### Term Sheet

**State:** Kerala  
**District:** Kasargod, Kollam, Kozhikode, Malappuram, Thrissur  
**Reference Unit Area:** As per Notification

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

### Deficit Rainfall

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>1-Jan to 15-May</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phase I</td>
<td>1-Jan to 28-Feb</td>
</tr>
<tr>
<td>Phase II</td>
<td>1-Mar to 31-Mar</td>
</tr>
<tr>
<td>Phase III</td>
<td>1-Apr to 30-Apr</td>
</tr>
<tr>
<td>Phase IV</td>
<td>1-May to 31-May</td>
</tr>
</tbody>
</table>

**INDEX**

- **STRIKE (mm):**
  - EXIT
  - 0
  - 0
  - 0
  - 10

- **PAYOUT RATE (Rs./mm):**
  - 320
  - 320
  - 400
  - 320

- **MAXIMUM PAYOUT (Rs.):**
  - 1600
  - 3200
  - 8000
  - 12800

- **TOTAL MAXIMUM PAYOUT (Rs.):** 25600

### Dry Spell

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>1-Jan to 15-May</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phase I</td>
<td>1-Mar to 31-Mar</td>
</tr>
<tr>
<td>Phase II</td>
<td>1-Apr to 15-May</td>
</tr>
<tr>
<td>Phase III</td>
<td>1-May to 31-May</td>
</tr>
</tbody>
</table>

**INDEX**

- **TRIGGER (cons. day):**
  - EXIT
  - 21
  - 28
  - 35
  - 40

- **PAYOUT (Rs.):**
  - 1600
  - 3200
  - 8000
  - 17600

- **MAXIMUM PAYOUT (Rs.):** 17600

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

### High Temperature

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>1-Mar to 15-May</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phase I</td>
<td>1-Mar to 31-Mar</td>
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<tr>
<td>Phase II</td>
<td>1-Apr to 15-May</td>
</tr>
<tr>
<td>Phase III</td>
<td>1-May to 31-May</td>
</tr>
</tbody>
</table>

**INDEX**

- **TRIGGER (°C):**
  - EXIT
  - 35
  - 35
  - 35.5
  - 100

- **STRIKE (°C):**
  - 10
  - 4

- **EXIT**
  - 40

- **PAYOUT RATE (Rs./°C):**
  - 511.11

- **MAXIMUM PAYOUT (Rs.):** 18400

- **Total Sum Insured (Rs.):** 80000

### Disease Congenial Climate

<table>
<thead>
<tr>
<th>PERIOD</th>
<th>1-Feb to 15-May</th>
</tr>
</thead>
<tbody>
<tr>
<td>INDEX</td>
<td>Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature &gt; 32 °C</td>
</tr>
</tbody>
</table>

- **STRIKE (cons. day):**
  - EXIT
  - 3

- **EXIT**
  - 7

- **PAYOUT (Rs.):** 3680

- **MAXIMUM PAYOUT (Rs.):** 18400

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

<table>
<thead>
<tr>
<th>Total Sum Insured (Rs.)</th>
<th>Farmers Premium (Rs.)</th>
<th>State Govt Premium (Rs.)</th>
<th>Central Govt Premium (Rs.)</th>
<th>Total Premium (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>80000</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>