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

**TERM SHEET**

**State:** Kerala  
**District:** Kannur, Kasargod, Malappuram, Thiruvananthapuram  
**Reference Unit Area:** As per Notification

<table>
<thead>
<tr>
<th>Crop: PADDY 2nd Crop</th>
<th>Reference Weather Station: As per Notification</th>
<th>Unit: HECTARE</th>
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</thead>
</table>

**Backup Weather Station:** As per Notification

1. **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

2. **HIGH TEMPERATURE**
   - **PERIOD:** 15-Nov to 1-Feb
     - **Phase-I:** 15-Nov to 1-Dec
     - **Phase-II:** 30-Nov to 1-Feb
     - **INDEX:** Cumulative daily upward deviation of T Max from respective triggers
       - **TRIGGER:** 35, 35.5
       - **STRIKE (°C) >:** 30
       - **PAYOUT RATE (Rs./°C):** 651.85
       - **MAXIMUM PAYOUT (Rs.):** 17600

3. **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

4. **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)**

<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>
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<td>80000</td>
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