

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

**TERM SHEET**

State: Kerala

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

Reference Unit Area : As per Notification

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

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

2. UNSEASONAL RAINFALL	PERIOD	1-Jan to 30-Apr						
	Phase	Phase-I	Phase-II	Phase-III	Phase-IV	Phase-V	Phase-V	
		1-Jan to 31-Jan	1-Feb to 28-Feb	1-Mar to 31-Mar	1-Apr to 15-May	1-Apr to 30-Apr	1-Apr to 30-Apr	
	INDEX	Consecutive days with daily rainfall >					30	mm
	STRIKE (cons. days) >=	3	3	3	3	100	100	
	PAYOUT (Rs.)	15000	20000	25000	30000	0	0	
MAXIMUM PAYOUT (Rs.)	30000							

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

3. EXCESS RAINFALL	PERIOD	16-May to 15-Sep						
	Phase	Phase-I	Phase-II	Phase-III	Phase-IV	Phase-V	Phase-V	
		16-May to 15-Jun	16-Jun to 15-Jul	16-Jul to 15-Aug	16-Aug to 15-Sep	1-Apr to 30-Apr	1-Apr to 30-Apr	
	INDEX	Consecutive days with daily rainfall >					50	mm
	STRIKE (cons. days) >=	3	3	3	3	100	100	
	PAYOUT (Rs.)	25000	30000	35000	45000	0	0	
MAXIMUM PAYOUT (Rs.)	45000							

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

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

5. DAMAGE BY HEAVY WIND	PERIOD	1-Mar to 15-Sep
	Based on Individual Inspection and Assessment by the Joint Committee on input cost method on the basis of stage of growth of the plant subject to the maximum SI of Rs 65000/- under this cover	

Details of Sum Insured & Premium (in Rs)

Total Sum Insured(Rs)	Farmers Premium(Rs)	State Govt Premium(Rs)	Central Govt Premium(Rs)	Total Premium(Rs)
175000				