WB-VI (1 to 12) is approved for notification.
- (f) Details of seasonality discipline and various cut-off dates in Annexure WB-VII under RWBCIS for Rabi 2018-19 season are approved for notification.
- (g) Details of Add-on-covers are as per Annexure WB-VIII under RWBCIS for Rabi 2018-19 season is approved for notification.

3. Further the claim settlement under RWBCIS except for Add On Covers (Landslide, Inundation & Windspeed Cover for Banana) will be solely based on the Weather Data during the insurance period for the notified crop from the Notified Reference Weather Stations (RWS) and the respective notified Term Sheet of the crop concerned and not on the basis of Crop Cutting Experiment (CCE) or yield estimations or on any other data like declaration of area as affected by flood/ drought or any other calamity or action by any other Department/ Agency/ Authority.

4. As per the Operational Guidelines of the relevant Schemes and based on the recommendation of the SLCCCI meeting held on 24.11.2018, Government are pleased to select Agriculture Insurance Company of India Ltd as the implementing agency and accord approval for the notification of the firm as the implementing agency for both PMFBY and RWBCIS schemes in Kerala for Rabi I & II 2018-19 season. The Implementing Agency viz. The Agricultural Insurance Company of India Ltd. will intimate the detailed notification Instructions and guidelines on implementation of these schemes to all Nodal Bank and Agencies concerned.

5. Sanction is accorded to the Director, Agriculture and Farmers' Welfare Department, Government of Kerala to issue the above said notification and arrange to publish the same in the extraordinary Gazette of Kerala and to take other further necessary action in the matter.

6. District Collectors are requested to take effective measures for enrollments of farmers under the scheme. The cut off date for debit of premium from farmers account (loanee and non-loanee) is 15.01.2019.

(By Order of the Governor)
DEVENDRA KUMAR SINGH IAS
PRINCIPAL SECRETARY & APC

To

1. The Director, Agriculture Development and Farmers' Welfare Department, Thiruvananthapuram
2. All District Collectors
3. The Director General, Department of Economics & Statistics, Thiruvananthapuram
4. Joint Secretary (Credit), Ministry of Agriculture and Farmers' Welfare, Government of India, Krishi Bhavan, New Delhi
5. The Regional Manager, AIC Ltd., Regional Office, Thiruvananthapuram
6. The Chief Regional Manager, United India Insurance Company Ltd., Regional Office, Cochin
7. The Convener, State Level Bankers Committee, Canara Bank, Thiruvananthapuram
8. The Registrar of Co-operative Societies, Thiruvananthapuram
9. The Chief Officer, Reserve Bank of India, Thiruvananthapuram
10. The Chief General Manager, NABARD, Thiruvananthapuram
11. The Director, Indian Meteorological Department, Thiruvananthapuram
12. The Director, Kerala State Disaster Management Agency, Thiruvananthapuram
13. The Chief (Agriculture), State Planning Board, Thiruvananthapuram
14. The Director, Kerala State Remote-sensing and Environment Centre, Vikas Bhavan, Thiruvananthapuram
15. The Deputy Director General, National Sample Survey Organization, Poomkulam, Thiruvananthapuram
16. The Director of Printing and Stationery, Thiruvananthapuram (for information)
17. The Professor and Head of Agriculture Meteorology, College of Horticulture, Vellanikkara, Thrissur
18. The Dean, College of Agriculture, Vellayani, Thiruvananthapuram
19. The Principal Accountant General (Audit), Kerala, Thiruvananthapuram
20. The Accountant General (A&E), Thiruvananthapuram
21. The Information and Public Relations Department (Web & New media)
22. Finance Department/Co-operation Department
23. Stock File/Office Copy

Forwarded/By Order,


Section Officer.

District-wise Crops Notified under Restructured WBCIS RABI 2018-19 Season

Sl No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy 2nd crop, Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
2	Kollam	Paddy 2nd crop, Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
3	Kottayam	Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
4	Idukki	Paddy High Range (Paddy 3rd crop), Banana, Sugarcane, Carrot, Cabbage, Garlic, Potato, Beans, Yard Long Bean, Snake Gourd, Bitter Gourd
5	Ernakulam	Paddy 2nd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
6	Thrissur	Paddy 2nd crop, Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
7	Palakkad	Paddy 3rd crop, Banana, Cashew, Mango, Sugarcane, Yard Long Bean, Snake Gourd, Bitter Gourd
8	Malappuram	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd
9	Kozhikkode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd
10	Kannur	Paddy 2nd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd
11	Wayanad	Paddy High Range (Paddy 3rd crop), Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
12	Kasargode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd

NB : Banana is notified under WBCIS only in the selected Panchayats/Municipalities of the relevant districts where Reference Weather Stations (RHS) are installed in each District as per Annexure WB-III.

Kindly Note: In GOI Portal Paddy crop names are as follows: Paddy 2nd crop as Paddy-II, Paddy 3rd crop as Paddy-Summer, Paddy High Range as Paddy-Summer



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 RABI 2018-19 Season

1 DISTRICT: THIRUVANANTHAPURAM

SI No	Reference Unit Area (RUA)(Panchayat/Municipality/Corporation)	Group	Reference Weather Station (RWS)	Back Up Weather 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 Vellnad
11	Vattiyorkkavu			
12	Kudappanakkunnu			
13	Aruvikkara			
14	Panavoor			
15	Anad			
16	Nedumangad Municipality			
17	Nanniyode			
18	Peringamala			
19	Vembayam	3	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
20	Parassala			
21	Karode			
22	Kulathoor			
23	Chenkal			
24	Thirupuram			
25	Poovar	4	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkootam
26	Attingal			
27	Mudakkal			
28	Kadakkavoor			
29	Anchuthengu			
30	Vakkom			
31	Kizhuvillam			
32	Chirayinkeezhu			
33	Azhoor			
34	Kattakkada	5	SKYMET AWS at Krishi Bhavan Vellnad	SKYMET AWS at Krishi Bhavan Nedumangad
35	Poovachal			
36	Kuttichal			
37	Vellnad			
38	Aryanad			
39	Uzhamalakkal			
40	Tholikkode			
41	Vithura			
42	Manamboor	6	SKYMET AWS at Krishi Bhavan Ottor	SKYMET AWS at Krishi Bhavan Attingal
43	Ottur			
44	Chemmaruthi			
45	Cherunniyoor			
46	Edava			
47	Elakamon			
48	Varkala			
49	Vettoor			



50	Athiyanloor	7	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
51	Kanjiramkulam			
52	Karakulam			
53	Neyyattinkara Municipality			
54	Kottukai			
55	Vizhinjam			
56	Venganoor			
57	Thiruvallom	8	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS at Krishi Bhavan Attingal
58	Manikkal			
59	Nellanad			
60	Vamanapuram			
61	Pullampara			
62	Kallara			
63	Pangode			
64	Perumpazhuthoor	9	SKYMET AWS at Panchayat Office Kalikkad	SKYMET AWS at Krishi Bhavan Velland
65	Perumkadavila			
66	Kollayil			
67	Kunnathukal			
68	Ottasekharamangalam			
69	Aryancode			
70	Vellarada			
71	Amboori	10	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottor
72	Kalikkad			
73	Pulimath			
74	Nagaroor			
75	Karavaram			
76	Navaikkulam			
77	Pallikkal			
78	Madavoor	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
79	Kilimanoor			
80	Pazhayakunnummel			
81	Balarampuram			
82	Pallichal			
83	Nemom			
84	Maranalloor			
85	Kalliyoor	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
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 Weather 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	Thekkumbhagam			

13	Sassthancotta	3	SKYMET AWS at Krishi Bhavan Sassthancotta	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 Chathanoor
20	Eravipuram			
21	Mayyanad			
22	Vadakkevila			
23	Kottamkara			
24	Thrikkovilvattom			
25	Elampalloor			
26	Kollam			
27	Kilikkolloor			
28	Sakthikulangara			
29	Chathanoor	5	SKYMET AWS at ADA Office Chathanoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
30	Paravoor			
31	Poothakkulam			
32	Kalluvathukkal			
33	Adichanalloor			
34	Nedumpna			
35	Chirakkara			
36	Kundara			
37	Perinadu	6	SKYMET AWS at Block Office (Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sassthancotta
38	Perayam			
39	East Kallada			
40	Monrothuruthu			
41	Panayam			
42	Thrikkaruva			
43	Thrikkadavur			
44	Kottarakkara			
45	Neduvathoor	7	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
46	Ezhukone			
47	Kareepra			
48	Veliyam			
49	Pooyappally			
50	Velinalloor			
51	Elamad			
52	Vettikkavala			
53	Melila	8	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
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			
65	Thenmala	10	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at State Seed Farm Kadakkal
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	Karavali			
74	Thalavoor			
75	Kummil	13	SKYMET AWS at State Seed Farm Kadakkal	SKYMET AWS at District Agri Farm Ittira
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	Udayanapuram	2	SKYMET AWS at Krishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
10	Vaikom			
11	Maravanthuruth			
12	Thalayolaparambu			
13	Chembu			
14	Velloor			
15	Thalayazham			
16	T.V. Puram			
17	Aymanam	3	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
18	Vechoor			
19	Thiruvappu			
20	Kumarakom			
21	Arpookkara			
22	Kallara			
23	Neendoor			
24	Vijayapuram	4	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at Panchayat Office Nedumkunnam
25	Kottayam			
26	Kumaranalloor			
27	Manarcadu			
28	Puthupally			
29	Nattakom			
30	Panachikkadu			
31	Vazhappally	5	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at Panchayat Office Nedumkunnam
32	Kurichy			
33	Changanassery			
34	Thrikkodithanam			
35	Madappally			
36	Paipadu			
37	Vakathanam			
38	Pala	6	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
39	Mutholy			
40	Kozhuvanal			
41	Karoor			
42	Meenachil			
43	Bharananganam			

44	Pallikkathodu	7	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
45	Akalakkunnam			
46	Elikkulam			
47	Vazhoor			
48	Nedumkunnam	8	SKYMET AWS at Panchayat Office Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally
49	Karukachai			
50	Kangazha			
51	Vellavoor			
52	Pampady			
53	Meenadom			

4 DISTRICT : IDUKKI

SI 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			

5 District : ERNAKULAM

SI 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	Vadakkkekara			
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			
25	Thrikkakkara	4	SKYMET AWS at ADA Office Alangad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
26	Kadungallur			
27	Karumalloor			
28	Alengad			
29	Eloor			
30	Aluva Municipality			
31	Kunnukara			
32	Chengamanad			
33	Choornikkara	5	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
34	Nedumbassery			
35	Parakkadavu			
36	Puthenvilkara			
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	7	SKYMET AWS at Krishi Bhavan Mookkanoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
48	Kalady			
49	Manjapara			
50	Kanjoor			
51	Sreemoolanagaram			
52	Thuravoor			
53	Karukutty			
54	Mookkanoor			
55	Angamaly Municipality	8	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Krishi Bhavan Manjalloor
56	Kunnathunad			
57	Mazhuvannoor			
58	Poothrikka			
59	Thiruvaniyoor			
60	Aikkaranad			
61	Vadavucode-Puthencruz	9	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka
62	Valakam			
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 Nellikuzhy
71	Ayyampuzha			
72	Vengoor			
73	Kottappady			
74	Kothamangalam Municipality	11	SKYMET AWS at Krishi Bhavan Nellikuzhy	SKYMET AWS at Krishi Bhavan Vengoor
75	Nellikuzhy			
76	Varappetty			
77	Pallarimangalam			
78	Pothanica			
79	Keerampara	12	SKYMET AWS at District Agri Farm Neriyamangalam	SKYMET AWS at Krishi Bhavan Nellikuzhy
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 Panchayat 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	Vettilappara			
13	Chelakkara	2	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
14	Desamangalam			
15	Kondazhy			
16	Mulloorkkara			
17	Panjal			
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	Vadakkekad			
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 Varantharappilly	SKYMET AWS at ADA Office Chalakkudy
73	Kodakara			
74	Mattathur			
75	Nenmanikkara			
76	Pudukkad			
77	Thrikkur			
78	Varantharappilly			
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	10	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Krishi Bhavan Koorkkanchery
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	Kizhakkenchery	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	Melarcode			
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	Chittur-Thathamangalam Muni			
18	Koduvayoor	4	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSL AWS at ISDF Eruthiampathy
19	Vadavannoor			
20	Kollengode			
21	Puthunagaram			
22	Peruvemba			
23	Pallassana			
24	Elevanchery			
25	Muthalamada	5	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
26	Mannarkkad	6	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
27	Thenkara			
28	Kanjirappuzha			
29	Thachampara			
30	Karimba			
31	Alanelloor	7	NCMSL AWS near to krishi bhavan at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
32	Kottopadam			
33	Thachanattukara			
34	Kumaramputhoo			
35	Karakkurissy			
36	Koppam	8	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
37	Ongalloor			
38	Parathur			
39	Muthuthala			
40	Pattambi			
41	Thiruvengapura			
42	Vallapuzha			
43	Kulukkalloor			
44	Vilayoor			
45	Anakkara	9	NCMSL AWS at Krishi bhavan,Panchayat office,Village-Aloor,Post,Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
46	Chalssery			
47	Kapur			
48	Nagalassery			
49	Pattithara			
50	Thirumittacode			
51	Thrithala			

52	Ananganadi	10	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
53	Lakkidiperoor			
54	Vaniamkulam			
55	Ottappalam Muni			
56	Shornur Muni			
57	Nellaya			
58	Cherplassery			
59	Keralassery			
60	Mannur			
61	Kadampazhippuram	11	NCMSL AWS at Gram Panchayat Office, Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
62	Karimpuzha			
63	Pookkottukavu			
64	Sreekrishnapuram			
65	Thrikkaderi			
66	Vellinezhi			
67	Ambalappara			
68	Chalavara			
69	Kodumba	12	NCMSL AWS at State Seed Farm Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office, Parli
70	Elappully			
71	Polpully			
72	Pudussery			
73	Marutharode			
74	Palakkad Muni			
75	Akathethara			
76	Malampuzha			
77	Puduppariyaram	13	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			
84	Kottayi			
85	Mathur	14	NCMSL AWS at Krishi Bhavan, Kuthannoor	NCMSL AWS State Seed Farm, Alathur
86	Kuthannoor			
87	Peringottukurissy			
88	Thenkurissy			
89	Kannadi			
90	Ayiloor			
91	Nemmara			
92	Nelliampathy			

8 DISTRICT : MALAPPURAM

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RIIA)	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	Thuvoo			
3	Porur			
4	Wandoor			
5	Thiruvally			
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	Karuvarekkundu	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	5	SKYMET AWS at Panchayat Office , Vengara	SKYMET AWS at PAO's Office, Malappuram
22	Vengara			
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	Irimpillayam			
29	Valanchery			
30	Edayoor			
31	Marakkara			
32	Athavanad			
33	Kalpakanchery	7	SKYMET AWS at H/o Samuel, Chungathara	SKYMET AWS at H/o Ummer P , Wandoor
34	Chungathara			
35	Edakkara			
36	Nilambur			
37	Karulayi			
38	Moothedam			
39	Vazhikkadavu	8	SKYMET AWS at Panchayat Office Porkkulam, Thrissur District	SKYMET AWS at Krishi Bhavan, Valancheri
40	Perumpadappu			
41	Nannamukku			
42	Marancherry			
43	Alamukku			
44	Veliyankode			
45	Edappal	8	SKYMET AWS at Panchayat Office Porkkulam, Thrissur District	SKYMET AWS at Krishi Bhavan, Valancheri
46	Vattomkulam			

9 DISTRICT : KOZHIKKODE

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Koorachundu	1	SKYMET AWS at Krishi Bhavan, Kavilumpara	SKYMET AWS at Panchayat Office, Nadapuram
2	Kavilumpara			
3	Kayakkodi			
4	Chakkittappara			
5	Naripatta			
6	Maruthonkara			
7	Koodarinji	2	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
8	Puthuppady			
9	Thamarassery			
10	Thiruvambady			
11	Kodenchery			
12	Kattippara			
13	Karassery	3	SKYMET AWS at H/o Abdulla TP, Balussery	SKYMET AWS at State Seed Farm, Puthuppady
14	Atholi			
15	Balussery			
16	Kottur			
17	Naduvannoor			
18	Panangad			
19	Ulliyeri			
20	Unnikulam			
21	Chelannoor			
22	Kakkodi			

23	Kakkur			
24	Nanmanda			
25	Narikkunni			
26	Thalakkalathoor			
27	Vanimel	4	SKYMET AWS at Panchayat Office,Nadapuram	SKYMET AWS at ADA's Office, Perambra
28	Nadapuram			
29	Kunnummel			
30	Velom			
31	Thiruvalloor			
32	Villiappally			
33	Chekkiaid			
34	Edachery			
35	Puramery			
36	Valayam			
37	Ayyanchery			
38	Thuner			
39	Kozhakkoth	5	SKYMET AWS at Panchayat Office,Koduvally	SKYMET AWS at Krishi Bhavan,Puthuppady
40	Koduvally			
41	Madavur			
42	Omassery			
43	Chathamangalam			
44	Kodiyathoor			
45	Kunnamangalam			
46	Kuruvathoor			
47	Mavoor			
48	Mukkom			
49	Peruvayal			
50	Elathoor	6	SKYMET AWS at H/o Muhammed Haneefa ,Bepoor	SKYMET AWS at Panchayat Office,Koduvally
51	Perumanna			
52	Kozhikkode			
53	Bepoor			
54	Cheruvathoor-Nallalam			
55	Feroke			
56	Olavanna			
57	Kadalundi			
58	Ramanattukara			
59	Payyoli	7	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office,Koduvally
60	Thikkodi			
61	Thurayoor			
62	Moodadi			
63	Maniyo			
64	Azhiyo			
65	Chorode			
66	Eramala			
67	Oonchiyam			
68	Vadakara			
69	Chemmanchery			
70	Chengottukavu			
71	Koyilandi			
72	Keezhariyo			
73	Arikkulam			
74	Koothali	8	SKYMET AWS at ADA's Office,Perambra	SKYMET AWS at Panchayat Office,Nadapuram
75	Changaro			
76	Cheruvannoor			
77	Kayana			
78	Nochad			
79	Kuttiadi			
80	Perambra			



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	Kalliassery			
19	Kannapuram			
20	Madayi			
21	Mattool			
22	Pappinissery			
23	Pattuvom			
24	Kunhiimangalam			
25	Narath	3	SKYMET AWS at PAO's Office, Kannur	SKYMET AWS at Coconut Hybridisation Centre, Chalode
26	Chirakkal			
27	Puzhathy			
28	Edakkad			
29	Elavayoor			
30	Valapattanam			
31	Pallikkunnu			
32	Kannur Muni			
33	Azhikkode			
34	Kadannappally-Panappuzha	4	SKYMET AWS at State Seed Farm, Kankole	SKYMET AWS at H/o PM Haneef, Madayi
35	Cherupuzha			
36	Eramomkuttoor			
37	Kankole-Alappadamba			
38	Karivelloor-Peralam			
39	Peringome			
40	Ramanthali			
41	Payyanur Muni			
42	Dharmadom	5	SKYMET AWS at Coconut Nursery, Palayad	SKYMET AWS at PAO's Office, Kannur
43	Eranoli			
44	Muzhappilangad			
45	Kadirur			
46	Kottayam			
47	Thalassery Muni			
48	Kodiyeri			
49	Kadambur			
50	Pinarayi			
51	Peralasery			

52	Chittaripparamba	6	SKYMET AWS at Suseela MP Cheriya, Kunnothoparamba, Po: Cheruparamba, Pin: 670693, Kannur, Kerala.	SKYMET AWS at Coconut Nursery, Palayad
53	Chokli			
54	Kariyad			
55	Kunnothuparamba			
56	Mangathidom			
57	Mokeri			
58	New Mahi			
59	Paniyannoor			
60	Panoor			
61	Pattiam			
62	Peringalam			
63	Thrippangottoor			
64	Koothuparambu Muni			
65	Thillankeri	7	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
66	Peravoor			
67	Kottiyoor			
68	Muzhakkunnu			
69	Maloor			
70	Kelakom			
71	Kolayad			
72	Kanichar			
73	Aralam			
74	Ayyankunnu			
75	Keezhoor			
76	Chavassery			
77	Payam			
78	Ulikkal	8	SKYMET AWS at District Agri Farm, Kurumathoor , Thalipparamba	SKYMET AWS at PAO's Office, Kannur
79	Andoor			
80	Alakkode			
81	Chapparappadavu			
82	Chengalayi			
83	Eruvassy			
84	Kurumathoor			
85	Naduvil			
86	Pariyaram			
87	Payyavoor			
88	Sreekandapuram			
89	Udayagiri			
90	Thalipparamba Muni			

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 Bhavan Thariode	NCMSL AWS at SLO Office, Mananthawady
14	Kottathara			
15	Thariyode			



16	Meppady	8	NCMSL AWS at Krishi Bhavan, Meppady	NCMSL AWS at Krishi 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 at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery	NCMSL AWS at Krishi Bhavan, Noolpuzha
21	Noolpuzha	11	NCMSL AWS at Krishi Bhavan, Noolpuzha	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery
22	Poothady	12	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery
23	Meenangadi			
24	Muttil			
25	Pozhuthana	13	NCMSL AWS at Krishi 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	Balai	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	4	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at Krishi Bhavan, Pullur
13	Padanna			
14	Valiyaparamba			
15	Thrikkaripoor			
16	Neeleshwaram			
17	Cheruvathoor			
18	Pilicode			
19	Kayyur-Cheemeni	5	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar
20	Kinnannoor-Karinthalam			
21	Kodombelur			
22	East Eleri			
23	Manjeshwaram	6	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Palvelige
24	Mangalpadi			
25	Kumbala			
26	Mogra! Puthoor			
27	Kasargode Muni	7	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
28	Chemnad			
29	Madhur			
30	Meenja	8	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
31	Vorkkady			
32	Paivelige			
33	Puthige			
34	Enmakaje	9	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
35	Badiadka			
36	Kumbaje			
37	Belur			
38	Chengala			
39	Delampady	10	SKYMET AWS at Krishi Bhavan, Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka
40	Karadhka			
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 Rabi 2018-19 Season

1 DISTRICT:
THIRUVANANTHAPURAM

Sl No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kazhakkootam	SKYMET AWS at Krishi Bhavan Kazhakkootam	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 Kazhakkootam
5	Vellanad	SKYMET AWS at Krishi Bhavan Vellanad	SKYMET AWS at Krishi Bhavan Nedumangad
6	Ottur	SKYMET AWS at Krishi Bhavan Ottur	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 Nellannad	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 Ottur
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 Weather 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 Sashthancotta	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 Sashthancotta
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	Ittira	SKYMET AWS at District Agri Farm Ittira	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 Ittira



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	Pallickathodu	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
8	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

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District : ERNAKULAM

Sl No	Reference Unit Area (Panchayat/Municipality/Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather 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 Nellikuzhy
11	Nellikuzhy	SKYMET AWS at Krishi Bhavan Nellikuzhy	SKYMET AWS at Krishi Bhavan Vengoor
12	Kavalangad	SKYMET AWS at District Agri Farm Neriyaangalam	SKYMET AWS at Krishi Bhavan Nellikuzhy
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

6

District : THRISSUR

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	Varantherappilly	SKYMET AWS at Krishi Bhavan Varantherappilly	SKYMET AWS at ADA Office Chalakkudy
9	Vellangalloor	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	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	Malappuram	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	Valanchery	SKYMET AWS at Krishi Bhavan,Valanchery	SKYMET AWS at PAO's Office,Malappuram
7	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,Koduvely
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	Koduvely	SKYMET AWS at Panchayat Office,Koduvely	SKYMET AWS at State Seed Farm, Puthuppady
6	Bepoor	SKYMET AWS at H/o Muhammed Haneefa ,Bepoor	SKYMET AWS at Panchayat Office,Koduvely
7	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) (RUIA)	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	Kurumathoor	SKYMET AWS at District Agri Farm, Kurumathoor, Thalipparamba	SKYMET AWS at PAO's Office, Kannur

11 DISTRICT : WAYANAD

Sl. No.	Reference Unit Area (Panchayat/Municipality/Corporation) (RUIA)	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 Secretery, Raw Market, Ammaipalayam, S.Bthery
13	Vythiri	NCMSL AWS at Krihsi Bhavan, Vythiri	NCMSL AWS at Coffee Board Office ,Kalpetta



12 DISTRICT : KASARGODE

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	Bediadka	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
10	Karadhka	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 Covered ,their Risk Periods & Cut-Off Date for Coverage notified for Rabi 2018-19 Season

Sl No	Crops	Districts Covered	Insurance covers	Insurance period		Loanee Farmer Cut Off Dates		Non-Loanee Farmer Cut Off Dates	
				From	To	Loaning period	Bank submission	Farmer submission	Channel/Bank Submission
1	Rabi Paddy	Palakkad	RISE IN HEAT	16.01.2019	31.03.2019				
			DEFICIT RAINFALL	16.01.2019	15.04.2019				
			UNSEASONAL / EXCESS RAINFALL	01.02.2019	15.04.2019				
			PEST / DISEASE CONGENIAL CLIMATE	16.01.2019	30.04.2019				
			DEFICIT RAINFALL	01.01.2019	31.05.2019				
2	Paddy 3rd Crop	Idukki & Wayanad	DRY SPELL	01.02.2019	31.05.2019				
			HIGH TEMPERATURE	15.01.2019	31.05.2019				
			DISEASE CONGENIAL CLIMATE	15.01.2019	31.05.2019				
			DEFICIT RAINFALL	15.11.2018	28.02.2019				
			HIGH TEMPERATURE	15.11.2018	01.02.2019				
3	Paddy 2nd Crop	Kannur, Kasargod, Malappuram, Thiruvananthapuram	EXCESS / UNSEASONAL RAINFALL	15.11.2018	28.02.2019				
			DISEASE CONGENIAL CLIMATE	15.11.2018	28.02.2019				
			DEFICIT RAINFALL	15.11.2018	15.03.2019				
			EXCESS / UNSEASONAL RAINFALL	15.11.2018	15.03.2019				
			DISEASE CONGENIAL CLIMATE	15.11.2018	15.03.2019				
4	Paddy 2nd Crop	Ernakulam, Kollam, Kozhikode, Thrissur	DEFICIT RAINFALL	01.01.2019	15.05.2019				
			HIGH TEMPERATURE	01.03.2019	15.05.2019				
			DISEASE CONGENIAL CLIMATE	01.02.2019	15.05.2019				
			DEFICIT RAINFALL	01.03.2019	31.05.2019				
			UNSEASONAL RAINFALL	01.01.2019	30.04.2019				
5	Banana	Ernakulam, Idukki, Kannur, Kollam, Kottayam, Kozhikode, Kasargode, Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad	EXCESS RAINFALL	15.05.2019	15.09.2019				
			DISEASE CONGENIAL CLIMATE	01.01.2018	15.09.2019				
			WIND SPEED	01.03.2019	15.09.2019				
			DEFICIT RAINFALL	16.01.2019	31.12.2019				
			EXCESS / UNSEASONAL RAINFALL	01.06.2019	31.12.2019				
6	Sugarcane	Idukki & Palakkad	DISEASE CONGENIAL CLIMATE	01.03.2019	31.10.2019				
			LOW MINIMUM TEMPERATURE	15.12.2018	28.02.2019				
			PEST / DISEASE CONGENIAL CLIMATE	15.12.2018	28.02.2019				
			WET SPELL	01.03.2019	15.05.2019				
			UNSEASONAL / EXCESS RAINFALL	15.12.2018	30.04.2019				
7	Cashew	Kannur, Kasargod, Kozhikode, Malappuram, Palakkad	DISEASE CONGENIAL CLIMATE	15.11.2018	28.02.2019				
			UNSEASONAL / EXCESS RAINFALL	15.11.2018	31.03.2019				
			HIGH WIND SPEED	15.11.2018	31.05.2019				
			RISE IN DAY TEMPERATURE	01.01.2019	28.02.2019				
			RISE IN DISEASE CONGENIAL DAYS	01.01.2019	28.02.2019				
8	Mango	Idukki	DEFICIT RAINFALL	01.01.2019	30.04.2019				
			UNSEASONAL / EXCESS RAINFALL	01.01.2019	30.04.2019				
			RISE IN NIGHT TEMPERATURE	01.01.2019	28.02.2019				
			DISEASE CONGENIAL CLIMATE	15.11.2018	10.12.2018				
			DEFICIT RAINFALL	01.01.2019	30.04.2019				
9	Potato	Idukki	UNSEASONAL / EXCESS RAINFALL	01.01.2019	30.04.2019				
			RISE IN NIGHT TEMPERATURE	01.01.2019	28.02.2019				
			DISEASE CONGENIAL CLIMATE	15.11.2018	10.12.2018				
			DEFICIT RAINFALL	01.01.2019	30.04.2019				
			UNSEASONAL / EXCESS RAINFALL	01.01.2019	28.02.2019				
10	Cabbage, French Bean, Carrot, Garlic	Idukki	RISE IN NIGHT TEMPERATURE	01.01.2019	28.02.2019				
			DISEASE CONGENIAL CLIMATE	15.11.2018	10.12.2018				
			DEFICIT RAINFALL	01.01.2019	30.04.2019				
			UNSEASONAL / EXCESS RAINFALL	01.01.2019	28.02.2019				
			RISE IN NIGHT TEMPERATURE	01.01.2019	28.02.2019				
11	Yard Long Bean, Snake Gourd, Bitter Gourd	Idukki	DISEASE CONGENIAL CLIMATE	01.01.2019	30.04.2019				
			DEFICIT RAINFALL	01.01.2019	30.04.2019				
			UNSEASONAL / EXCESS RAINFALL	01.01.2019	28.02.2019				
			RISE IN NIGHT TEMPERATURE	01.01.2019	28.02.2019				
			DISEASE CONGENIAL CLIMATE	01.01.2019	30.04.2019				
12			DEFICIT RAINFALL	01.01.2019	30.04.2019				
			UNSEASONAL / EXCESS RAINFALL	01.01.2019	30.04.2019				

Submission of Premium & Proposals by Banks/Intermediaries to IA - 23.01.2019 for CB's/RRB's & 31.01.2019 for DCCB's

Submission of Premium & Proposals by Growers to Banks/Intermediaries - 15.01.2019

Receipt of Premium & Declarations to IA - 31.01.2019 for CB's/RRB's & 07.02.2019 for DCCB's

Loans sanctioned period - Upto 15.01.2019





Annexure WB-V

WBICIS - Crop-wise District-wise Sum Insured Limits ,Acturial Premium, Govt. Subsidy & Farmers Net Premium notified
Rabi 2018-19 Season

for

Rates are in Hectares

District	Crop	Sum Insured/Ha	Actuarial Premium Rate(%)	Total Subsidy in Premium Rates (%)	Net Farmer Share of Premium Rates (%)
ERNAKULAM	Banana	175000	16.00%	11.00%	5.00%
ERNAKULAM	Paddy 2nd crop	80000	34.00%	32.50%	1.50%
IDUKKI	Banana	175000	14.00%	9.00%	5.00%
IDUKKI	Paddy 3rd crop	80000	18.00%	16.50%	1.50%
IDUKKI	Cabbage	40000	42.00%	37.00%	5.00%
IDUKKI	Carrot	40000	42.00%	37.00%	5.00%
IDUKKI	Garlic	40000	42.00%	37.00%	5.00%
IDUKKI	Bean	40000	42.00%	37.00%	5.00%
IDUKKI	Sugarcane	45000	48.00%	43.00%	5.00%
IDUKKI	Potato	40000	36.00%	31.00%	5.00%
KANNUR	Banana	175000	18.00%	13.00%	5.00%
KANNUR	Cashew	60000	14.00%	9.00%	5.00%
KANNUR	Paddy 2nd crop	80000	14.00%	12.50%	1.50%
KASARGODE	Banana	175000	22.00%	17.00%	5.00%
KASARGODE	Cashew	60000	12.00%	7.00%	5.00%
KASARGODE	Paddy 2nd crop, Paddy 3rd Crop	80000	36.00%	34.50%	1.50%
KOLLAM	Banana	175000	18.00%	13.00%	5.00%
KOLLAM	Paddy 2nd crop, Paddy 3rd Crop	80000	36.00%	34.50%	1.50%
KOTTAYAM	Banana	175000	18.00%	13.00%	5.00%
KOZHIKKODE	Banana	175000	18.00%	13.00%	5.00%
KOZHIKKODE	Cashew	60000	30.00%	25.00%	5.00%
KOZHIKKODE	Paddy 2nd crop, Paddy 3rd Crop	80000	24.00%	22.50%	1.50%
MALAPPURAM	Banana	175000	20.00%	15.00%	5.00%
MALAPPURAM	Cashew	60000	17.00%	12.00%	5.00%
MALAPPURAM	Paddy 2nd crop, Paddy 3rd Crop	80000	29.00%	27.50%	1.50%
PALAKKAD	Banana	175000	18.00%	13.00%	5.00%
PALAKKAD	Cashew	60000	17.00%	12.00%	5.00%
PALAKKAD	Mango	150000	38.00%	33.00%	5.00%
Palakkad	Rabi Paddy	80000	12.00%	10.50%	1.50%
PALAKKAD	Sugarcane	45000	48.00%	43.00%	5.00%
THIRUVANANTHAPU	Banana	175000	18.00%	13.00%	5.00%
THIRUVANANTHAPU	Paddy 2nd crop	80000	30.00%	28.50%	1.50%
THRISSUR	Banana	175000	18.00%	13.00%	5.00%
THRISSUR	Paddy 2nd crop, Paddy 3rd Crop	80000	34.00%	32.50%	1.50%
WAYANAD	Banana	175000	16.00%	11.00%	5.00%
WAYANAD	Paddy 3rd crop	80000	14.00%	12.50%	1.50%
All District	Yard Long Bean, Snake Gourd and Bitter Gourd	40000	48.00%	43.00%	5.00%



Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2018-19 TERMSHEET		Annexure WB-VI(1)	
Crop: Paddy 3rd crop Season: Rabi 2018-19 Reference Weather Station As per Notification Unit : Hectare		State: KERALA District: PALAKKAD Reference Unit Area : As per Notification Backup Weather Station: As per Notification Total Sum Insured: 80000	

Objective: To pay for rise in temperature (heat) during the cover period resulting in reduced growth / early maturity Cover Period: 16-Jan To 31-Mar Cover Index: Cumulative daily upward deviation of Max temperature from respective fortnightly trigger										
Fortnightly Trigger Temperature Table										
Fortnights	16-Jan	31-Jan	01-Feb	15-Feb	16-Feb	28-Feb	01-Mar	15-Mar	16-Mar	31-Mar
Trigger Temperature	34.5 °C			36 °C		37 °C		37.5 °C		38 °C
Strike (°C)	10									
Exit (°C):	70									
Notional Payout Per ha. (Rs.): 475 Maximum Payout per ha. (Rs.): 28500										

Objective: To provide cover against low rainfall	
Cover-2 Deficit 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./ha)	50
RATE II (Rs./ha)	850
MAXIMUM PAYOUT	PA 5000

Objective: To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and crop yield / quality	
Cover-3: Un-seasonal / Excess Rainfall	
Cover Period	01-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

Objective: To pay for pest / disease congenial climate during the cover period resulting in reduced growth and crop yield / quality	
Cover-4: Pest / Disease Congenial Climate	
Cover Period:	16-Jan To 30-Apr
Definition of Pest / Disease congenial climate	
Maximum Temperature (°C) Over	32 °C
Avg Relative Humidity (%) between	80 %
Cover Index	90 %
Strike (Cons Day) =	3 Consecutive days
Exit (Cons Day):	7
Notional Payout Per ha. (Rs.)	2900.0
Maximum Payout per ha. (Rs.):	14500

Details of Sum Insured & Premium (in Rs)			
Unit	Total Sum Insured	Farmer's Premium	Central Govt. Premium
Hectare (Rs.)	80000	1200	4200



RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19

TERM SHEET

Reference Unit Area : As per Notification

State: Kerala

District: Idukki, Wayanad

Unit: HECTARE

Crop: Paddy High Range (Paddy 3rd crop)

Reference Weather Station:
Backup Weather Station:As per Notification
As per Notification

PERIOD	1-Jan Phase-I to 1-Mar Phase-II	1-Mar to 30-Apr Phase-III	30-Apr to 31-May Phase-IV
DEFICIT RAINFALL			
INDEX	10	25	60
STRIKE (mm) <	0	0	10
EXIT	160	128	160
PAYOUT RATE (Rs./mm)	160	128	160
MAXIMUM PAYOUT (Rs.)	1600	3200	8000
TOTAL MAXIMUM PAYOUT (Rs.)	25600		

PERIOD	1-Feb to 14-Mar Phase-I	14-Mar to 18-Apr Phase-II	18-Apr to 21-May Phase-III
DRY SPELL			
INDEX	10	14	18
STRIKE (cons. day) >=	1600	3200	8000
PAYOUT (Rs.)	16000		
MAXIMUM PAYOUT (Rs.)	16000		

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

PERIOD	15-Jan Phase-I to 15-Apr Phase-II	15-Apr to 31-May Phase-III	31-May Phase-IV
HIGH TEMPERATURE			
INDEX	36	36	35.5
TRIGGER (	4	4	100
STRIKE (°C) >	40	40	488.89
PAYOUT RATE (Rs./°C)	4160	488.89	17600
MAXIMUM PAYOUT (Rs.)	17600		

PERIOD	15-Jan to 31-May
DISEASE CONGENIAL CLIMATE	
INDEX	32
STRIKE (cons. day) >=	3
EXIT	7
PAYOUT (Rs.)	4160
MAXIMUM PAYOUT (Rs.)	20800

District	Total Sum Insured (Rs.)	Farmer's Premium (Rs.)	State Govt Premium (Rs.)	Central Govt. Premium (Rs.)
Idukki	80000	1200	6600	6600
Wayanad	80000	1200	5000	5000



RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19 Annexure -WB VI (3) TERM SHEET										
State: Kerala		District: Kannur, Kasargode, Malappuram, Thiruvananthapuram				Reference Unit Area : As per Notification				
Crop: PADDY 2nd Crop		Reference Weather Station: As per Notification		Backup Weather Station: As per Notification		Unit: HECTARE				
DEFICIT RAINFALL		PERIOD		15-Nov	to	28-Feb				
		INDEX		Aggregate of rainfall over Period						
		STRIKE (mm) <		5						
		EXIT		0						
		PAYOUT RATE (Rs./mm)		1280						
		MAXIMUM PAYOUT (Rs.)		6400						
HIGH TEMPERATURE		PERIOD		15-Nov	to	1-Feb				
				Phase-I	Phase-II					
				15-Nov	to	1-Dec				
				30-Nov	to	1-Feb				
		INDEX		Cumulative daily upward deviation of T Max from respective triggers						
		TRIGGER		35 3 35.5						
		STRIKE (°C) >		3						
		EXIT		30						
		PAYOUT RATE (Rs./°C)		651.85						
		MAXIMUM PAYOUT (Rs.)		17600						
EXCESS /UNSEASONAL RAINFALL		Cover Period		15-Nov	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						
DISEASE CONGENIAL CLIMATE		PERIOD		15-Nov	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						
Details of Sum Insured & Premium (in Rs)		Total Sum Insured(Rs)		Farmers Premium(Rs)		State Govt Premium(Rs)		Netral Govt Premium(Rs)		
		80000		1200		5000		5000		
		Kannur		Kannur		Kasargode		Kasargode		
		80000		1200		13800		13800		
		Malappuram		Malappuram		Thiruvananthapuram		Thiruvananthapuram		
80000		1200		11000		11000				
		80000		1200		11400		11400		



RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19 Annexure WB VI (4)

TERM SHEET

District: Enakulam, Kollam, Kozhikode, Thrissur

State: Kerala

Unit: HECTARE

Crop: PADDY 2nd Crop	Reference Weather Station: As per Notification	Backup Weather Station: As per Notification
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1.	PERIOD	15-Nov	to	15-Mar
DEFICIT RAINFALL	INDEX	Aggregate of rainfall over Period		
	STRIKE (mm) <	5		
	EXIT	0		
	PAYOUT RATE (Rs./mm)	1280		
	MAXIMUM PAYOUT (Rs.)	6400		

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

3.	PERIOD	15-Nov	to	15-Mar
DISEASE CONGENIAL CLIMATE	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		

Details of Sum Insured & Premium (in Rs)				
District	Total Sum Insured(Rs)	Farmers Premium(Rs)	State Govt Premium(Rs)	Central Govt Premium(Rs)
Enakulam	80000	1200	13000	13000
Kollam	80000	1200	13800	13800
Kozhikode	80000	1200	9000	9000
Thrissur	80000	1200	13000	13000



RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19 Annexure WB-VI (5)

TERM SHEET

State: Kerala District: Thiruvananthapuram, Kasargod, Kollam, Kozhikode, Malappuram, Thrissur Reference Unit Area :

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

1

DEFICIT RAINFALL	PERIOD				
	1-Jan	1-Mar	1-May	1-May	1-May
Phase	1-Jan to 28-Feb	1-Mar to 31-Mar	1-May to 30-Apr	1-May to 31-May	1-May to 31-May
INDEX	Aggregate of rainfall over respective Phases				
STRIKE (mm) <	5	10	20	50	50
EXIT	0	0	0	10	10
PAYOUT RATE (Rs./mm)	320	320	400	320	320
MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800	12800
TOTAL MAXIMUM PAYOUT (Rs.)	25600				

2

DRY SPELL	PERIOD				
	1-Jan	1-Mar	1-May	1-May	1-May
INDEX	Number of days in a spell of consecutive dry days				
STRIKE (cons. day) >=	21	28	35	40	40
PAYOUT (Rs.)	1600	3200	8000	17600	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	1-May	1-May	1-May	1-May
Phase	1-Mar to 31-Mar	1-May to 15-May	1-May to 31-May	1-May to 31-May	1-May to 31-May
INDEX	Cumulative daily upward deviation of T Max from respective triggers				
TRIGGER (°C)	35	35	35.5	100	100
STRIKE (°C) >	4	40	511.11	29440	29440
EXIT					
PAYOUT RATE (Rs./°C)					
MAXIMUM PAYOUT (Rs.)	18400				

4

DISEASE CONGENIAL CLIMATE	PERIOD				
	1-Feb	1-May	1-May	1-May	1-May
INDEX	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °C				
STRIKE (cons. day) >=	3	7	3680	18400	18400
EXIT					
PAYOUT (Rs.)					
MAXIMUM PAYOUT (Rs.)					

Details of Sum Insured & Premium (in Rs)

District	Total Sum Insured (Rs)	Farmers Premium (Rs)	State Govt Premium (Rs)	Net Govt Premium
Kasargode	80000	1200	13800	13800
Kollam	80000	1200	13800	13800
Kozhikode	80000	1200	9000	9000
Malappuram	80000	1200	11000	11000
Thrissur	80000	1200	13000	13000



State: Kerala
District: Ernakulam, Idukki, Kannur, Kollam, Kottayam, Kozhikode, Kulladgode Unit Area : As per Notification
Malappuram, Palakkad, Thiruvananthapuram, Thiruvananthapuram, Wayanad

District	Total Sum Insured(Rs)	Details of Sum Insured & Premium (in Rs)		
		Farmer's Premium(Rs)	State Govt Premium(Rs)	Trial Govt Premium
ERNAKULAM	175000	8750	9625	9625
IDUKKI	175000	8750	7875	7875
KANNUR	175000	8750	11375	11375
KASARGODE	175000	8750	14875	14875
KOLLAM	175000	8750	11375	11375
KOTTAYAM	175000	8750	11375	11375
KOZHIKKODE	175000	8750	11375	11375
MALAPPURAM	175000	8750	13125	13125
PALAKKAD	175000	8750	11375	11375
THIRUVANANTHAPURAM	175000	8750	11375	11375
THRISSUR	175000	8750	11375	11375
WAYNAD	175000	8750	9625	9625



State: Kerala

Crop: SUGARCANE

Reference Weather Station: As per Notification

Backup Weather Station: As per Notification

Unit: HECTARE

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19 Annexure WB VI (7)

TERM SHEET

District: Idukki, Palakkad

Reference Unit Area : As per Notification

1.

PERIOD	16-Jan to 31-Dec	
	Phase-I 16-Jan to 28-Feb	Phase-II 1-Mar to 31-Dec
DEFICIT RAINFALL		
INDEX	Aggregate of rainfall over respective Phases	
STRIKE (mm) <	5	600
EXIT	0	200
PAYOUT RATE (Rs./mm)	400.00	20.00
MAXIMUM PAYOUT (Rs.)	2000	8000
TOTAL MAXIMUM PAYOUT (Rs.)	15000	

2.

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

3.

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

Total Sum Insured (Rs.)	45000
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Farmer's Premium (Rs.)	2250
State Govt Premium (Rs.)	9675
Central Govt. Premium (Rs.)	9675



RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2018-19

TERMSHEET

Crop : CASHEW NUT
Season : Rabi 2018-19
Reference Weather Station: As per Notification
Unit : Hectare

Annexure WB VI (8)

District: Kannur, Kasargode, Kozhikode, Malappuram, Palakkad
Reference Unit Area : As per Notification
Backup Weather Station: As per Notification
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

15-Dec	31-Dec	01-Jan	15-Jan	16-Jan	31-Jan	01-Feb	14-Feb	15-Feb	28-Feb
20.5 °C	20.5 °C	20.5 °C	20.5 °C	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.): 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

Cover Definition: 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.): 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: 01-Mar To 15-May

Cover Definition: No of consecutive Days having daily rainfall > 5 mm
Strike (Cons Days): 3
Exit (Cons Day): 10
Notional Payout Per ha. (Rs.): 1500
Maximum Payout per ha. (Rs.): 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		01-Apr To 30-Apr	
	Trigger	Payout per hectare	Trigger	Payout per hectare	Trigger	Payout per hectare
Daily Rainfall (mm) more than 20	0	120	10	0	20	0
Nature of Cover: Multiple event	25	600	300	20	1200	240
	30	2100	450	30	3700	300
	40	6600	0	40	7800	0

Maximum Payout per ha. (Rs.): 24000

Details of Sum Insured & Premium (in Rs)

District	Total Sum Insured	Farmer's Premium	State Govt Premium	Central Govt. Premium
Kannur	60000	3000	2700	2700
Kozhikode	60000	3000	7500	7500
Kasargode	60000	3000	2100	2100
Malappuram	60000	3000	3600	3600
Palakkad	60000	3000	3600	3600



State: KERALA District: PALAKKAD Reference Unit Area : As per Notification
 Crop: MANGO 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-Nov To 28-Feb for 3 or more consecutive days
 Daily Minimum Temperature 24 °C with Daily Average RH > 80%

PAYOUT TABLE :	C. Days	Payout (Rs.)
Age group of trees -		
3	> 4 years	160
4		320
Maximum Payout (Rs.)		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-Nov to 31-Mar
 Cover Index: Daily Rainfall (in mm)

Phases	Phase1	Phase2	Phase3
	15-Oct to 31-Dec	01-Jan to 28-Feb	01-Mar to 31-Mar
Strike >	10	5	10
Exit	45	40	45

PAYOUT TABLE :	> 4 years
Age group of trees -	
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-Nov to 31-May
 Cover Index: Cumulative upward deviation in Daily Maximum Wind Speed from respective triggers

Phases	Phase1	Phase2	Phase3
	15-Oct to 31-Dec	01-Jan to 28-Feb	01-Mar to 31-Mar
Trigger (km/h)	45	50	40

PAYOUT TABLE :	> 4 years
Age group of trees -	
Strike >	5
Exit	25
Payout/km/h	16.00
Maximum Payout (Rs.)	320

Details of Sum Insured & Premium (in Rs)

AGE GROUP OF TREES -	> 4 years
SUM INSURED (Rs.)	150000
Farmer's Premium (Rs.)	7500
State Govt Premium (Rs.)	24750
Central Govt. Premium (Rs.)	24750



Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2018-19 Annexure WB VI (10)									
TERMSHEET									
Crop : Summer Potato		State: KERALA		District: IDDUKI					
Season : Rabi 2018-19		Reference Unit Area : As per Notification		Backup Weather Station: As per Notification					
Unit : Hectare		Reference Weather Station : AWS as per Notification		Total Sum Insured: 40000					
Cover-1: Rise in Day Temperature Cover Period: 01-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: 01-Jan To 28-Feb Cover Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)									
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 70									
Cover-3 Deficit Rainfall Objective: To provide cover against low rainfall COVER PERIOD: 1-Jan to 30-Apr									
Phase 1-Jan to 15-Feb to 14-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: 01-Jan To 30-Apr Cover Definition: Daily Rainfall (mm) over Trigger Level									
Cover Period 01-Jan To 14-Feb To 15-Feb To 30-Apr Payout per hectare.									
Daily Rainfall (mm) more than									
Nature of Cover: Multiple events Maximum Payout per ha: 11000									
Details of Sum Insured & Premium (in Rs)									
Unit Hectare (Rs.) Total Sum Insured 40000 Farmer's Premium 2000 State Govt Premium 6200 Intra Govt. Premid 6200									



Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2018-19 Annexure WB-V(11)																																			
Crop : Summer Veg Group1 (Cabbage , Carrot, Garlic and French Bean) Season : Rabi 2018-19 Reference Weather Stati AWS as per Notification in the Notified Panchayats Unit : Hectare					TERMSHEET District : IDDUKI State : KERALA Reference Unit Area : [As per Notification Backup Weather Station: As per Notification Total Sum Insured: 40000																														
Cover-1: Rise in Night Temperature Cover Period: 01-Jan To 28-Feb Cover Index: Count Of days having daily Minimum temperature greater than 21 ° C					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 I 18 °C with Daily Average 60% for 3 or more consecutive days Strike (>=) 3 Exit 7 Rate (Rs/Day) 2000 Max Payout (Rs) 10000																														
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Objective: To provide cover against low rainfall Cover Period: 1-Jan to 30-Apr <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Phase</th> <th>1-Jan to 14-Feb</th> <th>15-Feb to 30-Apr</th> </tr> </thead> <tbody> <tr> <td>COVER INDEX</td> <td>Aggregate of rainfall over respective phase</td> <td></td> </tr> <tr> <td>STRIKE I mm (<)</td> <td>20</td> <td>15</td> </tr> <tr> <td>STRIKE II (<)</td> <td>10</td> <td>5</td> </tr> <tr> <td>EXIT</td> <td>0</td> <td>0</td> </tr> <tr> <td>RATE I (Rs./mm)</td> <td>25</td> <td>60</td> </tr> <tr> <td>RATE II (Rs./mm)</td> <td>275</td> <td>680</td> </tr> <tr> <td>MAXIMUM PAYOUT (Rs.)</td> <td>3000</td> <td>4000</td> </tr> </tbody> </table>										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		
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Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2018-19 Annexure WB-VI(12)																																																									
TERMSHEET																																																									
Crop : Summer Veg Group2 (Yard Long Bean, Snake Gourd and Bitter Gourd)					District: All districts																																																				
Season : Rabi 2018-19					Reference Unit Area : As per Notification																																																				
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Restructured Weather Based Crop Insurance Scheme (WBCIS) RABI 2018-19**Details of Seasonality Discipline and Various Cut-off Dates**

Sl. No.	Activities	Cut-Off Dates
		Rabi 2018-19 season
1.	Loaning Period (for Loanee farmers covered on compulsory basis)	Upto 15.01.2019
2.	Cut-off date for Receipt of Proposals of farmers (Non-loanee/Debit of premium from farmers account(loanee & non-loanee))	15.01.2019
3.	Cut-off date for receipt of consolidated declarations for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) from Banks Branches(CBs & RRBs) to IA and DCCB's for PACS	31.01.2019 (Loanee) & 23.01.2019 (Non-loanee)
4.	Cut-off date for receipt of proposals of Non-loanee farmers covered on Voluntary basis from designated insurance agents to Insurance Companies	Within 7 days of receipt of proposal/premium
5	Cut-off date for receipt of consolidated declarations for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) from respective DCCBs to respective IA	07.02.2019 (Loanee) & 31.01.2019 (Non-loanee)
6	Cut –off date for Uploading of Soft copy of the details of individual insured farmers by Bank Branches/PACS & Intermediaries	31.01.2019
7	Payment of claims based on Weather data	45 days from receipt of weather data for risk period

NB : If the Cut- Off Dates falls on Public Holiday/Bank Holiday declared under negotiable instrument act then next working day shall be the effective cut -off date



RWBCIS Add On Covers:

Under RWBCIS Rabi 2018-19 Inundation, Landslide and Damage by Heavy Wind is also covered as Add On Covers as mentioned below.

1. Inundation is notified for all Notified Crops/Term Sheets .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 and 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.
2. Landslide is notified for all Notified Crops/Term Sheets except in the Districts of Alappuzha & Kasaragod. 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 and 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.
3. Heavy wind Damage leading to Total Loss is notified as Add on Cover for Banana Crop only. The assessment of loss is by the Joint Committee on the basis of extent of loss and 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 .

The end of Season claims is worked out on the basis of Final Weather Data and the remaining claims, if any, stands admissible subject to the maximum Sum Insured.

