



GOVERNMENT OF KERALA

Abstract

Agriculture Department- Implementation of Weather Based Crop Insurance Scheme (WBCIS) -Notification of Crops and Areas for Kharif 2016 Season - Sanctioned - Orders issued.

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AGRICULTURE(AGRI)DEPARTMENT

G.O.(Rt)No.602/2016/Agri

Dated, Thiruvananthapuram 21.07.2016

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- Read:
1. Letter No.13015/03/2016 – Credit II dated, 23.02.2016 of Government of India.
 2. Letter No. 11019/01/2015 Credit II dated, 23.03.2016 of Government of India.
 3. Minutes of the meeting held on 07.07.2016.

ORDER

As per the decision in the meeting read as 3rd paper above it was decided to implement Restructured WBCIS during this Kharif 2016 season in all district except Alappuzha & Pathanamthitta for selected crops in the State through Agriculture Insurance Company.

Accordingly Government are pleased to notify crops and areas for Kahrif 2016 season in Kerala as detailed below :-

Notification of Crops areas for Karif 2016 season under Restructured WBCIS

1. List of District-wise Crops Notified under Restructured WBCIS Kharif 2016 Season in the state is as per **Annexure WBI -I**

2. District -wise List of Reference Unit Areas (RUAs), their respective Reference Weather Station (RWS) & Back Up Weather Stations (BWS) notified for all notified Crops except Banana for Restructured WBCIS Kharif 2016 Season is as per **Annexure WB-II** and the same list for exclusively notified Banana crop during the season is **as per Annexure WB-III.**

3. Notified Crop-wise Weather Risks/Perils Covered, their Risk Periods & Cut-Off Date for Coverage is **as per Annexure WB-IV.**

4. Crop-wise District-wise Sum Insured Limits, Actuarial Premium Rates, Subsidy, and Farmers' Premium Rates are notified as per **Annexure WB-V.**

5. Crop-wise District-wise Term Sheets notified under Restructured WBCIS during this Kharif 2016 season is **as per Annexure WB-VI (1 to 12).**

6. Seasonality Discipline and various Cut -Off dates for Banks, Intermediaries and Farmers under Restructured WBCIS during Kharif 2016 Season is **as per Annexure WB-VII.**

Further the claim settlement under the Scheme will be **solely** based on the Weather Data during the insurance period for the notified crop from the notified Reference Weather Station (RWS) & the respective notified Term Sheet of the concerned crop and not on the basis of Crop Cutting Experiments (CCE's) for Yield estimations or individual declaration of crop damage/Annajari/Paisavari Certificate/Gazette Notification declaring the area Drought/Flood/Cyclone affected etc. issued by the Government.

The Director, Department of Agriculture Development & Farmer's Welfare, Govt. of Kerala will issue the Notification and to be published in the Extraordinary Gazette of Kerala and also take further action in the matter.

(By Order of the Governor)

Dr.O.SAREENA.

Deputy Secretary to Government.

To

The Director, Agriculture Development & Farmers' Welfare Department,
Thiruvananthapuram.

The Director General, Department of Economics & Statistics, Govt. of Kerala, Vikas Bhavan, Thiruvananthapuram

The Regional Manager, Agriculture Insurance Company of India Ltd., Regional Office, Thiruvananthapuram

The Convenor, State Level Bankers Committee, Canara Bank, Thiruvananthapuram

The Registrar of Co-operative Societies, Govt. of Kerala, Thiruvananthapuram

The District Collectors (Concerned Districts)

The Chief Officer, Reserve Bank of India, Thiruvananthapuram

The Chief General Manager, NABARD, Thiruvananthapuram

The Director, Indian Meteorological Department, Thiruvananthapuram

The Director, Kerala State Disaster Management Agency, Thiruvananthapuram.

The Chief (Agriculture) State Planning Board, Thiruvananthapuram

The Director, Kerala State Remote-sensing & Environment Centre, Vikas Bhavan, Thiruvananthapuram

The Deputy Director, National Sample Survey Organisation, Regional Office, CGO Complex, Poonkulam, Thiruvananthapuram.

The Director of Printing & Stationery, Thiruvananthapuram (for Information & necessary action)

The Professor & Head of Agriculture Meteorology, College of Horticulture, Vellanikkara

The Dean, College of Vellayani, Thiruvananthapuram

The Principal Accountant General (Audit), Thiruvananthapuram

The Accountant General (A& E), Thiruvananthapuram

The Finance Department

The Co-operation Department

Information & Public Relations (Web & New Media),

Stock File/Office Copy.

Forwarded /By order



Section Officer

NOTIFICATION

Restructured Weather Based Crop Insurance Scheme Kharif 2016 Season

Reference is made to the Govt. of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-operation & Farmers' Welfare (DAC & FW), Krishi Bhavan, New Delhi letter No.13015/03/2016-Credit-II, and Letter No. 13015/01/2016-Credit-II dated 23rd February 2016 regarding the 'Administrative Approval for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) & Restructured Weather Based Crop Insurance Scheme (WBCIS) & Operational Modalities of PMFBY respectively and subsequent Letter No.11019/01/2015-Credit-II , dated 23rd March 2016., regarding Operational Guidelines for Implementation of Restructured Weather Based Crop Insurance Scheme (WBCIS) . The Govt. of India has accordingly launched a Restructured Weather Based Crop Insurance Scheme (WBCIS) from this Kharif 2016 season. The State Level Coordination Committee on Crop Insurance (SLCCCI) in its meeting held on 25th June, 2016 and subsequent meeting of the Sub-committee formed in this regard held on 07th July, 2016 chaired by Hon'ble Minister of Agriculture has decided to implement this Restructured WBCIS in all Districts except Alappuzha & Pathanamthitta for selected crops in Kerala. The details of Notification are as given under

1. OBJECTIVE OF THE SCHEME

Weather Based Crop Insurance Scheme (WBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. WBCIS uses weather parameters as "proxy" for crop yields in compensating the cultivators for deemed crop losses. Payout

structures are developed to the extent of losses deemed to have been suffered using the weather triggers.

2. DISTRICTS COVERED & IMPLEMENTING AGENCY:

Of the 14 Districts in the State Reference Weather Stations(RWS's) were identified /installed so far for implementation of WBCIS in 12 Districts barring Alappuzha & Pathanamthitta in the State .Accordingly these 12 Districts Viz, Thiruvananthpauram, Kollam, Kottayam, Idukki, Ernakulam, Thrissur, Palakkad, Malappuram, Kozhikkode, Kannur, Wayanad & Kasargode have been notified for the implementation of Restructured WBCIS and Agriculture Insurance Company of India (AIC) would be the Implementing Agency (IA) for the said Scheme.

3. CROPS & AREAS COVERED:

The Crops Notified are **Paddy, Banana, Ginger, Turmeric, Pineapple, Sugarcane, Cardamom, Pepper, Arecanut and Nutmeg**. The list of crops notified in each district under WBCIS is as per Annexure WB I.

4. AREA APPROACH : REFERENCE UNIT AREAS (RUA's), THEIR REFERENCE WEATHER STATIONS (RWS's) & BACK UP WEATHER STATIONS(BWS's)

The WBCIS adopts an 'Area Approach' basis for risk assumption & indemnity claim settlement. For this the State Govt. has notified **Reference Unit Areas (RUAs)**, which are essentially a Group of adjoining Panchayats/Municipalities/Corporation limits within each District. A centrally located **Reference Weather Station (RWS)** has been notified for each RUA. The Claims for a notified crop in an RUA is calculated **ONLY** on the basis of Weather

Data recorded during risk period at its notified RWS and the Term Sheet notified for that specific Crop. Should the RWS data be unavailable for any day/interval during the risk period, the data of corresponding **Back-up Weather Station (BWS)** notified would be used for the purpose.

Thus the claims under WBCIS for an RUA are settled solely on the basis of Weather Data of concerned RWS and not on the basis of Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors or any other Govt. Official.

The details of notified RUAs, their RWSs and BWSs in each notified District are appended as **Annexure WB- II** (For All Notified Crops except Banana) & **Annexure WB-III** (For Banana Crop only).

5. FARMERS COVERED:

a. All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/ insured crops.

b. Compulsory Component

All the **Loanee farmers** who have a credit limit sanctioned/renewed for any of the notified Crops for this Kharif 2016 Season upto **15th August 2016** have to be **compulsorily insured** under WBCIS by the respective Financial Institutions and for this purpose such loanee farmers need not submit any application/proposal for insurance

Any loan eligible for compulsory coverage under Restructured WBCIS, if not covered will be deemed to be self-insured by the concerned Financial

Institution and claim, in the event of loss shall be borne by the Financial Institution.

c. Voluntary Component

The Scheme would be optional for the non-loanee farmers. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC), Latest Tax Receipt etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government (in case of sharecroppers/ tenant farmers) along with a duly filled & signed proposal form and requisite premium within 15th August 2016 for joining the Scheme.

d. Special efforts shall be made to ensure maximum coverage of SC/ ST/ Women farmers under the scheme.

6. SUM INSURED LIMITS: The Crop-wise sum insured per Hectare notified will be broadly based on the cost of cultivation of the crops and will be same for both Loanee & Non-loanee farmer. . The sum insured for individual farmer for each crop is equal to the Notified Sum Insured per Hectare multiplied by area sown/cultivated for the notified crop. 'Area under cultivation' shall always be expressed in 'hectare'. The Sum Insured per Hectare for a crop is distributed under several Insurance Covers with different risk periods starting from 7th July 2016. For the details of Crop-wise Sum Insured Limits please refer **Annexure WB-V.**

7. PREMIUM RATES AND SUBSIDY :

The Actuarial Premium Rate (APR) would be charged under Restructured WBCIS by Implementing Agency (IA). However, farmers would be paying maximum of 2% for Food crops, Oilseeds, Cereals and Millets (Paddy in Kerala) and 5% for Commercial & Horticultural crops (Banana, Pepper,

Ginger, Turmeric, Cardamom, Nutmeg, Sugarcane, Arecanut & Pineapple) in Kerala).

The difference between actuarial premium rate and the rate of insurance premium payable by farmers shall be treated as Rate of normal premium subsidy, which shall be shared equally by the Centre and State. The Crop-wise Actuarial Premium rates , Subsidy, Farmer's Premium Rates notified during this Season are given in **Annexure WB-V**.

8. SEASONALITY DISCIPLINE:

The Seasonality Discipline and various Cut-Off dates are notified as per **Annexure WB-VII**

9. WEATHER PERILS COVERED & PERIOD OF RISKS

The Crop-wise perils covered & the period of coverage of these risks (Insurance Period) are as per **Annexure WB-IV** .

CLAIM ASSESSMENT & SETTLEMENT

1. Claims will be solely assessed on Area approach basis as detailed in Item No 4 above. That means in case of an adverse weather incidence in an RUA as notified in the Term Sheet of a crop, all the insured cultivators growing the notified crop in that RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and they become eligible for the same rate of payouts & claims.
2. Further a "**Term Sheet** " is the Scheme document which details the insurance covers and their triggers, cover-wise risk periods and How & When the claim becomes payable for each crop. The Crop-wise District-wise **Term Sheets for all the crops** Notified under WBCIS are appended as **Annexure WB-VI (1-12)**
3. The eligible pay outs & claims under different covers for a notified crop in each RUA as per the notified Term Sheet are calculated only after the risk

period of the particular crop is over subject to the timely availability of Weather Data from respective RWS's .

4. Claims shall be assessed only on the basis of weather data recorded by the notified RWSs or BWSs, as the case may be, and the claims process shall commence once the weather data is received. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government.

5. If observed index value falls below or above, (as the case may be) the notified trigger value in the Term Sheet, then claims per unit shall be calculated using following formula depending upon index definition:

**Claims per Unit = (Difference between Observed & Notified index values)
X Notional Payout as per Term Sheet.**

6. All pay outs under the scheme will be settled by Agriculture Insurance Company of India Limited (AIC), and to the extent possible within 45 days from the end of the risk period subject to the availability of weather data for the coverage period and receipt of State & Central Government Share of Premium Subsidy in full.

7. As far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say ,Pay-outs would be automatically computed by implementing agency on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

8. Insurance Companies should verify & satisfy themselves about the insured farmers, crops & areas before approaching the Government for release of Subsidy. Cases of area discrepancies under WBCIS will be settled as per

procedure explained in para XVII(4) of OGs of PMFBY, and such cases should be settled within a maximum period of three months from closing of crop season.

9. Claims shall be worked out as per the Insurance Declarations/Proposals received from the Nodal Branches/ Nodal Banks/Intermediaries for each notified area and crop. Administrative structure for collection of premium, insurance proposals & declarations and remittance of admissible claim along with other returns, if any, will be same as PMFBY.

10. In case of farmers covered through Financial Institutions, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/ nodal banks / PACs which will in turn credit the claims into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies along with list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.

11. In case of farmers covered on voluntary basis through intermediaries/ directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimated to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

12. Disputed claims / sub-standard claims, if any, shall be referred through State Government to DAC&FW for disposal by the insurance company and the decision or any interpretation of DAC&FW of provisions of scheme or disputes shall be binding on all concerned.

10. PROCEDURE FOR COVERAGE OF FARMERS :-

a) Each individual bank branches for Commercial Banks / RRBs shall act as

Nodal branch. Each DCCB will be Nodal Banks for PACs. The concerned Lead bank and Regional offices/ Administrative offices of Commercial Banks/ RRBs will provide necessary guidelines to all their concerned bank branches and coordinate with them to ensure that all concerned branches submit the consolidated proposals to insurance companies well within the stipulated cut-off dates notified for the same and also upload the soft copy of insured details in crop insurance portal. Besides, insurance company may also use the IRDA approved insurance agents/ insurance intermediaries for the coverage of non-loanee farmers only.

- b) Declaration/ proposal formats to be submitted by Nodal banks/ Branches shall contain details about Insurance Unit, sum insured per unit, premium per unit, total area insured of the farmers, number and category of farmers covered (small and marginal or other) and number of farmers under other categories (SC/ ST/ others / Women) along with their bank account details etc. (bank / their branches) **as per the format envisaged / provided in the crop insurance portal.**

Loanee farmers (Compulsory coverage)

- a). Whenever banks sanction loan for a notified crop in a notified area, the crop loan amount only to the extent of **Per Hectare Sum Insured limits (as per Annexure WB- V)** and acreage declared by the individual for the notified crops (in Hectares) shall be taken into consideration for compulsory coverage as per Seasonality Discipline. Disbursing bank branch/ Primary Agriculture Cooperative Society (PACS) will prepare monthly statement of crop-wise and insurance unit-wise details of crop insurance with premium as per the seasonality discipline. Loan disbursing bank branch/ PACS will finance the additional loan towards premium amount payable by farmer for crop insurance.

As an illustration, a farmer in Palakkad district has an overall sanctioned credit limit of Rs.2,00,000 as on 15.08.2016 for Paddy, Tomato & Arecanut. In this case, assuming that as per the farmer's loan application he/she had declared 2 Ha under Kharif Paddy, 3 Ha under Tomato & 1.5 Ha under Arecanut:

1. Here only Paddy & Arecanut needs to be covered since Tomato is not notified under WBCIS Kharif 2016 Season
2. Rs 50000/Ha is the prefixed Sum Insured for Paddy & Arecanut as per WBCIS Scheme norms.
3. Hence, the Applicable Sum Insured under WBCIS is $50000*2 = \text{Rs } 100000$ for Paddy & $50000*1.5 = \text{Rs } 75000$ for Arecanut.
4. The Farmer's Premium for Paddy is $100000*2.00\% = \text{Rs } 2000$ & for Arecanut is $75000*5.00\% = \text{Rs } 3750$ & thus the Total Farmer's Premium is Rs 5750.

b) Crop loans through Kisan Credit Cards (KCC) are covered under compulsory coverage and banks shall maintain all back up records and registers relating to compliance with Restructured WBCIS and its seasonality discipline and cut-off-date for submitting Declarations in case of normal crop loans. Bank branch will apportion coverage among insurable crops, based on acreage mentioned in loan application or on the basis of actual area sown as declared by the farmer subsequently.

c) Bank branches of Commercial Banks and RRBs/ Nodal Bank in case of PACS under its jurisdiction shall consolidate insurance statements (as per **Annexure WB-F-3**) from their bank branch/ PACS under its jurisdiction, respectively and forward the Declaration Forms (as per **Annexure WB-F-1**) to insurance company along with details of remittance/ RTGS towards insurance premium, in accordance with cut off dates.

d) **In situations of non-coverage of crop loans due to act of omission by Financial Institutions and claims have arisen during crop season then**

respective nodal bank & its branches would be fully responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops due to non-deduction of premium by lending banks/branches.

- e) If Nodal banks keep the amount of premium collected beyond the defined timelines (Refer Para IX of OGs of PMFBY) then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the insurance company.
- f) If Nodal banks keep the claims amount beyond the defined timelines (Refer Para XVI.3 of OGs of PMFBY) then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers.

Non-loanee farmers (Optional coverage) through Channel partners

- a) Farmers desirous of availing insurance shall fill up Proposal Form of the Scheme and submit the same to nearest bank branch directly (as per **Annexure WB-F-4**) or authorized channel partner or insurance intermediaries (as per **Annexure WBC-F-6**) of insurance company.
- b) In case channel partner is a Bank, farmers will submit duly filled up proposal form (as per **Annexure WB-F-4**) in the branch of a Commercial Bank (CB) or Regional Rural Bank (RRB), or PACS (DCCB) with requisite insurance premium amount. Operating a bank account is essential for such cases. Branch/ PACS officials will assist the farmers in completing the insurance proposal form and provide necessary guidance. While accepting the proposal and premium, Branch/ PACS will be responsible for verification of eligible sum insured, applicable premium rate, etc. The Bank Branch/PACS will thereafter consolidate these particulars (as per **Annexure**

WB-F-3) and send them in Declaration Formats (as per Annexure WB-F-2) directly to the Insurance Company (in case of Branches of Commercial Banks and RRB's/ to respective Nodal Banks (ie DCCB's in the case of PACS) respectively which will, in turn, submit crop-wise and insurance unit-wise Crop Insurance Declarations in the prescribed format, along with the premium, within the stipulated time, to insurance company.

- c) Non-loanee cultivators could also be serviced directly by any designated agencies, other authorized channel partners or insurance intermediaries, of the implementing agency/Insurance Company and they will act as a guide and facilitator wherein they will advise them the benefits and desirability of the Scheme and guide the farmers through procedures; collect requisite premium and remit individual/ consolidated premium to insurance company, accompanied by individual proposal forms and summary details in Listing sheet (MIS), provide soft copy to IA and details of each insured farmer and will also upload the data directly to the crop insurance portal.
- d) While accepting the Proposal and the premium from aforesaid, designated agents, other authorized channel partner or insurance intermediaries, **it shall be the responsibility of Insurance Company or its designated agents to verify insurable interest and collect the land records, particulars of acreage, sum insured, crop sown etc., and applicable contract/ agreement details in case of share croppers / tenant farmers.** The designated intermediaries shall remit the premium with consolidated proposals within 7 days. However, it is mandatory that the Non-loanee cultivators serviced by the designated intermediaries should hold a bank account in order to facilitate remittance of the claim, if payable.

Non-loanee Farmers (Optional coverage) - directly to Insurance companies

- a) Non-Loanee farmer may submit insurance proposals personally / through post to insurance company (as per **Annexure WB-F-5**) with requisite premium. Non-loanee farmer can also avail insurance through 'on-line portal' of concerned insurance company or crop insurance portal designed by Government for the purpose. However, it is mandatory that Non-Loanee farmers, personally submitting proposals to insurance company or through crop insurance portal, should have insurable interest and submit necessary documentary evidence. The insured farmer forfeits the premium and the right to claim (if any) if the material facts furnished in the proposal form are wrong or incorrect.
- b) Insurance companies retain the right to accept or reject insurance proposal(s) in case proposal is incomplete, not accompanied by necessary documentary proof or insurance premium ordinarily, within one month of receipt of proposal by Insurance Companies. If the proposal is rejected the insurance company will refund full collected premium.
- c) Declarations/ proposals received from the Banks/ PACS after the cut-off date shall be summarily rejected and the liability, if any, for such declarations shall rest with the concerned Bank/PACS. Therefore, the Banks/ PACS must not receive any proposal after the cut-off date of coverage.
- d) The Banks/ PACS must also ensure that the consolidated statement along with the premium amount is remitted to the insurance company within the stipulated time, failing which they shall be responsible for payment of claims, if any to the farmers. However, any dispute in the matter may be referred to the Department of Agriculture GoI by the concerned State/ Agency.
- e) The concerned branches of banks and Nodal Banks/ DCCBs in case of

PACS will also collect the list of individual insured farmers (both loanee and non-loanee) with requisite details like name, father's name, Bank Account number, village, categories – Small and Marginal/ SC/ ST/ Women, insured acreage, details of insured land, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of Proposal/ Declaration to insurance company and also upload the same on the crop insurance portal. Same standard format of crop insurance portal will be utilized.

- f) Insurance companies may also collect the requisite information in respect of non-loanee farmers from the channel partner in same formats. It is the responsibility of the concerned insurance companies to collect/obtain the details of the insured farmers (both loanee and non-loanee) from the bank/financial institutions/ intermediaries/ agents and facilitate the banks to upload the same on crop insurance portal.
- g) Insurance Companies should also verify and be satisfied themselves about the coverage of farmers/ crops and up-load the same in their websites within a month preferably before approaching the Government to release the final installment of subsidy under the scheme.

12. Important Conditions /Clauses Applicable for Coverage of Risks

1. Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank / intermediaries shall be liable for payment of claims.

2. In case of any substantial misreporting by nodal bank /branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such mis-reporting.

3. Mere sanctioning/ disbursement of crop loans and submission of proposals/ declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

4. Acreage discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance.

For the time-being, it is to be addressed as follows:

- a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue authority/Department of Agriculture.
- b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- c) Claims shall be calculated on the scaled down sum insured
- d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilised for improvement of technology/ research/ Impact assessment etc..

Once the individual farms (plots/ survey numbers) are digitized and available on a GIS platform, it is quite possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

13. EXCLUSION:

Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

14. Commission and Bank Charges

Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Banks have to submit their invoice as per **Annexure WB-VIII**. Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

15. Service Tax

WBCIS is exempted from Service Tax.

16. Role and Responsibilities of Various Agencies

Roles of various Agencies/Institutions/Government Departments/Committees as spelt out in PMFBY/WBCIS Operational Guidelines (OG's) issued by MoA, GoI have to be strictly complied with by all agencies.

State Governments will also continue to conduct the requisite number of Crop Cutting Experiments (CCEs) in areas where WBCIS is implemented to enable the implementing agencies to make analytical study for assessing performance of the Scheme *vis-à-vis* Yield Index based crop Insurance Schemes (i.e. PMFBY) and Benchmarking of products .

17. Limitations & Disclaimers:

a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach"—where by assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss

(b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or in correct statements, misrepresentation or on non-disclosure in any material fact in the proposal form/personal statement/declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means.

or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.

(c) Whenever, any clarification in respect of Declarations submitted by FIs is sought by the implementing agency, the same must be submitted within two weeks. Thereafter, the implementing agency, is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the banks/FIs.

(d) The FIs shall only be responsible for all omissions/commissions/errors committed by them.

18. Note: The implementation of the scheme will be governed by operational guidelines on Restructured WBCIS and administrative approval issued by DACFW, GOI. In the event of any conflict in provisions in this notification and operational guidelines for Restructured WBCIS issued by DACFW, GOI, latter will prevail.

The Implementing Agency (IA) viz. The Agriculture Insurance Company of India will intimate the Notification details to all the Nodal Banks and Agencies concerned.

Director

DIRECTOR OF AGRICULTURE
KERALA

(Department of Agriculture Development & Farmers' Welfare)

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10/12/12

District-wise Crops Notified under Restructured WBCIS Kharif 2016 Season

Annexure WB-1

SI No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy, Banana
2	Kollam	Paddy, Banana, Pepper, Turmeric
3	Kottayam	Banana, Pepper, Pineapple
4	Idukki	Paddy, Banana, Pepper, Ginger, Turmeric, Sugarcane, Cardamom, Pineapple
5	Ernakulam	Paddy, Banana, Turmeric, Pineapple, Nutmeg
6	Thrissur	Paddy, Banana, Arecanut, Nutmeg
7	Palakkad	Paddy, Banana, Pepper, Ginger, Turmeric, Sugarcane, Cardamom, Arecanut
8	Malappauram	Paddy, Banana, Pepper, Turmeric, Arecanut
9	Kozhikkode	Paddy, Pepper, Turmeric, Arecanut, Banana
10	Kannur	Paddy, Banana, Pepper, Arecanut
11	Wayanad	Banana, Pepper, Ginger, Turmeric, Cardamom, Arecanut
12	Kasar gode	Paddy, Banana, Pepper, Arecanut

District -wise List of Reference Unit Area(RUA) ,Reference Weather Station (RWS) & Back Up Weather Stations(BWS) notified for All Crops Except Banana for Restructured WBCIS Kharif 2016 Season

1 DISTRICT: THIRUVANANTHAPURAM				
SI No	Reference Unit Area	Group (RWS)	Reference Weather Station	Back Up Weeather Station (BWS)
1	Sreekariyam	1	SKYMET AWS Inside coconut, nursery kazhakkuttam- 695582	SKYMET AWS am block Behind madupur office pin- 695304
2	Pothencode			
3	Ulloor			
4	Kazhakkoottam			
5	Mangalapuram			
6	Kadakampalli			
7	Andoorkkonam			
8	Attipra			
9	Kadinamkulam			
10	Karakulam	2	SKYMET AWS Inside International Market area, Nedumangad- 695541	SKYMET AWS Near market area, vellanad, block- kattakada, pin- 695542
11	Vattiyoorkkavu			
12	Kudappanakkunnu			
13	Aruvikkara			
14	Panavoor			
15	Anad			
16	Nedumangad Municipality			
17	Nanniyode			
18	Peringamala			
19	Vembayam			
20	Parassala	3	SKYMET AWS at H/o Mr. Vijeesh , Besides Kulathoor Krishi bhavan, pin- 695502	SKYMET AWS at Panchayat Office Venganoor
21	Karode			
22	Kulathoor			
23	Chenkhal			
24	Thirupuram			
25	Poovar			
26	Attingal	4	SKYMET AWS Behind madupuram block office pin- 695304	SKYMET AWS Inside coconut nursery, kazhakkuttam- 695582
27	Mudakkal			
28	Kadakkavoor			
29	Anchuthengu			
30	Vakkom			
31	Kizhuvillam			
32	Chirayinkeezhu			
33	Azhoor			
34	Kattakkada	5.	SKYMET AWS Near market area, vellanad, block- kattakada, pin- 695542	SKYMET AWS Inside International Market area, Nedumangad- 695541
35	Poovachal			
36	Kuttichal			
37	Vellanad			
38	Aryanad			
39	Uzhamalakkal			
40	Tholikkode			
41	Vithura			

42	Manamboor	6	SKYMET AWS Near thoppat, moongoodu-695144	SKYMET AWS Behind madupuram block office pin- 695304
43	Ottur			
44	Chemmaruthi			
45	Cherunniyoor			
46	Edava			
47	Elakamon			
48	Varkala			
49	Vettoor			
50	Athiyannoor	7	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at H/o Mr. Vijeesh , Besides Kulathoor Krishi bhavan, pin- 695502
51	Kanjiramkulam			
52	Karakulam			
53	Neyyattinkara Municipality			
54	Kottukal			
55	Vizhinjam			
56	Venganoor			
57	Thiruvallom			
58	Manikkal	8	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS Behind madupur am block office pin- 695304
59	Nellanad			
60	Vamanapuram			
61	Pullampara			
62	Kallara			
63	Pangode			
64	Perumpazhuthoor	9	SKYMET AWS at Panchayat Building Kallikkad	SKYMET AWS Near market area, vellanad, block- kattakada, pin- 695542
65	Perumkadavila			
66	Kollayil			
67	Kunnathukal			
68	Ottasekharamangalam			
69	Aryancode			
70	Vellarada			
71	Amboori			
72	Kallikkad			
73	Pulimath	10	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS Near thoppat, moongoodu- 695144
74	Nagaroor			
75	Karavaram			
76	Navaikkulam			
77	Pallikkal			
78	Madavoor			
79	Kilimanoor			
80	Pazhayakunnummel	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
81	Balaramapuram			
82	Pallichal			
83	Nemom			
84	Maranalloor			
85	Kalliyoor			
86	Vilavoorkkal			
87	Vilappuil			
88	Marukil			
89	Thiruvananthapuram Corp			

2 DISTRICT: KOLLAM				
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Oachira	1	SKYMET AWS at Coconut Thodiyoor b Nursery	SKYMET AWS at H/o Shajan, Ananya edicals, Near Krishi Bhavan, Chavara.
2	Clapana			
3	Thazhava			
4	KS Puram			
5	Karunagappally			
6	Thodiyoor			
7	Alappad			
8	Chavara	2	SKYMET AWS at H/o Shajan, Ananya Medicals, Near Krishi Bhavan Chavara.	SKYMET AWS at Coconut Nursery Thodiyoor
9	Panmana			
10	Neendakara			
11	Thevalakkara			
12	Thekkumbhagam			
13	Sashthancotta	3	SKYMET AWS at Krishi Bhavan Sasthankotta	SKYMET AWS at Block Office (Chittumala) East Kallada
14	Sooranad (North)			
15	Sooranad (South)			
16	West Kallada			
17	Poruvazhy			
18	Kunnathoor			
19	Mynagappally			
20	Eravipuram	4	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathannoor
21	Mayyanad			
22	Vadakkevila			
23	Kottamkara			
24	Thrikkovilvattom			
25	Elampalloor			
26	Kollam			
27	Kilikkolloor			
28	Sakthikulangara			
29	Chathannoor	5	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
30	Paravoor			
31	Poothakkulam			
32	Kalluvathukkal			
33	Adichanalloor			
34	Nedumpana			
35	Chirakkara			
36	Kundara	6	SKYMET AWS at Block Office (Chittumala)	SKYMET AWS at Krishi Bhavan Sasthankotta
37	Perinadu			
38	Perayam			
39	East Kallada			
40	Monrothuruthu			
41	Panayam			
42	Thrikkaruva			
43	Thrikkadavur			
44	Kottarakkara	7	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
45	Neduvathoor			
46	Ezhukone			

47	Kareepra			
48	Veliyam			
49	Pooyappally			
50	Velinalloor			
51	Elamad			
52	Vettikkavala	8	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
53	Melila			
54	Ummannoor			
55	Mylom			
56	Kulakkada			
57	Pavithreshwaram			
58	Ittiva	9	SKYMET AWS at Anchal farm, ittiva	SKYMET AWS at State Seed Farm Kadakkal
59	Anchal			
60	Edamulakkal			
61	Alayamon			
62	Yeroor			
63	Chadayamangalam			
64	Kulathupuzha	10	SKYMET AWS at Nitin House, 16 Acry, Near krishi bhavan, kulathupuzha	SKYMET AWS at State Seed Farm Kadakkal
65	Thenmala			
66	Aryankavu			
67	Pathanapuram			
68	Piravanthur	11	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
69	Pattazhi North			
70	Pattazhi South			
71	Vilakkudy	12	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
72	Punalur Municipality			
73	Karavallloor			
74	Thalavoor			
75	Kummil	13	SKYMET AWS at State Seed Farm, Kadakkal	SKYMET AWS at District Agri Farm Ittiva
76	Chithara			
77	Kadakkal			
78	Nilamel			
3	DISTRICT:KOTTAYAM			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Kuravilangadu	1	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Kkrishi Bhavan Udayanapuram
2	Manjoor			
3	Kanakkary			
4	Kadaplamattam			
5	Marangattupilly			
6	Uzhavoor			
7	Njeezhoor			
8	Kaduthuruthy			
9	Udayanapuram	2	SKYMET AWS at Krishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
10	Vaikom			
11	Maravanthuruth			
12	Thalayolaparambu			
13	Chembu			

14	Velloor			
15	Thalayazham			
16	T.V. Puram			
17	Aymanam	3	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
18	Vechoor			
19	Thiruvappu			
20	Kumarakom			
21	Arpookkara			
22	Kallara			
23	Neendoor			
24	Vijayapuram	4	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at PHC Premises Nedumkunnam
25	Kottayam			
26	Kumaranalloor			
27	Manarcadu			
28	Puthuppally			
29	Nattakom			
30	Panachikkadu			
31	Vazhappally	5	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at PHC Premises Nedumkunnam
32	Kurichy			
33	Changanasserry			
34	Thrikkodithanam			
35	Madappally			
36	Paippadu			
37	Vakathanam			
38	Pala	6	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at H/o Satheesh Chandran Pillai Krishi Bhavan Pallickathode
39	Mutholy			
40	Kozhuvanal			
41	Karoor			
42	Meenachil			
43	Bharananganam			
44	Pallickathodu	7	SKYMET AWS at H/o Satheesh Chandran Pillai Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
45	Akalakkunnam			
46	Eiikkulam			
47	Vazhoor			
48	Nedumkunnam	8	SKYMET AWS at PHC Premises Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally
49	Karukachal			
50	Kangazha			
51	Vellavoor			
52	Pampady			
53	Meenadom			
4	DISTRICT : IDUKKI			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Nedunkandam	1	NCMSLAWS at CRS Pambadumpara	IMD's RGS at Cheruthoni
2	Pampadumpara			
3	Karunapuram			
4	Vandanmedu			

5	Rajakumari	2	NCMSLAWS at Panchayat Office Rajakkad	IMD's RGS at Cheruthoni
6	Rajakkad			
7	Bison Valley			
8	Kattappana	3	NCMSLAWS at TEC Vazhavara	RGS at TEC, Vazhavara
9	Erattayar			
10	Ayyappankovil			
11	Kanchiyar			
12	Kamakshi			
13	Mariyapuram	4	SKYMET AWS at Krishi Bhavan Vazhathope	IMD's RGS at Cheruthoni
14	Kanjikkuzhi			
15	Vazhathope			
16	Arakkulam			
17	Peruvanthanam	5	NCMSLAWS at Panchayat Office Peruvanthanom	NCMSLAWS at State Veg Farm Vandipperiya
18	Kokkayar			
19	Konnathadi	6	NCMSLAWS at Krishi Bhavan Konnathadi	NCMSLAWS at Pottas Farms, Machiplavu Post-Adimali
20	Vathikkudi			
21	Elappara	7	NCMSLAWS at Krishi Bhavan Elappara	NCMSLAWS at State Veg Farm Vandipperiya
22	Peerumedu			
23	Upputhura			
24	Kumily	8	NCMSLAWS at State Veg Farm Vandipperiya	IMD's RGS at Peerumed
25	Vandipperiya			
26	Chakkupallom			
27	Adimaly	9	NCMSLAWS at Pottas Farms, Machiplavu Post-Adimali	RGS at JLO Office, Adimali
28	Pallivasal			
29	Vellathooval			
30	Mankulam			
31	Marayoor	10	NCMSLAWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar
32	Kanthalloor			
33	Vattavada			
34	Munnar	11	SKYMET AWS at Krishi Bhavan Munnar	NCMSLAWS at Panchayat Office Adimali
35	Devikulam			
36	Edamalakkudy			
37	Senapathy	12	NCMSLAWS at KVK Santhanpara	NCMSLAWS at Panchayat Office Rajakkad
38	Udumbanchola			
39	Chinnakkanal			
40	Santhanpara			
41	Vannappuram	13	NCMSLAWS at State Seed Farm Karimannur	NCMSLAWS at Block Panchayat Office Alakkode
42	Kodikkulam			
43	Karimannur			
44	Veliyamattom	14	NCMSLAWS at Block Panchayat Office Alakkode	SKYMET AWS at Dr. Vineeth R Sivam, Opp Mount Sinai hospital, Thodupuzha, Idukki
45	Alakkode			
46	Kudayathoor			
47	Muttom			
48	Edavetty	15	SKYMET AWS at Dr. Vineeth R Sivam, Opp Mount Sinai hospital, Thodupuzha, Idukki	AWS at StateSeed Farm Karimannur
49	Manakkad			
50	Kumaramangalam			
51	Purappuzha			
52	Karinkunnam			
53	Thodupuzha Muni			

5	District : ERNAKULAM			
Sl No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1 2 3 4 5 6 7 8	Varapuzha Kottuvally Chendamangalam Vadakkekara Chittattukara Parur Municipality Ezhikkara Pallipuram	1	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
9 10 11 12 13 14 15 16	Kuzhippilly Edavanakkad Nayarambalam Narakkal Elamkunnapuzha Mulavukad Cheranelloor Kadamakudy	2	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
17 18 19 20 21 22 23	Kumbalam-Panangad Chellanam Kumbalangi Kochin Corporation Maradu Thiruvankulam Tripunithura Municipality	3	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
24 25 26 27 28 29 30 31 32 33	Kalamassery Municipality Thrikkakkara Kadungallur Karumalloor Alengad Eloor Aluva Municipality Kunnukara Chengamanad Choomikkara	4	SKYMET AWS at ADA Office Alangad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
34 35 36 37 38 39 40 41	Nedumbassery Parakkadavu Puthenvelikara Keezhmad Edathala Kizhakkambalam Vengola Vazhakulam	5	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
42 43 44 45 46	Mudakuzha Koovappady Rayamangalam Asamannoor Perumbavoor Municipality	6	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam

47	Okkal			
48	Kalady			
49	Manjapara			
50	Kanjoor			
51	Sreemoolanagaram			
52	Thuravoor	7	SKYMET AWS at Krishi Bhavan Mookkanoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
53	Karukutty			
54	Mookkannoor			
55	Angamaly Municipality			
56	Kunnathunad			
57	Mazhuvannoor			
58	Poothrikka	8	SKYMET AWS at Krishi Bhavan office at Vadayampady	SKYMET AWS at Panchayat Office at Vazhakkulam, near Busstand.
59	Thiruvaniyoor			
60	Aikkaranad			
61	Vadavucode-Puthencruz			
62	Valakam			
63	Paipra			
64	Kalloorkad			
65	Ayavana	9	SKYMET AWS at Panchayat Office at Vazhakkulam, near Busstand	SKYMET AWS at Krishi Bhavan office at Vadayampady
66	Avoly			
67	Manjalloor			
68	Arakkuzha			
69	Muvattupuzha Municipality			
70	Malayattoor-Neeleswaram			
71	Ayyampuzha	10	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikkuzhy
72	Vengoor			
73	Kottappady			
74	Kothamangalam Municipality			
75	Nellikuzhy			
76	Varappetty	11	SKYMET AWS at Krishi Bhavan Nellikkuzhy	SKYMET AWS at Krishi Bhavan Vengoor
77	Pallarimangalam			
78	Pothanicad			
79	Keerampara			
80	Kavalangad	12	SKYMET AWS at District Agri Farm Neriyanangalam	SKYMET AWS at Krishi Bhavan Nellikkuzhy
81	Paingottoor			
82	Kuttampuzha			
83	Pinidimana			
84	Palakkuzha			
85	Koothattukulam			
86	Elenji			
87	Piravom	13	SKYMET AWS at Block Panchayat Office	SKYMET AWS at Block Panchayat Office, Mulanthuruthy
88	Thirumarady			
89	Marady			
90	Ramamangalam			
91	Pampakuda			
92	Maneed			
93	Edakkattuvayal			
94	Amballoor			
95	Chottanikkara	14	SKYMET AWS at Block Panchayat Office	SKYMET AWS at Block Panchayat Office Pambakkuda
96	Mulanthuruthy			

97	Thiruvankulam			
98	Udayamperoor			
6	District :THRISSUR			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Aloor	1	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Annamanada			
3	Chalakkudy			
4	Kadukutty			
5	Kodassery			
6	Koratty			
7	Kuzhur			
8	Mala			
9	Meloor			
10	Pariyaram			
11	Poyya			
12	Vettilappara			
13	Chelakkara	2	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
14	Desamangalam			
15	Kondazhy			
16	Mulloorkkara			
17	Panjai			
18	Pazhayannur			
19	Thekkumkara			
20	Thiruvilwamala			
21	Vallatholenagar			
22	Arimpur	3	SKYMET AWS at Eluvathingal House, Nedupuzha PO, Thrissur	SKYMET AWS at Krishi Bhavan Thanniyam
23	Avinissery			
24	Ayyanthole			
25	Cherpu			
26	Karalam			
27	Koorkkanchery			
28	Ollur			
29	Paralam			
30	Thrissur			
31	Vallachira			
32	Kolazhy	4	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
33	Madakkathara			
34	Nadathara			
35	Ollukkara			
36	Pananchery			
37	Puthur			
38	Vilvattom			
39	Avanur			
40	Erumapetty			
41	Kadangode			
42	Kaiparambu			

43	Mulangunnathukavu	5	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
44	Mundathicode			
45	Tholur			
46	Varavoor			
47	Velur			
48	Wadakkanchery			
49	Arthat	6	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
50	Choondal			
51	Chowannur			
52	Kadavallur			
53	Kandaniserry			
54	Kattakampal			
55	Kunnamkulam			
56	Pookkode			
57	Porkkulam			
58	Punnayoor			
59	Punnayoorkulam			
60	Vadakkekad			
61	Anthikkad	7	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Eluvathingal House, Nedupuzha PO, Thrissur
62	Chazhur			
63	Edathiruthy			
64	Kattoor			
65	Manalur			
66	Nattika			
67	Porathissery			
68	Thalikulam			
69	Thanniyam			
70	Valappad			
71	Vatanappilly			
72	Alagappanagar	8	SKYMET AWS at H/o Mr.P.G .Pushpangadham, Near Krishi Bhavan office, at Nadipuram.	SKYMET AWS at ADA Office Chalakkudy
73	Kodakara			
74	Mattathur			
75	Nenmanikkara			
76	Pudukkad			
77	Thrikkur			
78	Varantharappilly			
79	Edavilangu	9	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
80	Eriyad			
81	Irinjalakkuda			
82	Kaipamangalam			
83	Kodungallur			
84	Mathilakam			
85	Methala			
86	Muriyad			
87	Padiyur			
88	Parappukkara			
89	Perinjanam			
90	Poomangalam			
91	Puthanchira			
92	Sreenarayanapuram			

93	Vellangallur			
94	Velookkara			
95	Adat	10	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Eluvathingal House, Nedupuzha PO, Thrissur
96	Chavakkad			
97	Elavally			
98	Engandiyur			
99	Guruvayur			
100	Kadappuram			
101	Mullassery			
102	Ourmanayur			
103	Pavaratty			
104	Thaikkad			
105	Venkitangu			
7	DISTRICT : PALAKKAD			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Kizhakkenchery	1	NCMSLAWS State Seed Farm , Alathur	NCMSLAWS at Block panchayath office, Nemmara
2	Vandazhy			
3	Vadakkanchery			
4	Pudukkode			
5	Kannambra			
6	Tarur			
7	Kavassery			
8	Alathur			
9	Erimayur			
10	Melarcode			
11	Vadakarapathy	2	NCMSLAWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
12	Eruthiampathy	3	NCMSLAWS at Krishi Bhavan ,Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
13	Kozhinjampara			
14	Nalleppally			
15	Perumatty			
16	Pattanchery			
17	Chittur-Thathamangalam Muni			
18	Koduvayoor	4	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSLAWS at ISDF Eruthiampathy
19	Vadavannoor			
20	Kollengode			
21	Puthunagaram			
22	Muthalamada			
23	Pallassana			
24	Elevanchery			
25	Peruvemba			
26	Mannarkkad	5	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
27	Thenkara			
28	Kanjirappuzha			
29	Thachampara			
30	Karimba			
31	Alanelloor			

32	Kottoppadam	7	NCMSLAWS H/o Koyamu, near to krishi bhavan, Thatchanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
33	Thachanattukara			
34	Kumaramputhooor			
35	Karakkurissy			
36	Koppam	8	SKYMET AWS at Krishi Bhavan Pattambi	NCMSLAWS at State Seed Farm, Ananganadi
37	Ongalloor			
38	Parathur			
39	Muthuthala			
40	Pattambi			
41	Thiruvengapura			
42	Vallapuzha			
43	Kulukkalloor			
44	Vilayoor			
45	Anakkara	9	NCMSLAWS at Gram Panchayat Office, Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
46	Chalissery			
47	Kapur			
48	Nagalassery			
49	Pattithara			
50	Thirumittacode			
51	Thrithala			
52	Ananganadi	10	NCMSLAWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
53	Lakkidiperoor			
54	Variamkulam			
55	Ottappalam Muni			
56	Shomur Muni			
57	Nellaya			
58	Cherplassery			
59	Keralassery			
60	Mannur			
61	Kadampazhippuram	11	NCMSLAWS at State Seed Farm Marutharode Kunnannoor	NCMSLAWS at Gram P anchayat Office, Parli
62	Karimpuzha			
63	Pookkottukavu			
64	Sreekrishnapuram			
65	Thrikkaderi			
66	Vellinezhi			
67	Ambalappara			
68	Chalavara			
69	Kodumba			
70	Elappully			
71	Polpully			
72	Pudussery			
73	Marutharode			
74	Palakkad Muni			
75	Akathethara			
76	Malampuzha			
77	Puduppariyaram	12	NCMSLAWS at Gram Panchayat Office, Parli	NCMSLAWS at State Seed Farm Marutharode Kunnannoor
78	Mundur			
79	Pirayeri			
80	Parali			
81	Mankara			

82	Kongad			
83	Kuzhalmannom			
84	Kottayi			
85	Mathur			
86	Kuthanoor	13	NCMSLAWS at Service Co-operative bank, Kuthanoor	NCMSLAWS State Seed Farm, Alathur
87	Peringottukurissy			
88	Thenkurissy			
89	Kannadi			
90	Ayiloor	14	NCMSLAWS at Block panchayath office, Nemmara	NCMSLAWS State Seed Farm, Alathur
91	Nemmara			
92	Nellyampathy			
8	DISTRICT : MALAPPURAM			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Pandikkad			
2	Thuvoor			
3	Porur			
4	Wandoor	1	SKYMET AWS at H/o Ummer P , Wandoo	SKYMET AWS at Kalikavu Near Panchayat office, Mallapuram.
5	Thiruvaly			
6	Thrikkalangode			
7	Edavanna	2	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office, Malappuram
8	Kavannoor			
9	Oorangattiri			
10	Areekkode			
11	Karuvarakkundu	3	SKYMET AWS at Kalikavu Near Panchayat office, Mallapuram.	SKYMET AWS at H/o Ummer P , Wandoor
12	Kalikavu			
13	Amarambalam			
14	Chokkad			
15	Kottakkal	4	SKYMET AWS at PAO's Office, Malappuram	SKYMET AWS at Panchayat Office , Vengara
16	Malapuram			
17	Ponmala			
18	Pookkottoor			
19	Morayoor			
20	Anakkayam			
21	Kodur			
22	Vengara	5	SKYMET AWS at Panchayat Office , Vengara	SKYMET AWS at PAO's Office, Malappuram
23	AR Nagar			
24	Kannamangalam			
25	Oorakam			
26	Othukkungal			
27	Kuttippuram	6	SKYMET AWS at Krishi Bhavan, Valancheri	SKYMET AWS at PAO's Office, Malappuram
28	Irimpilayam			
29	Valanchery			
30	Edayoor			
31	Marakkara			
32	Athavanad			
33	Kalpakanchery			

34	Chungathara			
35	Edakkara			
36	Nilambur	7	SKYMET AWS at H/o Samuel, Chungathara	SKYMET AWS at H/o Ummer P, Wandoor
37	Karulayi			
38	Moothedam			
39	Vazhikkadavu			
9	DISTRICT : KOZHICKODE			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Koorachundu			
2	Kavilumpara			
3	Kayakkodi	1	SKYMET AWS at Krishi Bhavan, Kavilumpara	SKYMET AWS at Panchayat Office, Nadapuram
4	Chakkittappara			
5	Naripatta			
6	Maruthonkara			
7	Koodarinji			
8	Puthuppady			
9	Thamarassery			
10	Thiruvambady	2	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
11	Kodenchery			
12	Kattippara			
13	Karassery			
14	Atholi			
15	Balusseri			
16	Kottur			
17	Naduvannoor			
18	Panangad	3	SKYMET AWS at H/o Abdulla TP, Balusseri	SKYMET AWS at State Seed Farm, Puthuppady
19	Ulliyeri			
20	Unnikkulam			
21	Chelannoor			
22	Kakkodi			
23	Kakkur			
24	Nanmanda			
25	Narikkunni			
26	Thalakkalathoor			
27	Vanimel			
28	Nadapuram	4	SKYMET AWS at Panchayat Office, Nadapuram	SKYMET AWS at ADA's Office, Perambra
29	Kunnummel			
30	Velom			
31	Thiruvallloor			
32	Villiappally			
33	Chekkiad			
34	Edachery			
35	Puramery			
36	Valayam			
37	Ayyanchery			
38	Thuneri			
39	Kozhakkoth			

40	Koduvally			
41	Madavur			
42	Omassery			
43	Chathamangalam	5	SKYMET AWS at Panchayat Office ,Koduvally	SKYMET AWS at Krishi Bha van,Puthuppady
44	Kodiyathoor			
45	Kunnamangalam			
46	Kuruvathoor			
47	Mavoor			
48	Mukkom			
49	Peruvayal			
50	Elathoor	6	SKYMET AWS at H/o Muhammed Haneefa ,Bepoor	SKYMET AWS at Panchayat Office,Koduvally
51	Perumanna			
52	Kozhikkode			
53	Bepoor			
54	Cheruvathoor-Nallalam			
55	Feroke			
56	Olavanna			
57	Kadalundi			
58	Ramanattukara			
59	Payyoli	7	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWSat Panchayat Office,Koduvally
60	Thikkodi			
61	Thurayoor			
62	Moodadi			
63	Maniyoor			
64	Azhiyoor			
65	Chorode			
66	Eramala			
67	Oonchiyam			
68	Vadakara			
69	Chemmanchery			
70	Chengottukavu			
71	Koyilandi			
72	Keezhariyoor			
73	Arikkulam			
74	Koothali	8	SKYMET AWS at ADA's Office, Perambara	SKYMET AWS at Panchayat Office,Nadapuram
75	Changaroth			
76	Cheruvannoor			
77	Kayana			
78	Nochad			
79	Kuttiadi			
80	Perambra			
	DISTRICT:KANNUR			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Anjarakkandi			
2	Chelora			
3	Chembilode			

4	Munderi			
5	Mattannoor Muni			
6	Vengad			
7	Kolachery			
8	Padiyoor			
9	Kuttiyathoor	1	SKYMET AWS at Coconut	SKYMET AWS at H/o Anil Kumar,
10	Malapattanam		Hybridisation Centre ,Chalode	Muzhakkunnu
11	Mayyil			
12	Irikkur			
13	Keezhhalloor			
14	Koodali			
15	Cherukunnu	2	SKYMET AWS at H/o PM Haneef,	SKYMET AWS at Krishi
16	Cheruthazhom		Madayi	Bhavan,Kankole
17	Ezhome			
18	Kalliassery			
19	Kannapuram			
20	Madayi			
21	Mattool			
22	Pappinissery			
23	Pattuvom			
24	Kunhiimangalam			
25	Narath			
26	Chirakkal			
27	Puzhathy			
28	Edakkad	3	SKYMET AWS at PAO's Office,	SKYMET AWS at Coconut
29	Elavayoor		Kannur	Hybridisation Centre ,Chalode
30	Valapattanam			
31	Pallikkunnu			
32	Kannur Muni			
33	Azhikkode			
34	Kadannappally-	4	SKYMET AWS at State Seed Farm	SKYMET AWS at H/o PM
35	Panappuzha		Kankole	Haneef, Madayi
36	Cherupuzha			
37	Eramomkuttoor			
38	Kankole-Alappadamba			
39	Karivelloor-Peralam			
40	Peringome			
41	Ramanthali			
42	Payyanur Muni			
43	Dharmadom	5	SKYMET AWS at Coconut Nursery	SKYMET AWS at PAO's
44	Eranoli		,Palayad	Office,Kannur
45	Muzhappilangad			
46	Kadirur			
47	Kottayam			
48	Thalassery Muni			
49	Kodiyeri			
50	Kadambur			
51	Pinarayi			
52	Peralasery			
52	Chittaripparamba			

53	Chokli			
54	Kariyad			
55	Kunnothuparamba			
56	Mangathidom			
57	Mokeri			
58	New Mahi			
59	Paniyannoor	6	SKYMET AWS at Suseela MP	SKYMET AWS at Coconut N
60	Panoor		Cheriya, Kunnothoparamba, Po:	ursery, Palayad
61	Pattiam		Cheruparamba, Pin: 670693, Kannur	
62	Peringalam		, Kerala.	
63	Thrippangottoor			
64	Koothuparambu Muni			
65	Thillankeri			
66	Peravoor			
67	Kottiyoor			
68	Muzhakkunnu	7	SKYMET AWS at H/o Anil Kumar,	SKYMET AWS at Coconut
69	Maloor		Muzhakkunnu	Hybridisation Centre, Chalode
70	Kelakom			
71	Kolayad			
72	Kanichar			
73	Aralam			
74	Ayyankunnu			
75	Keezhoor			
76	Chavassery			
77	Payam			
78	Ulikkal			
79	Andoor			
80	Alakkode			
81	Chapparappadavu			
82	Chengalayi			
83	Eruvassy	8	SKYMET AWS at District Agri Farm,	SKYMET AWS at PAO's
84	Kurumathoor		Kurumathoor, Thalipparamba	Office, Kannur
85	Naduvil			
86	Pariyaram			
87	Payyavoor			
88	Sreekandapuram			
89	Udayagiri			
90	Thalipparamba Muni			
11	DISTRICT : WAYANAD			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Thavinjal	1	NCMSLAWS at Krishi Bhavan,	NCMSLAWS at SLO Office,
2	Thirunelly		Thavinjal	Mananthawady
3	Panamaram	2	NCMSLAWS at JLO Office,	NCMSLAWS at Coffee Board
4	Kaniyambatta		Panamaram	Office, Meenangad
5	Kalpatta	3	NCMSLAWS at Coffee Board	
6	Vengappally		Office, Kalpetta	RGS at TEC, Kalpetta

7	Mullankolli	4	NCMSLAWS at JLO Office, Pulpally	RGS at Rose Maria Estate , pambra Post Pulpally
8	Pulpally			
9	Mananthawady	5	NCMSLAWS at SLO Office, Mananthawady	NCMSLAWS at Krishi Bha van,Thavinjal
10	Edavaka			
11	Thondamad	6	NCMSLAWS at Krishi Bhavan, Vellamunda	NCMSLAWS at SLO Office, Mananthawady
12	Vellamunda			
13	Padinjarethara	7	NCMSLAWS at Krishi Bhavan Thariyode	NCMSLAWS at SLO Office, Mananthawady
14	Kottathara			
15	Thariyode			
16	Meppady	8	NCMSLAWS at Krishi Bhavan, Meppady	RGS at RCRS,Chundale
17	Mooppainadu			
18	Ambalavayal	9	NCMSLAWS at Krishi Bhavan, Ambalavayal	RGS at KAU ,Ambalavayal
19	Nenmeni			
20	Sulthan Bathery	10	NCMSLAWS at Raw Market , Ammayippalam	RGS at SLO Office, Sulthan Bathery
21	Noolppuzha	11	NCMSLAWS at Krishi Bhavan , Noolpuzha	RGS at SLO Office, Sulthan Bathery
22	Poothady	12	NCMSLAWS at Coffee Board Office, Meenangadi	NCMSLAWS at Raw Market ,A mmayippalam
23	Meenangadi			
24	Muttill	13	NCMSLAWS at Krishi Bhavan, Vythiri	RGS at RCRS,Chundale
25	Pozhuthana			
26	Vythiri			
12	DISTRICT : KASARGODE			
SI No	Reference Unit Area	Group	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Balal	1	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan,Kallar	SKYMET AWS H/o Mary George,Parappa
2	Panathady			
3	Kallar			
4	Kuttikkol			
5	Badadka			
6	West Eleri			
7	Ajannoor	2	SKYMET AWS at Panchayat Office, Pallikkara	SKYMET AWS at Krishi Bhavan ,Pullur
8	Kanjangad Muni			
9	Pallikkara			
10	Uduma			
11	Madikkai	3	SKYMET AWS at State Seed Farm , Pullur	SKYMET AWS at Panchayat Office,Pallikkara
12	Pullur-Periya			
13	Padanna	4	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at Krishi Bhavan ,Pullur
14	Valiyaparamba			
15	Thrikkarippoor			
16	Neeleshwaram			
17	Cheruvathoor			
18	Piicode			
19	Kayyur-Cheemeni	5	SKYMET AWS at Parappa, Areekuzhyil Paint House	SKYMET AWS at H/O Baby PM,Near Kallar Krishi Bhavan,Kallar
20	Kinnannoor-Karinthalam			
21	Kodombelur			
22	East Eleri			

23	Manjeshwaram	6	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan,Paivelige
24	Mangalpadi			
25	Kumbala			
26	Mogral Puthoor			
27	Kasargode Muni	7	SKYMET AWS at Krishi Bhavan ,Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
28	Chemnad			
29	Madhur			
30	Meenja	8	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
31	Vorkkady			
32	Paivelige			
33	Puthige			
34	Enmakaje	9	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan ,Karadhka
35	Badiadka			
36	Kumbaje			
37	Belur			
38	Chengala			
39	Delampady	10	SKYMET AWS at Krishi Bhavan , Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka
40	Karadka			
41	Muliyar			

District -wise List of Reference Unit Area(RUA) ,Reference Weather Station (RWS) & Back Up Weather Stations(BWS) Notified for Banana under Restructured WBCIS Kharif 2016 Season

1 DISTRICT: THIRUVANANTHAPURAM

SI No	Reference Unit Area	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Kazhakkootam	SKYMET AWS Inside coconut nursery, kazhakkuttam- 695582	SKYMET AWS Behind madupuram block office pin- 695304
2	Nedumangad Municipality	SKYMET AWS Inside International Market area, Nedumangad- 695541	SKYMET AWS Near market area, vellanad, block- kattakada, pin- 695542
3	Kulathoor	SKYMET AWS at H/o Mr. Vjeeesh ,Besides Kulathoor Krishi bhavan, pin- 695502	SKYMET AWS at Panchayat Office Venganoor
4	Attingal	SKYMET AWS Behind madupuram block office pin- 695304	SKYMET AWS Inside coconut nursery, kazhakkuttam- 695582
5	Vellanad	SKYMET AWS Near market area, vellanad, block- kattakada, pin- 695542	SKYMET AWS Inside International Market area, Nedumangad- 695541
6	Ottur	SKYMET AWS Near thoppat, moongoodu-695144	SKYMET AWS Behind madupuram block office pin- 695304
7	Venganoor	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at H/o Mr. Vjeeesh ,Besides Kulathoor Krishi bhavan, pin- 695502
8	Nellanad	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS Behind madupuram block office pin- 695304
9	Kalikkad	SKYMET AWS at Panchayat Building Kalikkad	SKYMET AWS Near market area, vellanad, block- kattakada, pin- 695542
10	Karavaram	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS Near thoppat, moongoodu-695144
11	Kalloor	SKYMET AWS Behind panchayat office, kalloor-695042	SKYMET AWS at Panchayat Office Venganoor

2 DISTRICT: KOLLAM

SI No	Reference Unit Area	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Thodiyoor	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at H/o Shajan, Ananya Medicals, Near Krishi Bhavan, Chavara.
2	Chavara	SKYMET AWS at H/o Shajan, Ananya Medicals, Near Krishi Bhavan, Chavara.	SKYMET AWS at Coconut Nursery Thodiyoor
3	Sashthancotta	SKYMET AWS at Krishi Bhavan Sasthankotta	SKYMET AWS at Block Office(Chittumala) East Kallada
4	Thrikkovilvattom	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathannoor
5	Chathannoor	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
6	East Kallada	SKYMET AWS at Block Office(Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sasthankotta
7	Kottarakkara	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
8	Melila	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
9	Ittiva	SKYMET AWS at Anchal farm, ittiva	SKYMET AWS at Seed Farm Kadakkal
10	Kulathupuzha	SKYMET AWS at Nitin House, 16 Acry, Near krishi bhavan, kulathupuzha	SKYMET AWS at Seed Farm Kadakkal
11	Pathanapuram	SKYMET AWS at Block Pachayat Office Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
12	Punalur Municipality	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Block Pachayat Office Pathanapuram
13	Kadakkal	SKYMET AWS at Krishi Bhavan Kadakkal	SKYMET AWS at District Agri Farm Ittiva

3 DISTRICT:KOTTAYAM

SI No	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Kuravilangadu	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Kkrishi Bhavan Udayanapuram
2	Udayanapuram	SKYMET AWS at Kkrishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
3	Arpookkara	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
4	Puthupally	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at PHC Premises Nedumkunnam
5	Vazhappally	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at PHC Premises Nedumkunnam
6	Pala	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at H/o Satheesh Chandran Pillai Krishi Bhavan Pallickathode
7	Pallickathodu	SKYMET AWS at H/o Satheesh Chandran Pillai Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
8	Nedumkunnam	SKYMET AWS at PHC Premises Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally

4 DISTRICT : IDUKKI

SI No	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Back up Weather Station(BWS)
1	Pampadumpara	NCMSL AWS at CRS Pambadumpara	IMD's RGS at Cheruthoni
2	Rajakkad	NCMSL AWS at Panchayat Office Rajakkad	IMD's RGS at Cheruthoni
3	Kattappana	NCMSL AWS at TEC Vazhavara	RGS at TEC, Vazhavara
4	Vazhathope	SKYMET AWS at Krishi Bhavan Vazhathope	IMD's RGS at Cheuthoni
5	Peruvanthanam	NCMSL AWS at Panchayat Office Peruvanthanom	NCMSL AWS at State Veg Farm Vandipperiya
6	Konnathadi	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Pottas Farms, Machiplavu Post-Adimali
7	Elappara	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
8	Vandipperiya	NCMSL AWS at State Veg Farm Vandipperiya	IMD's RGS at Peerumed
9	Adimali	NCMSL AWS at Pottas Farms, Machiplavu Post-Adimali	RGS at JLO Office, Adimali
10	Kanthalloor	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar
11	Munnar	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Pottas Farms, Machiplavu Post-Adimali
12	Santhanpara	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
13	Karimannur	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat Office Alakkode
14	Alakkode	NCMSL AWS at Block Panchayat Office Alakkode	SKYMET AWS at Dr.Vineeth R Sivam, Opp Mount Sinai hospital, Thodupuzha, Idukki
15	Thodupuzha Muni	SKYMET AWS at Dr.Vineeth R Sivam, Opp Mount Sinai hospital, Thodupuzha, Idukki	NCMSL AWS at State Seed Farm Karimannur

5 District : ERNAKULAM

SI No	Reference Unit Area	Reference Weather Station (RWS)	Back Up Weeather Station (BWS)
1	Chendamangalam	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
2	Nayarambalam	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangl
3	Kumbalanghi	SKYMET AWS at Krishi Bhavan Kumbalangl	SKYMET AWS at Krishi Bhavan Nayarambalam
4	Alengad	SKYMET AWS at ADA Office Alengad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
5	Kizhakkambalam	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
6	Perumbavoor Municipality	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam
7	Mookkannoor	SKYMET AWS at Krishi Bhavan Mookkannoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
8	Poothrikka	SKYMET AWS at Krishi Bhavan office at Vadayampady	SKYMET AWS at Panchayat Office at Vazhakkulam, near Busstand.
9	Manjalloor	SKYMET AWS at Panchayat Office at Vazhakkulam, near Busstand.	SKYMET AWS at Krishi Bhavan office at Vadayampady
10	Vengoor	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikkuzhy
11	Nellikkuzhy	SKYMET AWS at Krishi Bhavan Nellikkuzhy	SKYMET AWS at Krishi Bhavan Vengoor
12	Kavalangad	SKYMET AWS at District Agri Farm Neriyamangalam	SKYMET AWS at Krishi Bhavan Nellikkuzhy
13	Pampakuda	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayt Office Mulanthuruthy
14	Mulanthuruthy	SKYMET AWS at Block Panchayt Office Mulanthuruthy	SKYMET AWS at Block Panchayat Office Pambakkuda

6 District :THRISSUR

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Chalakkudy	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Chelakkara	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
3	Koorkkanchery	SKYMET AWS at Eluvathingal House,Nedupuzha PO,Thrissur	SKYMET AWS at Krishi Bhavan Thanniyam
4	Madakkathara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
5	Mundathicode	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
6	Porkkulam	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
7	Thanniyam	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Eluvathingal House,Nedupuzha PO,Thrissur
8	Varantherappilly	SKYMET AWS at H/o Mr.P.G.Pushpangadham, Near Krishi Bhavan office, at Nadipuram.	SKYMET AWS at ADA Office Chalakkudy
9	Vellangalloor	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
10	Vankidangu	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Eluvathingal House,Nedupuzha PO,Thrissur

7 DISTRICT : PALAKKAD

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Alathur	NCMSL AWS State Seed Farm ,Alathur	NCMSL AWS at Block panchayath office, Nemmara
2	Eruthiampathy	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur,Kollengode
3	Nalleppally	NCMSL AWS at Krishi Bhavan,Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur,Kollengode
4	Vadavannur	SKYMET AWS at Krishi Bhavan Vadavannur,Kollengode	NCMSL AWS at ISDF Eruthiampathy
5	Mannarkkad	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
6	Thachanattukara	NCMSL AWS H/o Koyamu,near to krishi bhavan,Thatchanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
7	Pattambi	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
8	Pattithara	NCMSL AWS at Gram Panchayat Office,Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
9	Ananganadi	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
10	Sreekrishnapuram	NCMSL AWS at Gram Panchayat Office,Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
11	Marutharode	NCMSL AWS at State Seed Farm,Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office,Parli
12	Parali	NCMSL AWS at Gram Panchayat Office,Parli	NCMSL AWS at State Seed Farm,Manutharode Kunnannoor
13	Kuthanoor	NCMSL AWS at Service Co-operative bank,Kuthanoor	NCMSL AWS State Seed Farm ,Alathur
14	Nemmara	NCMSL AWS at Block panchayath office, Nemmara	NCMSL AWS State Seed Farm ,Alathur

8 DISTRICT : MALAPPURAM

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Wandoor	SKYMET AWS at H/o Ummer P ,Wandoor	SKYMET AWS at Kalikavu Near Panchayat office,Malappuram.
2	Arekkode	SKYMET AWS at Alikutty NV House, Arekkode	SKYMET AWS at PAO's Office,Malappuram
3	Kalikavu	SKYMET AWS at Kalikavu Near Panchayat office,Malappuram.	SKYMET AWS at H/o Ummer P ,Wandoor
4	Malapuram	SKYMET AWS at PAO's Office,Malappuram	SKYMET AWS at Panchayat Office ,Vengara
5	Vengara	SKYMET AWS at Panchayat Office ,Vengara	SKYMET AWS at PAO's Office,Malappuram
6	Valanchery	SKYMET AWS at Krishi Bhavan,Valancheri	SKYMET AWS at PAO's Office,Malappuram
7	Chungathara	SKYMET AWS at H/o Samuel,Chungathara	SKYMET AWS at H/o Ummer P ,Wandoor

9 DISTRICT : KOZHIKKODE

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kavilumpara	SKYMET AWS at Krishi Bhavan,Kavilumpara	SKYMET AWS at Panchayat Office,Nadapuram
2	Puthuppady	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office,Koduvally
3	Balussery	SKYMET AWS at H/o Abdulla TP, Balussery	SKYMET AWS at State Seed Farm, Puthuppady
4	Nadapuram	SKYMET AWS at Panchayat Office,Nadapuram	SKYMET AWS at ADA's Office,Perambara
5	Koduvally	SKYMET AWS at Panchayat Office,Koduvally	SKYMET AWS at State Seed Farm, Puthuppady
6	Bepoor	SKYMET AWS at H/o Muhammed Haneefa ,Bepoor	SKYMET AWS at Panchayat Office,Koduvally
7	Perambra	SKYMET AWS at ADA's Office,Perambara	SKYMET AWS at Panchayat Office,Nadapuram

10 DISTRICT:KANNUR

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Keezhalloor	SKYMET AWS at Coconut Hybridisation Centre ,Chalode	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu
2	Madayi	SKYMET AWS at H/o PM Haneef, Madayi	SKYMET AWS at State Seed Farm, Kankole
3	Kannur Muni	SKYMET AWS at PAO's Office, Kannur	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
4	Kankole-Alappadamba	SKYMET AWS at State Seed Farm, Kankole	SKYMET AWS at H/o PM Haneef, Madayi
5	Dharamadom	SKYMET AWS at Coconut Nursery, Palayad	SKYMET AWS at PAO's Office, Kannur
6	Kunnothuparamba	SKYMET AWS at Suseela MP Cheriya, Kunnothuparamba, Po. Cheruparamba, Pin: 670693, Kannur, Kerala.	SKYMET AWS at Coconut Nursery, Palayad
7	Muzhakkunnu	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre ,Chalode
8	Kurumathoor	SKYMET AWS at District Agri Farm, Kurumathoor, Thalipparamba	SKYMET AWS at PAO's Office, Kannur

11 DISTRICT : WAYANAD

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Thavinjal	NCMSL AWS at Krishi Bhavan, Thavinjal	NCMSL AWS at SLO Office, Mananthawady
2	Panamaram	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office, Meenangadi
3	Kalpatta	NCMSL AWS at Coffee Board Office ,Kalpetta	RGS at TEC ,Kalpetta
4	Pulpally	NCMSL AWS at JLO Office, Pulpally	RGS at Rose Maria Estate ,Pambra Post Pulpally
5	Mananthawady	NCMSL AWS at SLO Office, Mananthawady	NCMSL AWS at Krishi Bhavan, Thavinjal
6	Thondamad	NCMSL AWS at Krishi Bhavan, Vellamunda	NCMSL AWS at SLO Office, Mananthawady
7	Thariyode	NCMSL AWS at Krishi Bhavan Thariode	NCMSL AWS at SLO Office, Mananthawady
8	Meppady	NCMSL AWS at Krishi Bhavan, Meppady	RGS at RCRS, Chundale
9	Ambalavayal	NCMSL AWS at Krishi Bhavan, Ambalavayal	RGS at KAU ,Ambalavayal
10	Sulthan Bathery	NCMSL AWS at Raw Market ,Ammayippalam	RGS at SLO Office, Sulthan Bathery
11	Nooippuzha	NCMSL AWS at Krishi Bhavan ,Nooipuzha	RGS at SLO Office, Sulthan Bathery
12	Meenangadi	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS at Raw Market ,Ammayippalam
13	Vythiri	NCMSL AWS at Krishi Bhavan, Vythiri	RGS at RCRS, Chundale

12 DISTRICT : KASARGODE

Sl. No.	Reference Unit Area (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
3	Kallar	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar	SKYMET AWS H/o Mary George, Parappa
8	Palikkara	SKYMET AWS at Panchayat Office, Palikkara	SKYMET AWS at State Seed Farm ,Pulur
11	Pulur-Periya	SKYMET AWS at State Seed Farm ,Pulur	SKYMET AWS at Panchayat Office, Palikkara
15	Neeleshwaram	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at State Seed Farm ,Pulur
20	Kinnannoor-Karinthalam	SKYMET AWS at Parappa, Areekuzhyil Paint House	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar
24	Mangalpadi	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
27	Kasargode Muni	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
32	Paivelige	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
35	Badiadka	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan ,Karadhka
40	Karadka	SKYMET AWS at Krishi Bhavan ,Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka

NB: Banana is notified only in the selected Panchayats /Municipalities as mentioned above.

Crop-wise Weather Risks/Perils Covered, their Risk Periods & Cut-Off Date for Coverage

Season : WBCIS Kharif 2016

Sl No	Crops	Districts Covered	Insurance covers	Insurance period		Loane Farmer Cut Off Dates Loans sanctioned period for effecting compulsory coverage - 1st Oct 2016	Non-Loanee Farmer Cut Off Dates Submission of Premium & Proposals by Growers to Banks/ Intermediaries	Submission of Premium, Listing sheet and/or Declaration by Banks/Intermediaries to AIC
				From	To			
1	Paddy (autumn) Plains 1 & Paddy (autumn) Plains 2	Thiruvananthapuram, Kollam, Ernakulam, Thrissur, Palakkad, Malappuram, Kannur & Kozhikode	DEFICIT RAINFALL	07.07.2016	31.10.2016			
			DRY SPELL	07.07.2016	07.09.2016			
2	Paddy (autumn) Plains 3	Kasaragod	HIGH TEMPERATURE	01.08.2016	30.09.2016			
			DEFICIT RAINFALL	07.07.2016	31.10.2016			
3	Paddy (autumn) Higrange	Idukki & Wayanad	DRY SPELL	07.07.2016	30.09.2016			
			DEFICIT RAINFALL	07.07.2016	15.09.2016			
4	Arecanut	Wayanad, Kannur, Kozhikode, Kasargode, Malappuram, Palakkad, & Thrissur	HIGH TEMPERATURE	01.08.2016	30.09.2016			
			DEFICIT RAINFALL	07.07.2016	30.11.2016			
5	Pepper	Idukki, Wayanad, Kannur, Kozhikode, Kasargode, Malappuram, Palakkad, Kollam & Kottayam	DRY SPELL	07.07.2016	30.09.2016			
			DEFICIT RAINFALL	01.03.2017	31.05.2017			
6	Ginger	Idukki,Wayanad &Palakkad	DRY SPELL	07.07.2016	30.11.2016			
			DEFICIT RAINFALL	16.09.2016	29.02.2017			
7	Sugarcane	Idukki & Palakkad	WET SPELL	01.12.2016	28.02.2017	15th August 2016		
			DEFICIT RAINFALL	07.07.2016	31.05.2017			
8	Turmeric	Idukki, Wayanad, Kozhikode, Malappuram, Palakkad, Kollam & Ernakulam	EXCESS / UNSEASONAL RAINFALL	07.07.2016	15.05.2017	31st August 2016 for CB's/RRB's & 7th September for DCCB's		
			DEFICIT RAINFALL	07.07.2016	30.11.2016			
9	Cardamom	Idukki, Wayanad and Palakkad	EXCESS RAINFALL	16.09.2016	28.02.2017			
			WET SPELL	01.12.2016	28.02.2017			
10	Pineapple	Idukki, Kottayam &Ernakulam	DISEASE CONGENIAL CLIMATE	07.07.2016	30.11.2016			
			DRY SPELL	15.04.2017	31.05.2017			
11	Banana	Idukki, Wayanad, Kannur, Kozhikode, Malappuram, Palakkad, Kollam, Kottayam, Thiruvananthapuram, Thrissur, Kasargod & Ernakulam	PEST CONGENIAL CLIMATE	15.04.2017	31.05.2017			
			EXCESS RAINFALL	16.09.2016	30.11.2016			
12	Nutmeg	Ernakulam, Thrissur	EXCESS RAINFALL	15.09.2016	31.03.2017			
			WIND SPEED	01.10.2016	31.12.2016			
			WIND SPEED	07.07.2016	31.08.2016			
			WIND SPEED	07.07.2016	31.08.2016			
			DISEASE CONGENIAL CLIMATE	07.07.2016	31.08.2016			
			DISEASE CONGENIAL CLIMATE	01.10.2016	31.12.2016			
			WIND SPEED	07.07.2016	31.08.2016			
			WIND SPEED	01.04.2017	31.05.2017			

Crop-wise District-wise Sum Insured Limits, Total Premium, Govt. Subsidy & Farmers Net Premium														
Sl No	Crop	Districts Covered	Premium rate in % of Sum Insured or Loan	Subsidy rate	GOK Subsidy rate	Gol Subsidy rate	Farmers' Premium rate	Area wise	Sum Insured (Rs)	Total Premium (Rs)	GOI share of Premium Subsidy (Rs)	GOK share of Premium Subsidy (Rs)	Total Premium Subsidy (Rs.)	Farmer's share of net premium (Rs)
1	Paddy (autumn) Plains 1	Thiruvananthapuram	25.00	23.00	11.50	11.50	2.00	per Hectre	50000	12500	5750	5750	11500	1000
								per Acre	20000	5000	2300	2300	4600	400
2	Paddy (autumn) Plains 1	Kollam	10.00	8.00	4.00	4.00	2.00	per Hectre	50000	5000	2000	2000	4000	1000
								per Acre	20000	2000	800	800	1600	400
3	Paddy (autumn) Plains 1	Emekulam, Thrissur	5.00	3.00	1.50	1.50	2.00	per Hectre	50000	2500	750	750	1500	1000
								per Acre	20000	1000	300	300	600	400
4	Paddy (autumn) Plains 1	Malappuram	6.00	4.00	2.00	2.00	2.00	per Hectre	50000	3000	1000	1000	2000	1000
								per Acre	20000	1200	400	400	800	400
5	Paddy (autumn) Plains 1	Kozhikkode	8.00	6.00	3.00	3.00	2.00	per Hectre	50000	4000	1500	1500	3000	1000
								per Acre	20000	1600	600	600	1200	400
6	Paddy (autumn) Plains 1	Palakkad	8.00	6.00	3.00	3.00	2.00	per Hectre	50000	4000	1500	1500	3000	1000
								per Acre	20000	1600	600	600	1200	400
7	Paddy (autumn) Plains 1	Kannur	5.00	3.00	1.50	1.50	2.00	per Hectre	50000	2500	750	750	1500	1000
								per Acre	20000	1000	300	300	600	400
8	Paddy (autumn) Plains 2	Kasaragod	5.00	3.00	1.50	1.50	2.00	per Hectre	50000	2500	750	750	1500	1000
								per Acre	20000	1000	300	300	600	400
9	Paddy (autumn) Highrange	Idukki	11.00	9.00	4.50	4.50	2.00	per Hectre	50000	5500	2250	2250	4500	1000
								per Acre	20000	2200	900	900	1800	400
10	Arecanut	Kasaragod	18.00	13.00	6.50	6.50	5.00	per Hectre	50000	9000	3250	3250	6500	2500
								per Acre	20000	3600	1300	1300	2600	1000
11	Arecanut	Malappuram	10.00	5.00	2.50	2.50	5.00	per Hectre	50000	5000	1250	1250	2500	2500
								per Acre	20000	2000	500	500	1000	1000
12	Arecanut	Thrissur, Wayanad	5.00	0.00	0.00	0.00	5.00	per Hectre	50000	2500	0	0	0	2500
								per Acre	20000	1000	0	0	0	1000
13	Arecanut	Palakkad	6.00	1.00	0.50	0.50	5.00	per Hectre	50000	3000	250	250	500	2500
								per Acre	20000	1200	100	100	200	1000
14	Arecanut	Kannur	10.00	5.00	2.50	2.50	5.00	per Hectre	50000	5000	1250	1250	2500	2500
								per Acre	20000	2000	500	500	1000	1000
15	Arecanut	Kozhikkode	7.50	2.50	1.25	1.25	5.00	per Hectre	50000	3750	625	625	1250	2500
								per Acre	20000	1500	250	250	500	1000
16	Pepper	Kollam, Idukki, Palakkad, Malappuram, Kozhikkode	7.00	2.00	1.00	1.00	5.00	per Hectre	50000	3500	500	500	1000	2500
								per Acre	20000	1400	200	200	400	1000
17	Pepper	Kottayam	10.00	5.00	2.50	2.50	5.00	per Hectre	50000	5000	1250	1250	2500	2500
								per Acre	20000	2000	500	500	1000	1000

18	Pepper	Wayanad	6.00	1.00	0.50	0.50	5.00	per Hectre	50000	3000	250	250	500	2500
								per Acre	20000	1200	100	100	200	1000
19	Pepper	Kannur,Kasaragode	5.00	0.00	0.00	0.00	5.00	per Hectre	50000	2500	0	0	0	2500
								per Acre	20000	1000	0	0	0	1000
20	Ginger	Idukki	15.00	10.00	5.00	5.00	5.00	per Hectre	100000	15000	5000	5000	10000	5000
								per Acre	40000	6000	2000	2000	4000	2000
21	Ginger	Wayanad	10.00	5.00	2.50	2.50	5.00	per Hectre	100000	10000	2500	2500	5000	5000
								per Acre	40000	4000	1000	1000	2000	2000
22	Ginger	Palakkad	8.00	3.00	1.50	1.50	5.00	per Hectre	100000	8000	1500	1500	3000	5000
								per Acre	40000	3200	600	600	1200	2000
23	Sugarcane	Idukki & Palakkad	12.00	7.00	3.50	3.50	5.00	per Hectre	35000	4200	1225	1225	2450	1750
								per Acre	14000	1680	490	490	980	700
24	Turmeric	Kollam,Idukki,Ernakulam,Wayanad	12.00	7.00	3.50	3.50	5.00	per Hectre	60000	7200	2100	2100	4200	3000
								per Acre	24000	2880	840	840	1680	1200
25	Turneric	Palakkad	10.00	5.00	2.50	2.50	5.00	per Hectre	60000	6000	1500	1500	3000	3000
								per Acre	24000	2400	600	600	1200	1200
26	Turneric	Malappuram	6.00	1.00	0.50	0.50	5.00	per Hectre	60000	3600	300	300	600	3000
								per Acre	24000	1440	120	120	240	1200
27	Turmeric	Kozhikkode	9.00	4.00	2.00	2.00	5.00	per Hectre	60000	5400	1200	1200	2400	3000
								per Acre	24000	2160	480	480	960	1200
28	Cardamom	Idukki	7.00	2.00	1.00	1.00	5.00	per Hectre	45000	3150	450	450	900	2250
								per Acre	18000	1260	180	180	360	900
29	Cardamom	Palakkad & Wayanad	9.00	4.00	2.00	2.00	5.00	per Hectre	45000	4050	900	900	1800	2250
								per Acre	18000	1620	360	360	720	900
30	Pineapple	Kottayam	6.00	1.00	0.50	0.50	5.00	per Hectre	35000	2100	175	175	350	1750
								per Acre	14000	840	70	70	140	700
31	Pineapple	Idukki & Ernakulam	7.00	2.00	1.00	1.00	5.00	per Hectre	35000	2450	350	350	700	1750
								per Acre	14000	980	140	140	280	700
32	Banana	Thrissur	8.00	3.00	1.50	1.50	5.00	per Hectre	100000	8000	1500	1500	3000	5000
								per Acre	40000	3200	600	600	1200	2000
33	Banana	Kollam,Kottayam,Ernakulam	7.00	2.00	1.00	1.00	5.00	per Hectre	100000	7000	1000	1000	2000	5000
								per Acre	40000	2800	400	400	800	2000
34	Banana	Thiruvananthapuram,Idukki,Thrissur,Palakkad,Malappuram,Kozhikkode,Kannur,Wayanad,Kasaragode	5.00	0.00	0.00	0.00	5.00	per Hectre	100000	5000	0	0	0	5000
								per Acre	40000	2000	0	0	0	2000
35	Nutmeg	Thrissur & Ernakulam	6.00	1.00	0.50	0.50	5.00	per Hectre	50000	3000	250	250	500	2500
								per Acre	20000	1200	100	100	200	1000

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Thiruvananthapuram, Kollam, Ernakulam, Thrissur, Malappuram, Kozhikode, Palakkad, Kannur

Annexure WB-VI-1

Crop: PADDY PLAINS 1

Reference Unit Area & Reference Weather Station:

As per Notification

Unit: HECTARE

PERIOD	7/Jul/16 to 31/Oct/16
Phase	Phase-I to Phase-IV
Phase	7-Jul to 28-Jul to 21-Aug to 5-Oct to 31-Oct
INDEX	Aggregate of rainfall over respective Phases
STRIKE (mm) <	300 250 250 200
EXIT	50 50 50 50
PAYOUT RATE (Rs./mm)	28 25 25 20
MAXIMUM PAYOUT (Rs.)	7000 5000 5000 3000
TOTAL MAXIMUM PAYOUT (R)	20000

PERIOD	7/Jul/16 to 7/Sep/16
INDEX	Number of days in a spell of consecutive dry days
STRIKE (cons. day) >=	13 15 18 20
PAYOUT (Rs.)	3000 5000 8000 13000
MAXIMUM PAYOUT (Rs.)	13000

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

PERIOD	1/Aug/16 to 30/Sep/16
Phase	Phase-I to Phase-IV
Phase	1-Aug to 16-Aug to 15-Aug to 31-Aug to 15-Sep to 30-Sep
INDEX	Cumulative daily upward deviation of T Max from respective triggers
TRIGGER (°C)	32.5 33 33.5 34
STRIKE (°C) >	4 40
EXIT	472.22
PAYOUT RATE (Rs./mm)	17000
MAXIMUM PAYOUT (Rs.)	17000

Districts	Thiruvananth	Kollam	Ernakulam	Thrissur	Malappuram	Kozhikko	Palakkad	Kannur
SUM INSURED (Rs.)	50000	50000	50000	50000	50000	50000	50000	50000
PREMIUM (Rs.)	12500	5000	2500	2500	3000	4000	4000	2500
PREMIUM %	25.00%	10	5	5	6	8	8.00%	5

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State : Kerala

District: Kasargode

Annexure WB-VI-2]

Crop: PADDY PLAINS 2

Reference Unit Area & Reference Weather Station:

As per Notification

Unit: HECTARE

PERIOD	7/Jul/16	to	31/Oct/16
Phase	Phase-I 7-Jul to 27-Jul	Phase-II 28-Jul to 21-Aug	Phase-III 22-Aug to 5-Oct
Phase	Phase-IV 6-Oct to 31-Oct		
INDEX	Aggregate of rainfall over respective Phases		
STRIKE (mm) <	300	250	250
EXIT	50	50	50
PAYOUT RATE (Rs./mm)	28	25	25
MAXIMUM PAYOUT (Rs.)	7000	5000	5000
TOTAL MAXIMUM PAYOUT (Rs)	20000		

PERIOD	7/Jul/16	to	31/Oct/16
INDEX	Number of days in a spell of consecutive dry days		
STRIKE (cons. day) >=	13	15	18
PAYOUT (Rs.)	3000	5000	8000
MAXIMUM PAYOUT (Rs.)	13000		

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

PERIOD	1/Aug/16	to	30/Sep/16
Phase	Phase-I 1-Aug to 15-Aug	Phase-II 16-Aug to 31-Aug	Phase-III 1-Sep to 15-Sep
Phase	Phase-IV 16-Sep to 30-Sep		
INDEX	Cumulative daily upward deviation of T Max from respective triggers		
TRIGGER (°C)	32.5	33	33.5
STRIKE (°C) >	4		
EXIT	40		
PAYOUT RATE (Rs./mm)	472.22		
MAXIMUM PAYOUT (Rs.)	17000		

District	Kasargode
SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	2500
PREMIUM %	5.00%

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Idduki

Annexure WB-VI-3

Crop: PADDY HIGH RANGE

Reference Unit Area & Reference Weather Station:

As per Notification

Unit: HECTARE

1.

PERIOD	7/Jul/16	to	30/Nov/16	Phase-I	Phase-II	Phase-III	Phase-IV	Phase-V	
Phase	7-Jul to 31-Jul	1-Aug to 21-Aug	22-Aug to 30-Sep	1-Oct to 20-Oct	21-Oct to 30-Nov	Aggregate of rainfall over respective Phases			
INDEX	Aggregate of rainfall over respective Phases								
STRIKE (mm) <	400	350	250	175	125				
EXIT	100	100	50	50	25				
PAYOUT RATE (Rs./mm)	16.67	18	20	28	30				
MAXIMUM PAYOUT (Rs.)	5000	4500	4000	3500	3000				
TOTAL MAXIMUM PAYOUT (Rs.)						20000			

2.

PERIOD	7/Jul/16	to	15/Sep/16
INDEX	Number of days in a spell of consecutive dry days		
STRIKE (cons. day) >=	13	15	18
PAYOUT (Rs.)	3000	5000	8000
MAXIMUM PAYOUT (Rs.)	13000		

3.

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

PERIOD	1/Aug/16	to	30/Sep/16
Phase	Phase-I 1-Aug to 15-Aug	Phase-II 16-Aug to 31-Aug	Phase-III 1-Sep to 15-Sep
Phase	Phase-IV 16-Sep to 30-Sep		
INDEX	Cumulative daily upward deviation of T Max from respective triggers		
TRIGGER (°C)	32.5	33	33.5
STRIKE (°C) >	4		
EXIT	40		
PAYOUT RATE (Rs./Degree)	472.22		
MAXIMUM PAYOUT (Rs.)	17000		
District	Idduki		
SUM INSURED (Rs.)	50000		
PREMIUM (Rs.)	5500		
PREMIUM %	11.00%		

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Wayanad, Kasargode, Malappuram, Palakkad, Thrissur, Kannur, Kozhikkode

Annexure WB-VI-4

Crop: Arecanut Reference Unit Area & Reference Weather Station: _____ As per Notification _____ Unit: HECTARE

1.

PERIOD	1/Mar/17	31/May/17
Phase-I		Phase-II
1-Mar		16-Apr
to		to
15-Apr		31-May
Phase		
Aggregate of rainfall over respective Phases		
INDEX	15	110
STRIKE (mm) <	0	25
EXIT	300.00	123.53
PAYOUT RATE (Rs./mm)	4500	10500
MAXIMUM PAYOUT (Rs.)	15000	
TOTAL MAXIMUM PAYOUT (Rs.)		15000

2.

PERIOD	15/Apr/17	to		31/May/17
INDEX	Number of days in a spell of consecutive dry days			
STRIKE (cons. day) >=	15	20	25	30
PAYOUT (Rs.)	1000	2500	5000	10000
MAXIMUM PAYOUT (Rs.)	10000			

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

3.

DISEASE CONGENIAL CLIMATE	PERIOD	7/Jul/16		to		30/Nov/16		90 % , daily rainfall >	50 mm
	INDEX	Number of consecutive days having daily maximum RH >							
	STRIKE (cons. day) >=	2	4	6					
	PAYOUT (Rs.)	2500	10000	25000					
	MAXIMUM PAYOUT (Rs.)	25000							

District	Wayanad	Kasargode	Malappuram	Palakkad	Thrissur	Kannur	Kozhikkode
SUM INSURED (Rs.)	50000	50000	50000	50000	50000	50000	50000
PREMIUM (Rs.)	2600	9000	5000	3000	2500	6000	3750
PREMIUM %	5.00%	18.00	10	6	5	10.00%	7.5

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Idukki,Wayanad,Kozhikkode,Kasaragod,Malappuram,Palakkad,Kollam , Kottayam & Kannur

Annexure WB-VI-5

Crop: Pepper Reference Unit Area & Reference Weather Station: As per Notification

Unit: HECTARE

1.		7/Jul/16	to	31/Aug/16	
INDEX	Number of days in a spell of consecutive dry days	7	10	15	20
STRIKE (cons. day) >=		1500	3750	7500	15000
PAYOUT (Rs.)					
MAXIMUM PAYOUT (Rs.)					15000

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

2.		1/Jan/17	to	30/Apr/17	
PERIOD	Phase-I	Phase-II	Phase-III	Phase-IV	
	1-Jan	1-Feb	1-Mar	1-Apr	
	to	to	to	to	
	31-Jan	29-Feb	31-Mar	30-Apr	
INDEX	Aggregate of rainfall over respective Phases				
STRIKE (mm) >	100	100	100	125	
EXIT	150	150	200	250	
PAYOUT RATE (Rs./mm)	50	50	25	20	
MAXIMUM PAYOUT (Rs.)	2500	2500	2500	2500	
TOTAL MAXIMUM PAYOUT					10000

3.		1/Mar/17	to	30/Apr/17	
PERIOD	Number of days in a spell of consecutive wet days				
INDEX	3	4	5		
STRIKE (cons. day) >=					
PAYOUT (Rs.)	3000	6000	12500		
MAXIMUM PAYOUT (Rs.)					12500

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

4.		7/Jul/16	to	30/Sep/16	
PERIOD	Number of consecutive days having daily Maximum RH > 90 % , daily rainfall > 30 mm and daily Mean Temperature < 24 °C				
INDEX	4	5	6		
STRIKE (cons. day) >=					
PAYOUT (Rs.)	3000	6000	12500		
MAXIMUM PAYOUT (Rs.)					12500

Disease Congenial Climate	Idukki	Wayanad	Kozhikkode	Kasaragod	Malappuram	Palakkad	Kollam	Kottayam	Kannur
SUM INSURED (Rs.)	50000	50000	50000	50000	50000	50000	50000	50000	50000
PREMIUM (Rs.)	3500	3000	3500	3500	3500	3500	3500	5000	2500
PREMIUM %	7.00%	6	7	7	7	7	7	10	5

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Idukki,Wayanad,Palakkad

Annexure WB-VI-6

Crop: Ginger Reference Unit Area & Reference Weather Station: As per Notification Unit: HECTARE

PERIOD	7/Jul/16 to 30/Nov/16	1-Aug to 1-Sep to 10-Oct to 30-Nov	11-Oct to 30-Nov
DEFICIT RAINFALL	Aggregate of rainfall over respective Phases		
INDEX STRIKE (mm) <	200	275	225
EXIT	50	75	50
PAYOUT RATE (Rs./mm)	66.67	50.00	57.14
MAXIMUM PAYOUT (Rs.)	10000	10000	10000
TOTAL MAXIMUM PAYOUT (Rs)	10000		

PERIOD	16/Sep/16 to 28/Feb/17
EXCESS RAINFALL	Highest of consecutive days with daily RF >25mm in respective phases
INDEX STRIKE (cons. day) >=	3
EXIT	6
RATE (Rs./day)	9375
PAYOUT (Rs.)	37500
MAXIMUM PAYOUT (Rs.)	50000

PERIOD	1/Dec/16 to 28/Feb/17
WET SPELL	Number of days in a spell of consecutive wet days
INDEX STRIKE (cons. day) >=	2
PAYOUT (Rs.)	5000
MAXIMUM PAYOUT (Rs.)	40000

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

Districts	Idukki	Wayanad	Palakkad
SUM INSURED (Rs.)	100000	100000	100000
PREMIUM (Rs.)	15000	10000	8000
PREMIUM %	15.00%	10	8

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Idukki & Palakkad

Annexure WB-VI-7

Crop: Sugarcane

Reference Unit Area & Reference Weather Station:

As per Notification

Unit: HECTARE

1.

PERIOD	7/JUL/16 to 31/MAY/17					
	Phase-I 7-Jul to 31-Jul	Phase-II 1-Aug to 31-Aug	Phase-III 1-Sep to 5-Oct	Phase-IV 6-Oct to 25-Oct	Phase-V 26-Oct to 28-Feb	Phase-VI 1-Mar to 31-May
DEFICIT RAINFALL						
INDEX	Aggregate of rainfall over respective Phases					
STRIKE (mm) <	250	225	150	120	200	200
EXIT	50	50	50	40	40	40
PAYOUT RATE (Rs./mm)	20	20	35	37.5	18.75	18.75
MAXIMUM PAYOUT (Rs.)	4000	3500	3500	3000	3000	3000
TOTAL MAXIMUM PAYOUT (R)	20000					

2.

PERIOD	1/Mar/17 to 15/May/17
Phase	1-Mar to 15-May
EXCESS /UNSEASONAL RAINFALL	
INDEX	Aggregate of rainfall
STRIKE (mm) >	350
EXIT	550
PAYOUT RATE (Rs./mm)	75
MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (R)	15000
Districts	Idukki, Palakkad
SUM INSURED (Rs.)	35000
PREMIUM (Rs.)	4200
PREMIUM %	12.00%

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State : Kerala

District : Idukki,Wayanad,Kozhikode, Malappuram, Palakkad, Kollam & Ernakulam

Annexure WB-VI-8

Crop: Turmeric

Reference Unit Area & Reference Weather Station:

As per Notification

Unit: HECTARE

PERIOD	7/Jul/16 to 30/Nov/16	1-Sep to 11-Oct	11-Oct to 30-Nov
DEFICIT RAINFALL			
INDEX	Aggregate of rainfall over respective Phases		
STRIKE (mm) <	200	275	225
EXIT	50	75	50
PAYOUT RATE (Rs./mm)	66.67	50.00	57.14
MAXIMUM PAYOUT (Rs.)	10000	10000	10000
TOTAL MAXIMUM PAYOUT (Rs.)	10000	10000	10000

PERIOD	16/Sep/16 to 28/Feb/17
EXCESS RAINFALL	
INDEX	Highest of consecutive days with daily RF >=30mm in respective phases
STRIKE (cons. day) >=	3
EXIT	6
RATE (Rs./day)	3750
PAYOUT (Rs.)	15000
MAXIMUM PAYOUT (Rs.)	30000

PERIOD	1/Dec/16 to 28/Feb/17
WET SPELL	
INDEX	Number of days in a spell of consecutive wet days
STRIKE (cons. day) >=	2
PAYOUT (Rs.)	2000
MAXIMUM PAYOUT (Rs.)	20000

Note : A day is defined as a wet day if the rainfall of the day is > 5 mm

Districts	Idukki	Wayanad	Kozhikkode	Malappuram	Palakkad	Kollam	Ernakulam
SUM INSURED (Rs.)	60000	60000	60000	60000	60000	60000	60000
PREMIUM (Rs.)	7200	7200	5400	3600	6000	7200	7200
PREMIUM %	12.00%	12	9	6	10	12	12

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Idukki, Wayanad and Palakkad

Annexure WB-VI-9

Crop: CARADAMOM Reference Unit Area & Reference Weather Station: As per Notification Unit: HECTARE

1.	DRY SPELL	PERIOD	15/Apr/17	to	31/May/17		
		INDEX	Number of days in a spell of consecutive dry days				
		STRIKE (cons. day) >=	20	25	30	35	
		PAYOUT (Rs.)	8000	12000	15000	20000	
	MAXIMUM PAYOUT (Rs.)	20000					

Note : A day is defined as a dry day if the rainfall of the day is < 5 mm

2.	PEST CONGENIAL CLIMATE	PERIOD	15/Apr/17	to	31/May/17		
		INDEX	Consecutive Days with Rainfall < 2.5 mm and Daily Maximum Temperature > 32 °C				
		STRIKE (cons. day) >=	15	20	25		
		PAYOUT (Rs.)	2000	4000	9500		
	MAXIMUM PAYOUT (Rs.)	9500					

Note : A day is defined as a wet day if the rainfall of the day is > 2.5 mm

3.	DISEASE CONGENIAL CLIMATE	PERIOD	7/Jul/16	to	30/Nov/16		
		INDEX	Number of consecutive days having daily maximum RH > 90 %, daily rainfall 30 mm				
		STRIKE (cons. day) >=	8	9	10		
		PAYOUT (Rs.)	3000	6000	15500		
	MAXIMUM PAYOUT (Rs.)	15500					

Districts	Idukki	Wayanad	Palakkad
SUM INSURED (Rs.)	45000	45000	45000
PREMIUM (Rs.)	3150	4050	4050
PREMIUM %	7.00%	9	9

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

State: Kerala

District: Idukki, Kottayam & Ernakulam

Annexure WB-VI-10

Crop: Pineapple	Reference Unit Area & Reference Weather Station:	As per Notification	Unit: HECTARE
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1. DRY SPELL	PERIOD	15/Mar/17	to	31/May/17	
	INDEX	Number of days in a spell of consecutive dry days			
	STRIKE (cons. day) >=	20	22	24	26
	PAYOUT (Rs.)	5000	7500	14000	17500
	MAXIMUM PAYOUT (Rs.)	17500			

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

2. EXCESS RAINFALL	PERIOD	16/Sep/16	to	30/Nov/16
	INDEX	Highest of consecutive days with daily RF >		
	STRIKE (cons. day) >=	4	25 mm in respective phases	
	EXIT	6		
	RATE (Rs./day)	5833.33		
	PAYOUT (Rs.)	17500		
	MAXIMUM PAYOUT (Rs.)	17500		

Districts	Idukki	Kottayam	Ernakulam
SUM INSURED (Rs.)	35000	35000	35000
PREMIUM (Rs.)	2450	2100	2450
PREMIUM %	7.00%	6	7

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

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

Annexure WB-VI-11

Crop: BANANA Reference Unit Area & Reference Weather Station: As per Notification Unit: HECTARE

1	PERIOD	15/Sep/16	31/Mar/17
		Phase-I	Phase-II
	Phase	15-Sep to 31-Dec	1-Jan to 31-Mar
	EXCESS RAINFALL	Highest of Cons Days with Daily RF > 30mm in respective phases	
	INDEX	3	3
	STRIKE (cons. day) >=	15000	25000
	PAYOUT (Rs.)	15000	25000
	MAXIMUM PAYOUT (Rs.)	25000	

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

2.A	PERIOD	1/Oct/16	to	31/Dec/16
	INDEX	High wind speed		
	STRIKE (Km/Hr) >=	45	55	60
	PAYOUT (Rs.)	7500	15000	25000
	MAXIMUM PAYOUT (Rs.)	25000		

2.B	PERIOD	1/Jan/17	to	31/Mar/17
	INDEX	High wind speed		
	STRIKE (Km/Hr) >=	40	50	55
	PAYOUT (Rs.)	15000	30000	50000
	MAXIMUM PAYOUT (Rs.)	50000		

Districts	Idukki	Wayanad	Kannur	Kozhikode	Malappuram	Palakkad	Kollam	Kottayam	vananthap	Thrissur	Ernakulam	Kasargode
SUM INSURED	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000	100000
PREMIUM (Rs.)	5000	5000	5000	5000	5000	5000	7000	7000	5000	8000	7000	5000
PREMIUM %	5.00%	5	5	5	5	5	7	7	5	8	7	5

WEATHER BASED CROP INSURANCE SCHEME (Kharif 2016)

TERM SHEET

Annexure WB-VI-12

State: Kerala

District: Ernakulam, Thrissur

Crop: Nutmeg

Reference Unit Area & Reference Weather Station:

As per Notification

Unit: HECTARE

1.	DRY SPELL	PERIOD	7/Jul/16	to	31/Aug/16	
		INDEX	Number of days in a spell of consecutive dry days			
		STRIKE (cons. day) >=	7	10	20	20
		PAYOUT (Rs.)	1000	2500	5000	10000
MAXIMUM PAYOUT (Rs.)		10000				

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

2.	EXCESS RAINFALL	PERIOD	7/Jul/16	to	31/May/17		
		Phase	Phase-I	Phase-II	Phase-III	Phase-IV	
			7-Jul to 31-Aug	1-Sep to 31-Dec	1-Jan to 31-Mar	1-Apr to 31-May	
		INDEX	Longest spell of consecutive days with daily rainfall > 30 mm in respective phases				
		STRIKE (cons. day) >=	6	4	2	4	
		EXIT	15	7	5	8	
		PAYOUT RATE (Rs./cons. d	1000	1250	1250	2000	
		PAYOUT (Rs.)	10000	5000	5000	10000	
		MAXIMUM PAYOUT (Rs.)		10000			

3.	DISEASE CONGENIAL CLIMATE	PERIOD	7/Jul/16	to	30/Aug/16	1/Oct/16	to	31/Dec/16	
		INDEX	Number of consecutive days having daily Maximum RH > 90 % , daily rainfall > 30 mm and daily Mean Temperature < 24 °C						
		STRIKE (cons. day) >=	3	4	5	2	3	4	
		PAYOUT (Rs.)	1000	2000	5000	1000	2000	5000	
		MAXIMUM PAYOUT (Rs.)		5000					

4.A.	WIND SPEED	PERIOD	7/Jul/16	to	31/Aug/16	
		INDEX	High wind speed			
		STRIKE (km/h) >=	45	55	60	60
		PAYOUT (Rs.)	2500	5000	10000	10000
MAXIMUM PAYOUT (Rs.)		10000				

4.B.	WIND SPEED	PERIOD	1/Apr/17	to	31/May/17	
		INDEX	High wind speed			
		STRIKE (km/h) >=	40	50	55	55
		PAYOUT (Rs.)	2500	5000	5000	10000
MAXIMUM PAYOUT (Rs.)		10000				

Districts	Ernakulam, Thrissur
SUM INSURED (Rs.)	50000
PREMIUM (Rs.)	3000
PREMIUM %	6.00%

Restructured Weather Based Crop Insurance Scheme (WBCIS) Kharif 2016

Seasonality Discipline

Sl. No.	Activities	Time lines
		Kharif
1.	Loaning Period (for Loanee farmers covered on compulsory basis)	Upto 15.08.2016
2.	Cut-off date for Receipt of Proposals of farmers (Non-loanee)/Debit of premium from farmers account(loanee& non-loanee)	15.08.2016
3.	Cut-off date for receipt of consolidated declarations for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) from Banks Branches(CBs & RRBs) to IA and DCCB's for PACS	31.08.2016 (Loanee) & 22.08.2016 (Non-loanee)
4.	Cut-off date for receipt of proposals of Non-loanee farmers covered on Voluntary basis from designated insurance agents to Insurance Companies	Within 7 days of receipt of proposal/premium(ie 22.08.2016)
5	Cut-off date for receipt of consolidated declarations for Loanee (Compulsory) & Non-loanee Farmers (Voluntary) from respective DCCBs to respective IA	07.09.2016 (Loanee) & 29.08.2016 (Non-loanee)
6	Cut –off date for Uploading of Soft copy of the details of individual insured farmers by Bank Branches/PACS & Intermediaries	31.08.2016
6.	Cut-off date for Receipt of Weather Data	As per the Risk Period specific to each crop.
7.	Payment of claims based on Weather data	45 Days from receipt of Weather Data in full subject to receipt of State & Central Government Share of Premium Subsidy in full