

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

TERM SHEET

State: **Kerala**

District: **Idukki, Palakkad**

Reference Unit Area : **As per Notification**

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

1.

DEFICIT RAINFALL	PERIOD	16-Jan to 31-Dec		
		Phase-I	Phase-II	Phase-III
	Phase	16-Jan to 28-Feb	1-Mar to 31-Aug	1-Sep to 31-Dec
	INDEX	Aggregate of rainfall over respective Phases		
	STRIKE (mm) <	5	600	300
	EXIT	0	200	50
	PAYOUT RATE (Rs./mm)	400.00	20.00	20.00
	MAXIMUM PAYOUT (Rs.)	2000	8000	5000
	TOTAL MAXIMUM PAYOUT (Rs.)	15000		

2.

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

3.

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

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