

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

**TERM SHEET**

State: Kerala

District: Idukki, Wayanad

Reference Unit Area : As per Notification

<b>Crop:</b> PADDY High Range 2nd Crop	<b>Reference Weather Station:</b>	As per Notification	<b>Unit:</b> HECTARE
	<b>Backup Weather Station:</b>	As per Notification	

1	DEFICIT RAINFALL	<b>PERIOD</b>	1-Jan to 31-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		<b>Phase</b>	1-Jan to 28-Feb	1-Mar to 31-Mar	1-Apr to 30-Apr	1-May to 31-May
		<b>INDEX</b>	Aggregate of rainfall over respective Phases			
		<b>STRIKE (mm) &lt;</b>	10	25	60	120
		<b>EXIT</b>	0	0	10	20
		<b>PAYOUT RATE (Rs./mm)</b>	160	128	160	128
		<b>MAXIMUM PAYOUT (Rs.)</b>	1600	3200	8000	12800
<b>TOTAL MAXIMUM PAYOUT (Rs.)</b>		25600				

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

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

3	HIGH TEMPERATURE	<b>PERIOD</b>	15-Jan to 31-May			
			Phase-I	Phase-II	Phase-III	Phase-IV
		<b>Phase</b>	15-Jan to 31-Mar	1-Apr to 30-Apr	1-May to 31-May	1-May to 31-May
		<b>INDEX</b>	Cumulative daily upward deviation of T Max from respective triggers			
		<b>TRIGGER (</b>	36	36	35.5	100
		<b>STRIKE (°c) &gt;</b>	4			
		<b>EXIT</b>	40			
		<b>PAYOUT RATE (Rs./°C)</b>	488.89			
<b>MAXIMUM PAYOUT (Rs.)</b>		17600				

4	DISEASE CONGENIAL CLIMATE	<b>PERIOD</b>	15-Jan to 31-May			
		<b>INDEX</b>	Number of consecutive days having daily average RH between 80 % to 90 % with daily mean Temperature > 32 °C			
		<b>STRIKE (cons. day) &gt;=</b>	3			
		<b>EXIT</b>	7			
		<b>PAYOUT (Rs.)</b>	4160			
<b>MAXIMUM PAYOUT (Rs.)</b>		20800				

<b>Total Sum Insured (Rs.)</b>	<b>Farmer's Premium (Rs.)</b>	<b>State Govt Premium (Rs.)</b>	<b>Central Govt. Premium (Rs.)</b>	<b>Total Premium (Rs.)</b>
80000				