

Restructured WBCIS
Kharif, 2019 Season.

No.Agr.H(8-P)F(10)-20/2019
Directorate of Agriculture, H.P.

From

Director of Agriculture,
Himachal Pradesh.

To

1. The Registrar Co-operative Societies,
Himachal Pradesh, Block No. -25, Shimla-171009.
2. The Managing Director,
H.P. State Co-operative Bank Ltd.,
The Mall, Shimla-171001.
3. The Zonal Manager &
Convener, State Level Bankers Committee, H.P.,
UCO Bank, G.M. Office,
Himland Hotel Annexe, Circular Road, Shimla-171001.
4. The General Manager,
National Bank for Agriculture and
Rural Development (NABARD),
Block No.31, SDA Complex, Shimla-171009.
5. The Branch Manager,
SBI – General Insurance Co. Ltd.,
Suriyansh Building (above State Bank of India),
Near Passport Office, Panthaghati, Bye Pass Road, Shimla-9.
6. The Sr. Divisional Manager,
The New India Assurance Co. Divisional Office, 3rd Floor,
Block 7, SDA Complex, Kasumpti Shimla-9.

Dated: Shimla-5, the 6th March, 2019

Subject: - Notification of Restructured Weather Based Crop Insurance Scheme (R-WBCIS) in Himachal Pradesh for Kharif, 2019 season.

Sir,

It is informed that the Govt. of India, Ministry of Agriculture, Department of Agriculture & Cooperation, Krishi Bhawan, New Delhi vide their letter No.13015/ 03 / 2016-Credit-II dated 25th April, 2018 has conveyed its Administrative Approval for the implementation of Restructured Weather Based Crop Insurance Scheme (R-WBCIS) during Kharif, 2019 season as per the terms & conditions contained in the scheme.

During Kharif, 2019 season, six crops, i.e. Potato, Ginger, Tomato, Peas, Cabbage & Cauliflower are to be covered under Restructured Weather Based Crop Insurance Scheme (R-WBCIS). The scheme intends to provide Insurance protection to the cultivators against weather incidence, such as Rainfall, Heat (Temperature), Relative Humidity, Hail Storm, Dry Spell etc. which are deemed to adversely affect the Kharif Crops during its cultivation period.

Under the scheme, SBI General Insurance Co. Ltd. & The New India Assurance co. will be the Implementing Agencies (IAs) as decided on the basis of Lowest Weighted Average Premium (WAP) as per Operational Guidelines received from the Govt. of India.

1. District-wise proposal for coverage of Crops under Restructured WBCIS and premium rates/Implementing Agency as decided on the basis of L-1 during Kharif, 2019 season:

Table-1

Crop	District	Blocks	Insurance Company	Premium Rates (%)
Ginger	Bilaspur	Sadar, Ghumarwin, Jhandutta	The New India Assurance Co.	8.57
	Sirmour	Nahan, Poanta, Shillai, Rajgarh, Sangrah, Pachhad	SBI -GIC	10.00
	Solan	Kunihar, Kandaghat, Dharampur	The New India Assurance Co.	9.64
Peas	Chamba	Salooni, Tissa	SBI-GIC	6.00
	Kinnaur	Pooh, Kalpa, Nichar	SBI-GIC	2.00
	Kullu	Nirmand, Anni, Kullu, Naggar, Banjar	SBI-GIC	9.97
	Lahaul-Spiti	Lahaul, Spiti	SBI-GIC	10.00
	Mandi	Siraj, Gohar, Karsog, Balh, Drang	SBI-GIC	9.00
	Shimla	Nankhari, Narknda, Rohru, Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur, Rampur	SBI-GIC	10.00
Tomato	Bilaspur	Sadar, Ghumarwin, Jhandutta	The New India Assurance Co.	8.93
	Kangra	Bhedu-Mahadev, Nagrota Bagwan, Kangra, Rait, Bhawarna, Baijnath	SBI-GIC	14.00
	Kullu	Kullu, Naggar, Nirmand, Banjar, Anni	SBI-GIC	18.00
	Mandi	Siraj, Gohar, Karsog, Balh, Drang	SBI-GIC	6.00
	Shimla	Theog, Rampur, Basantpur, Narkanda, Mashobra, Rohru, Chhohara, Chopal, Jubbal, Nankhari	SBI-GIC	15.00
	Sirmour	Nahan, Paonta, Rajgarh, Sangrah, Shillai, Pachhad	SBI-GIC	10.00
	Solan	Kunihar, Kandaghat, Dharampur, Solan & Nalagarh	The New India Assurance Co.	8.93

Potato	Chamba	Chamba, Mehla, Salooni, Tissa, Bharmour	SBI-GIC	5.67
	Kangra	Baijnath	SBI-GIC	3.91
	Kinnaur	Nichar, Kalpa, Pooh	SBI-GIC	12.00
	Kullu	Kullu, Naggar, Banjar, Nirmand, Anni	SBI-GIC	8.33
	Lahaul Spiti	Lahaul, Spiti	SBI-GIC	8.00
	Mandi	Siraj, Darang, Sundernagar, Gohar	SBI-GIC	6.87
	Shimla	Jubbal, Rohru, Chhohara, Theog, Chopal, Rampur, Basantpur, Mashobra	SBI-GIC	6.53
	Sirmour	Rajgarh, Sangrah, Shillai	SBI-GIC	8.00
	Una	Amb, Gagret, Haroli & Una	SBI-GIC	7.00
Cabbage	Kullu	Nirmand, Anni, Kullu, Naggar, Banjar	SBI-GIC	8.00
	Shimla	Theog	SBI-GIC	8.00
Cauliflower	Shimla	Theog	SBI-GIC	8.00
	Lahaul Spiti	Lahaul & Spiti	SBI-GIC	8.00

2. Season and Risk Period :

Insurance coverage under the scheme would be provided for these crops mentioned against each, as mentioned in the Term sheets:-

S. N.	Crop	Block/Reference Unit Area/ Reference Weather Station	Insurance Coverage period
1	Potato	Chamba, Mehla, Salooni, Tissa and Bharmour Blocks of Chamba District . Baijnath Block of Kangra District . Nichar, Kalpa and Pooh Blocks of Kinnaur District . Kullu, Naggar, Banjar, Nirmand and Anni Blocks of Kullu District . Lahaul and Spiti Blocks of Lahaul & Spiti District . Siraj, Darang, Sundernagar and Gohar Blocks of Mandi District . Jubbal, Rohru, Chhohara, Theog, Chopal, Rampur, Basantpur and Mashobra Blocks of Shimla District . Rajgarh, Sangrah and Shillai Blocks of Sirmour District .	1 st June, 2019 to 31 st Aug., 2019
2	Potato	Amb, Gagret, Haroli & Una Blocks of Una District .	1 st Sept., 2019 to 30 th Nov., 2019

3	Ginger	Sadar, Ghumarwin, Jhandutta Blocks of Bilaspur District . Nahan, Paonta, Shillai, Rajgarh, Sangrah and Pachhad blocks of Sirmour District . Kunihar, Kandaghat, Dharampur blocks of Solan District .	1 st July, 2019 to 15 th Sept., 2019
4	Tomato	Sadar, Ghumarwin, Jhandutta Blocks of Bilaspur District . Bhedu Mahadev, Nagrota Bagwan, Kangra, Rait, Bhawarna, Baijnath blocks of Kangra District . Kullu, Naggar, Nirmand, Banjar & Anni blocks of Kullu District . Siraj, Gohar, Karsog, Balh & Drang blocks of Mandi District . Theog, Rampur, Basantpur, Narkanda, Mashobra, Rohru, Chhohara, Chopal, Jubbal & Nankhari blocks of Shimla District . Nahan, Paonta, Rajgarh, Sangrah, Shillai & Pachhad blocks of Sirmour District . Kunihar, Kandaghat, Dharampur, Solan & Nalagarh blocks of Solan District .	1 st Aug., 2019 to 15 th Oct., 2019
5	Peas	Salooni & Tissa blocks of Chamba District . Pooh, Kalpa, Nichar, blocks of Kinnaur District . Nirmand, Anni, Kullu, Naggar, Banjar blocks of Kullu District . Lahaul & Spiti blocks of Lahaul & Spiti District . Siraj, Gohar, Karsog, Balh, Drang blocks of Mandi District . Nankhari, Narkanda, Rohru, Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur & Rampur blocks of Shimla District .	15 th May, 2019 to 30 th Sept., 2019
6	Cabbage	Nirmand, Anni, Kullu, Naggar & Banjar blocks of Kullu District . Theog block of Shimla District .	16 th June, 2019 to 15 th Sept., 2019
7	Cauliflower	Theog block of Shimla District .	16 th June, 2019 to 15 th Sept., 2019
8	Cauliflower	Lahaul & Spiti Blocks of Lahaul Spiti District .	16 th April, 2019 to 15 th July, 2019

3. Area approach:

The scheme shall operate on the principle of “Area Approach” in selected notified Reference Unit Areas (RUA). Area Approach signifies that a Reference Unit Area shall be considered as a unit area of insurance for the purpose of acceptance of risk and assessment of compensation as well. Therefore, all insured cultivators of a notified crop in the notified Reference Unit Area, i.e. Block shall be deemed to be at par so far as their terms of insurance coverage and assessment of compensation are concerned.

4. Geographical Coverage:

Reference Unit Areas are linked to specific Reference Weather Stations for providing Weather data for the purpose of assessment of compensation. Reference Unit-Area is a geographical area around a Reference Weather Stations pre-notified by the State Level Co-ordination Committee on Crop Insurance (SLCCCI) as mentioned in the Term sheets of respective RUA. At present there are **104 numbers** of Reference Weather Stations (RWS) for the above said RUAs/Blocks have already been installed. One new Reference Weather Station (RWS) at Udaipur Sub-Tehsil of Lahaul Spiti District is to be installed by the Implementing Agency, which is SBI –GIC, for the coverage of notified crops during Kharif, 2019 season. The list of Reference Weather Stations (RWS) during Kharif, 2019 season is annexed at **Annexure – “A”**.

5. Crops Covered:

During Kharif, 2019 season, Potato, Ginger, Tomato, Peas, Cabbage & Cauliflower crops will be covered under Restructured WBCIS in Himachal Pradesh.

6. Cultivators Eligible for Coverage :

All the cultivators (including share croppers and tenant cultivators growing notified crops in any reference unit area shall be eligible for coverage. The scheme shall be

Compulsory : For all loanee applicant cultivators i.e. those who have sanctioned credit limit from a financial institution for the notified crops in notified RUAs. The maximum credit limit (MCL) shall be sanctioned within the cut-off dates as mentioned below at point no. (8).

Voluntary : For all non- loanee cultivators i.e. those who do not have sanctioned credit limit from any financial institution for the notified crops in notified RUAs. Financial Institution, for the purpose of the scheme includes all district Central Co-operative Bank and also the PAC's affiliated to them, all commercial banks and all Regional Rural banks.

7. Perils Covered :

Following are the weather perils, which are deemed to cause “Adverse Weather Incidence”, leading to crop loss, would be covered under the scheme such as Rainfall, Heat (Temperature), Relative Humidity, Hail Storm, Dry Spell, etc.

The specific “Adverse Weather Incidence” with its timing/ duration applicable for Kharif, 2019 season is given in the Term sheets which are annexed at **Annexure - “B”**.

8 Seasonality Discipline (submission of declaration by banks):

The cut- off date for coverage of loanee and non-loanee farmers shall be as under :

Crop	Districts covered	Type of Farmers	Cut-off Period/Date	Last date for submission of declaration* by banks/ intermediaries to ICs
Potato	Chamba, Kangra, Kinnaur, Kullu, Lahaul Spiti, Mandi, Shimla, Sirmour	Loanee	Credit limit to be sanctioned up to 31 st May, 2019	15 th June, 2019
		Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 31 st May, 2019	7 th June, 2019
			Proposals to be accepted by intermediaries up to 31 st May, 2019	7 th June, 2019
	Una	Loanee	Credit limit to be sanctioned up to 31 st August, 2019	15 th September, 2019
		Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 31 st August, 2019	7 th September, 2019
			Proposals to be accepted by intermediaries up to 31 st August, 2019	7 th September, 2019
Tomato	Bilaspur, Kangra, Kullu, Mandi, Shimla, Sirmour, Solan	Loanee	Credit limit to be sanctioned up to 31 st July, 2019	15 th August, 2019
		Non-Loanee	Proposals to be accepted by banks from non -loanee farmers up to 31 st July, 2019	7 th August, 2019
			Proposals to be accepted by intermediaries up to 31 st July, 2019	7 th August, 2019
Ginger	Bilaspur, Sirmour, Solan	Loanee	Credit limit to be sanctioned up to 30 th June, 2019	15 th July, 2019
		Non -Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June, 2019	7 th July, 2019
			Proposals to be accepted by intermediaries up to 30 th June, 2019	7 th July, 2019
Peas	Chamba, Kinnaur, Kullu, Lahaul Spiti, Mandi, Shimla	Loanee	Credit limit to be sanctioned up to 14 th May, 2019.	29 th May, 2019
		Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 14 th May, 2019.	21 st May, 2019
			Proposals to be accepted by intermediaries up to 14 th May, 2019.	21 st May, 2019
Cabbage	Kullu, Shimla	Loanee	Credit limit to be sanctioned up to 15 th June, 2019.	30 th June, 2019
		Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 15 th June, 2019.	22 nd June, 2019
			Proposals to be accepted by intermediaries up to 15 th June, 2019.	22 nd June, 2019
Cauliflower	Shimla	Loanee	Credit limit to be sanctioned up to 15 th June, 2019.	30 th June, 2019
		Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 15 th June, 2019.	22 nd June, 2019
			Proposals to be accepted by intermediaries up to 15 th June, 2019.	22 nd June, 2019
	Lahaul Spiti	Loanee	Credit limit to be sanctioned up to 15 th April, 2019.	30 th April, 2019
		Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 15 th April, 2019.	22 nd April, 2019
			Proposals to be accepted by intermediaries up to 15 th April, 2019.	22 nd April, 2019

* Declaration means consolidated coverage detail with premium remittance detail for reconciliation with National Portal coverage data (www.pmfby.gov.in).

Note:- Cut-off date for receipt of proposal of loanee and Non- loanee farmers from respective DCCBs/Nodal Banks (for co-operatives) will be within 7 days of receipt of Declarations by the respective Nodal Bank offices.

9. Coverage Procedure:

- (a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level, using Nodal Bank system.
- (b) Insurance coverage of Non-loanee Cultivators shall be through the existing network of Financial Institutions (FIs) at the grass root level; the Insurance Intermediaries and Authorized Representatives of Insurance Companies.
- (c) Nodal Bank Branches shall be paid by Insurance Companies, a service charges of 4% on the actual Premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the scheme.

10. Sum Insured:

Sum insured is further sub-divided into various covers as given in the Term sheets. The Sum insured for an individual cultivator shall be the product of the cultivator's declared 'area under cultivation' (in hectare).

Kharif, 2019	
Crops	Sum Insured (Rs./Hect.)
Tomato	1,00,000/-
Potato	75,000
Ginger	1,50,000/-
Peas	1,00,000/-
Cabbage	75,000/-
Cauliflower	75,000/-

An individual Cultivator's 'area under cultivation' for a Notified Crop in a notified Reference Unit area shall be declared by him as follows:

Loanee Applicant Cultivators: 'Area under cultivation' for the Notified Crop as already declared by him in the Loan Application Form for the purpose of fixing his "Maximum Credit Limit (MCL) by the Lending Financial institutions.

Non- Loanee Cultivators: The cultivators shall declare the 'area under cultivation' for the Notified Crop in the Insurance Proposal Form.

11. Premium Rates:

During Kharif, 2019 season, Premium Rates have been finalized on the basis of bidding procedures which is based on Weighted Average Premium (WAP) of L-1 for all crops in a Districts.

12. Premium sharing and Subsidy:

Maximum Insurance premium payable by the farmer for the commercial crops to be covered during Kharif, 2019 season would be 5% of Sum Insured or actuarial rate, whichever is less. The difference between actuarial premium rate and the rate of Insurance charges payable by farmers shall be treated as Rate of Normal premium Subsidy, which shall be shared equally by Centre and State Govts. In the bidding process, L-1 have been decided at District level on the basis of lowest Weighted Average Premium (WAP) and premium rates for all crops in a District have been given in the **Table-1 above**.

Compensation (Payout):

- (i) Insurance Companies will be responsible for all Payouts arising out of "Adverse Weather Incidence" strictly in terms and conditions of the scheme read with the relevant Premium & Payout table...

(ii) **Pay-out shall arise only** in case of Adverse Weather Incidence. Adverse Weather Incidence is equivalent to the deviation between “Trigger Weather” and “Actual Weather” Data recorded at a “Reference Weather Station” during the specified time period. Trigger Weather is a pre-defined Weather Parameter applicable to a Notified Crop in a notified Reference Unit Area (RUA). In case of Adverse Weather Incidence (AWI), all the insured cultivators growing the Notified Crop in the Reference Unit Area shall be deemed to have suffered the same level of AWI and the same proportion of crop-loss, and become eligible for the same rate of Payouts.

(iii) Pay-Out Disbursement:

(a) Pay-outs would normally be made by the Insurance Companies to the Nodal Banks within 45 days of closing of Insurance Period subject to receipt of the necessary actual weather data.

(b) So far as the Insured is concerned, the Pay-outs procedure shall be automatic; that is to say, Payouts would be automatically computed by the Insurance Companies on the basis of Actual Weather Data received and the Payouts would be automatically credited to the Insured’s Bank Account through the concerned Nodal Banks/Financial Institutions.

As per revised Operational Guidelines of R-WBCIS, there is a provision of imposing penalty to Insurance Companies and Banks, i.e. 12% interest rate to be paid by the Insurance Companies to farmers for delay in settlement of Claims beyond two months of prescribed cut-off dates.

13. ROLE OF VARIOUS AGENCIES:

- The State Level Bankers Committee (SLBC), The Lead Bank Managers, the Co-operative Banks and the Insurance Companies (Implementing Agencies) shall take immediate necessary action to ensure the implementation of the scheme in the District as mentioned above.
- The Implementing Agencies, i.e. the Insurance Companies shall ensure that Claims are paid at the earliest after release of State Govt. share, Litigations, if any, for delay in payment of claims and if any other, shall be the sole responsibility of the Implementing Agencies.
- To credit the claims proceeds of R-WBCIS received from Insurance Companies to respective beneficiary bank account within 7 Days.
- The Convener, District Level Bankers Committee will monitor the progress of this scheme in its periodical meetings time to time.
- Ensuring payment of bank service charges to banks @4% of the premium collected from banks.
- Providing monthly progress returns/ statistics/ information to State and Central Government.
- Endeavoring for 100% coverage of the loanee farmers through Banks/Financial Institution, etc.
- Facilitate the bank branches/ intermediaries/ agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance Portal well in time.
- Redressal of all Public Grievances within the time fixed by IRDAI. Provide toll free

number where farmers can approach for redressals of grievance, intimate claims in case of localized calamity, seek information on coverage, etc.

- The coverage of loanee farmers should be carried out by Insurance Companies themselves, use of agents / brokers are not allowed.
- Claim processing and payment to Banks/Farmers within the prescribed timelines.
- Marketing and publicity of Scheme, Insurance companies will ensure the marketing and publicity of the scheme and submit a report with photographs to State and Central Government.
- Distribution of Declaration form/proposal form to bank/financial institution branch/s.
- Submission of reports to State and Central Government.
- Awareness and Publicity – extensive efforts to generate publicity and create awareness of R-WBCIS at grass-root levels / locations including bank branches. Also co-ordinate with the States and other agencies for awareness and publicity of the scheme.
- The selected Insurance Companies shall ensure coverage of maximum area of notified crops under Crop Insurance scheme.
- Target for coverage to Insurance Companies especially of Non-Loanee farmers (10% incremental).

The detailed revised operational guidelines of the scheme alongwith role and responsibilities can be seen in the Ministry of Agriculture Website www.agricoop.nic.in .

Yours faithfully,

Encls.: - As above.

Sd/-

**Director of Agriculture,
Himachal Pradesh.**

Endst.No.Agr.H(8-P)F(10)-20/2019

Dated: 6th March, 2019

Copy alongwith a copy of the information referred to above is sent to the following for information and necessary action:-

1. The Additional Chief Secretary (Agriculture) to the Govt. of H.P., Shimla-2.
2. The Additional Chief Secretary (Finance) to the Govt. of H.P., Shimla-2.
3. The Additional Chief Secretary (Revenue) to the Govt. of H.P., Shimla-2
4. The Additional Chief Secretary (Planning) to the Govt. of H.P., Shimla-2.
5. The Secretary (Co-operation) to the Govt. of Himachal Pradesh, Shimla-2.
6. The Joint Secretary to the Govt. of India, Ministry of Agriculture, Department of Agriculture & Co-operation, Krishi Bhawan, New Delhi- 110114. w.r.t. their letter No.13015/03/2016-Credit-II dated the 31st October, 2016.
7. The Deputy Commissioner (Credit) to the Govt. of India, Ministry of Agriculture, Department of Agriculture and Co-operation, Krishi Bhawan, New Delhi-110001.
8. The Director of Land Records, Himachal Pradesh, Shimla-9.

9. The Director, Rural Development Department, H.P., Shimla-9.
10. The Director of Horticulture, Himachal Pradesh, Shimla-2.
11. The Director, Indian Meteorological Department, Meteorological Centre, Bibra House Cliffend Estate, Shimla-1.
12. The Agricultural Statistical Officer-cum-Member Secretary, State Level Co-ordination Committee on Crop Insurance, Himachal Pradesh, Shimla-5.
13. The Joint Member Secretary, Science & Technology, H. P., Shimla-9.
14. All the Deputy Commissioner, H.P. except Districts Hamirpur & Una.
15. The Additional Director of Agriculture, North Zone, Dharamsala, District Kangra, H.P.
16. All the Deputy Directors, H.P. except Districts Hamirpur & Una.
17. The District Agriculture Officer, Recong Peo/Keylong, (H.P.)
18. The Assistant Project Officer (Agr), Kaza, District Lahaul/Spiti, H.P.
19. The Additional Registrar, Co-operative Societies, Kangra at Dharamsala, H.P.
20. The Managing Director, Kangra Central Co-operative Bank Ltd., Dharamsala, Distt. Kangra, H.P.
21. The Managing Director, The Jogindra Central Co-operative Bank Ltd H.O. Solan, Rajgarh Road, near Thodo Ground, Solan, District-Solan, H.P.
22. The Manager, Himachal Gramin Bank, H.O.Mandi, District-Mandi, H.P.
23. The Administrative Officer, Parvatiya Gramin Bank, H.O.- Chamba, District-Chamba, H.P.
24. The Secretary, The Miar Co-operative Agr. Service Coop. Society Ltd.,P.O.Miar, Tehsil and District-Hamirpur, H.P.
25. The General Manager, H.P. State Co-operative Agr.& Rural Dev. Bank Ltd., Himachal Pradesh, Shimla-9.
26. The Director, Information & Public Relation Department, H.P., Shimla-2.
27. The Station Director, All India Radio, Shimla-4, H.P.
28. The Station Director, Doordarshan Kendra, Shimla-171004.
29. The Agricultural Information Officer, H.P., Shimla-5 for publicity in Print and Electronic media immediately.

Encls.: As above.

Sd/-
**Director of Agriculture,
Himachal Pradesh.**

Annexure : A

Detail of Reference Weather Stations (RWS) for Tomato, Potato, Ginger, Peas, Cabbage & Cauliflower crops under R-WBCIS during Kharif, 2019 season.

Dist rict	Name of the Crop	Develop ment Blocks	Reference Weather Station (RWS)	Refere nce Unit Area (RUA) / Block	Area Covered	Back up Weather Station (BWS)
Bilas pur	Ginger, Tomat o	Sadar	NCMSL Namhol	Block Sadar	Namhol Sub-Tehsil	NCMSL Bilaspur
			NCMSL Bilaspur		Tehsil Sadar	NCMSL Namhol
			NCMSL Swarghat		Tehsil Shri Naina Devi Ji at Swarghat	NCMSL Bilaspur
		Ghumar win	Sh. Manjit Singh S/O Sh. Labh Singh Vill. Karbhasara (Saruin Khas) P.O Chalehali Teh. Ghumarwin Distt. Bilaspur H.P. Tel. No. 01978-285278 M.No. 98170-18086	Block Ghuma rwin	Entire Block of Ghumarwin	RWS- Jhandutta- A
		Jhanduta (Geharwi n)	RWS Jhandutta-A Sh. Ashwani Chandel S/O Sh. Rattan Singh Vill.Lekhwin,P.O Geharwin Distt. Bilaspur Tel. No. o1978-270077&270412	Block Jhandu tta	Gram Panchayat Jhandutta and Sadar Geharwin, Jangla, Samoh, Dahad, Bahna, Barthin, Barhmana, Talai (NP), Balghad, Rohal, Jhandutta, Berthin, Sunhani, Badagaon, Baloh,Chhat, Gallian, Karloti, Paplah, Kapahara, Kotlu Barhmna,Gandhir, Malagan, Balhseena, Dashlehra, Jabhola, Dhanipakhar,Salwar, Paploa, Malroan, Jejwin, Kalol, Dudian, Bharoli - Kalan, Jadu Kuljar, Gharan, Kosirian, Badagaon Galu, Berimian, Nagiar, Dari Bhari,	RWS - Ghumarwi n

					Nakhlera etc.	
			RWS Jhandutta-B O/O Deputy Director of Horticulture, Bilaspur H.P Tel. No. 01978-222363		Gram Panchayat Rishi- Kesh, BehnaJatta, Badoa,Thuran, Bakroa, Fatoh, Amarpur, Damli, Auhar, Badol, Hirapur etc.	RWS - Ghumarwi n
Cham ba	Potato , Peas	Salooni	RWS Salooni O/o B.D.O, Salooni, Ph. 01896-233224	Block Salooni	Entire Salooni Block	RWS - Tissa
		Tissa	RWS- Tissa O/o B.D.O, at Bhanjradu (Tissa) 01896-227022	Block Tissa	Entire Tissa Block	RWS - Chamba
		Chamba	RWS-Chamba, Horticulture Extension Centre, Sandhi.	Block Chamb a	Entire Chamba Block	RWS- Salooni
		Bharmou r	RWS-Bharmour, O/o SMS Bharmour, Tel. No. 01895-225038	Block Bharm our	Entire Bharmour Block	RWS- Chamba
		Mehla	RWS - Mehla, Mr. Raj Kumar, VPO- Mehla, Tehsil & District Chamba, H.P. Pin code - 176311	Block Mehla	Entire Mehla Block	RWS - Chamba
Kang ra	Potato , Tomat o	Bhedu - Mahadev	RWS Bhedu Mahadev, B.D.O. office at Sullah Phone No.01894- 275658	Block Bhedu- Mahad ev	Entire Bhedu-Mahadev Block	RWS - Bhawarna
		Nagrota Bagwan	RWS Nagrota Bagwan, B.D.O. office at Baijnath Phone No. 1894-263024	Block Nagrot a Bagwa n	Entire Nagrota Bagwan Block	RWS - Kangra
		Rait	RWS Rait , KVK Kangra 01892- 264550	Block Rait	Entire Rait Block	RWS - N. Surian
		Kangra	RWS Kangra, KVK Kangra 01892- 264550	Block Kangra	Entire Kangra Block	RWS - N. Surian

		Bhawarna	RWS Bhawarna O/O BDO Bhawarna 01894-247125	Block Bhawarna	Entire Bhawarna Block	RWS - P/Rukhi
		Baijnath	RWS Baijnath, B.D.O. office Baijnath Phone No.1894-263024	Block Baijnath	Gram Panchayat Avairi, Bahi, Baijnath, Bandiyan, Bhadraina, Bhattu Panjala, Beer, Chobin, Dayol, Dhanag, Dhared, Kand, Gadiyara, Gunehar, Hared, Kandrall, Kaswa Paprola, Khara naal, Kothi, Kudail, Kunsal, Kyori, Mahalpatt, Nain, Nanahar, Narghor (Chobu), Pantehar, Paprola Khas, Fatahar, Rajehar, Sakri, Sansai, Sansal, Sehal, Sapadu, Tikri Duhki, Ustehar, Chogan, Madho Nagar, Mahakaal, Madorna, Manjhoti, Manded, Majhairna, Majharina & Thandhol (Dhandhol) etc.	RWS - P/Rukhi
			RWS- PCDO Multhan		Gram Panchayat Bara Bhangal, Baragraon, Dharman, Kothikor, Luayai, Multhan, Poling, Swad & Kothi Kohar etc.	RWS- Bharmour
Kinnaur	Potato, Peas	Nichar	RWS- Nichar Vill. Nigani (Sh. Laxman Negi, S/o Sh. Gangawar Negi, Near PCDO Nichar)	Block Nichar	Entire Nichar Block	RWS - Rampur
		Pooh	RWS-Pooh O/o BDO, Pooh Ph. No.: 01785-232311	Block Pooh	Entire Pooh Block	RWS - Kalpa
		Kalpa	RWS-Kalpa O/o DDH, Kinnaur Ph. No. 01786-222362	Block Kalpa	Entire Kalpa Block	RWS - Nichar
Lahaul Spiti	Potato, Peas, Cauliflower	Lahaul	RWS -Lahaul O/o DDH, Keylong Ph. No.: 01900-222250	Block Lahaul	Gram Panchayats Barbog, Darcha, Gondhla, Goshal, Kardang, Keylong, Khangser, Kokser, Kolang, Mooling, Sissu, Tandi & Yurnath etc.	RWS - Spiti
			RWS- Udaipur (Yet to be finalized)	Sub Tehsil Udaipur	Gram Panchayats Chimrit, Goharma, Jahlma, Jobrang, Mooring, Nalda, Ranika, Shakoli, Shansha, Thiro, Tindi, Tingrit, Triloknath, Udaipur & Warpa etc.	RWS - Lahaul
		Spiti	RWS - Spiti, O/o BDO Kaza Ph. No. 01906-222211	Block Spiti	Entire Spiti Block	RWS- Lahaul
Kullu	Potato	Anni	RWS Anni	Block	Gram Panchayat Anni,	RWS -

	, Tomat o, Peas, Cabba ge		O/o SMS Anni	Anni	Behna, Bishladhar, Karana, Kungas, Kamand, Munndash, Taluna, Ropa, Palahi etc.	Dalash
			RWS HEC Dalash Sh. Rajesh Kumar S/O Sh. Sanki Ram VPO Dalash Ph.No. 01904- 256677		Gram Panchayat Beongal, Buchhes, Bakhnao, Chuwai, Deothi, Dalash, Dingidhar, Fanonti, Jaban, Karshaigad, Karad, Kohila, Kuther, Khani., Khanog, Lagoti, Lajheri, Muhan, Namhong, Pokhri, Shilli, Takresi etc.	RWS - Anni (O/o SMS)
		Banjar	RWS Banjar O/O Block Development Officer, Banjar, District, Kullu Ph. No- 01903-229228	Block Banjar	Entire Banjar Block	RWS- Kullu-B
		Nirmand	RWS- Nirmand-A Dayal Singh VPO Nither Land line No. 01904- 265439	Block Nirman d	Gram Panchayat Durah, Lot, Shilli, Gamog, Rahnu, Ghattu, Nore, Sarahan, Chail, Dehra, Deem, Nore, Gadej, Nither etc.	RWS- Nirmand- B
			RWS- Nirmand-B Sh. Jhalli Ram S/O Sh. Bhagat Ram VIII. Damehli Land line No. 01904- 258361		Gram Panchayat Arsu, Kot, Bari, Nishani, Twar, Bhalsi, Nimand, Poshna, Sargha, Khushwa, Kharga, Tunan, Bahadva etc.	RWS- Nirmand- A
		Naggar	RWS- Naggar O/o SMS Agri. Patlikuhl	Block Naggar	Entire Naggar Block	RWS - Kullu-B
		Kullu	RWS Kullu (A) Sh.Vikas Soni s/o Sh. Kundan Soni VPO BradhaTehsil Bhunter Distt. Kullu H.P Ph. No-01902207770	Block Kullu	Gram Panchayat Baradha, Jalugran, Ratocha, Chong, Bharain, Banogi, Pini, Jari, Kasol, Manikaran, Barshaini, Shaat, Talpini, Chinuar etc.	RWS- Kullu (B)
			RWS Kullu (B) O/o DDH, Kullu HP Ph.NO-01902-222407		Gram Panchayat Kullu, Kothisari, Bastori, Nahlach, Bandrol, Bhallan - II, Mohal, Parli, Peej, Bahl, Shamshi, Railla, Bajaura, Hat, Jia, Bhuin, Badabhuin, Naresh, Dyar, Neul, Hurala, Tharas, Jindor, Jaradbhutti, Kalehli, Tegubehar, Choparsa, Khokhan,	RWS - Kullu (A)

					Bashona, Mashgan, Sachani, Rot, Surad, Bulang, Shilihar, Shilanal, Manjhali etc.	
			RWS Kullu (C) Dr. Prem lal Thakur S/o Sh. Sangat Ram Village Jathon. PO Bhalyani Ph. No 01902-204204		Gram Panchayat Bhalyani, Brahman, Mangarh, Dunkhrighar, Mashna, Chaupaisa, Majhat, Dugilag, Buai, Barahar, Khadiyar, Shilirajgiri, Bhumitar, Falan etc.	RWS - Kullu (B)
Mandi	Potato , Tomato, Peas	Balh (Rewalsar)	RWS Balh O/O BDO Balh, Tel. No. 01905-241839	Block Balh (Rewalsar)	Entire Balh (Rewalsar) Block	RWS - Sadar
		Drang	RWS Drang O/O BDO Drang Tel. No. 01908-260252	Block Drang	Entire Drang Block	RWS- Sadar
		Gohar	RWS Gohar-A Sh. Labh Singh, S/o Sh. Janku Ram V.P.O. Badhu, Sub Tehsil Nihri Distt Mandi H.P.Tel. No. 01907- 274157	Block Gohar	Gram Panchayat Basa (Ghr), Dharot, Jhungi, Killing, Kutahachi, Masogal, Shilhanu, Chhamiyar etc.	RWS- Gohar-B
			RWS-Gohar-B Sh. Diwan Chand, S/o Sh. Ram Singh V.P.O.Bagsaid, Tehsil Chachyot Distt Mandi H.P.Tel. No. 01907- 254365		Gram Panchayat Chachyot, Dhisthi, Jahal, Kandha, Kandhi, Kamrunag, Kharsi, Lot, Majothi, Parwara, Tharjoon, Tunna, Musrani, Murhag, Bara, Shala, Saran, Gohar, Delgi Tikri, Seri, Bahwa, Bassi, Chail Chowk, Nandi, Tandi, Sainj, Saroua, Baila, Naun, Chhaprahan, Balhari etc.	RWS Gohar-A
		Karsog	RWS - Karsog O/O Himachal Gramin Bank, Churag	Block Karsog	Entire Karsog Block	RWS- Jhanjhalli- A
		Siraj	RWS- Thunag, Mr. Anil Sharma, Tehsildar, P.O. Thunag, Tehsil Thunag, District Mandi, H.P. 175048	Block Siraj	Entire Siraj Block	RWS - Gohar-B
		Sunder Nagar	RWS- Sunder Nagar, BDO, Sunder Nagar, District, Mandi, Tel. No. 01907-267203	Block Sunder Nagar	Entire Sunder Nagar Block	RWS- Balh

Shimla	Potato, Tomato, Peas, Cabbage, Cauliflower	Jubbal	RWS- Kiari, Branch Manager SBI, Kiari, tehsil Kotkhai, Distt. Shimla, HP Ph. No. 01793-258820	Block Jubbal	Gram Panchayat Purag, Panog, Kiari, Baghar, NAC Kotkhai, Pandli, Prem Nagar, Mahasu, Bakhol, Gumma etc.	RWS- Tharola
			RWS -Tharola, Sh. Liaq Ram S/o Sh. Bhop Singh, Village & PO Tharola, Tehsil Kotkhai Ph. No. 01783-252222		Gram Panchayat Tharola, Darkoti, Garawag, Shilli (Deori Khaneti), Parali (Deori Khaneti), Bag Domehar, Parali Baduni etc.	RWS- Kiari
			RWS- Kalbog, Branch Manager SBI Kalbog, Teh. Kotkhai, Distt. Shimla Ph. No. 01783-240098		Gram Panchayat Devgarh, Himri, Rawlakaiar, Ramnagar, Nagan, Kalbog, Ratnari, Baghi, Kiarvi etc.	RWS- Kiari
			RWS- Khatasu Panchayat ghar, C/o Sh. Balbir Jagta (Pardhan) Contact No. 98164 47099		Gram Panchayat Khatasu, Bharal, Bharthata, Nandpur, Dhar, Jaipidi Mata, Sari etc.	RWS- Mandel
			RWS- Mandel Panchayat ghar, Mandel C/o Sh. Madam (Pardhan) Contact No. 94184 98422		Gram Panchayat Jhagtan, Sarswatinagar, Pandranu, Bholar, Mandal, Thana, Ravin, Kuddu, Anti, Jhalta, Giltari, Solang, Pandranu, Mandhol, Kotkayana etc.	RWS- Khatasu
		Narkanda	RWS- Dabi (Thanedhar) Fruit Plant Nutrition Laboratory Dabi (Thanedhar), P.O. Thanedhar, Tehsil Kumarsain, Distt. Shimla, HP.	Block Narkanda	Gram Panchayat Bhutti, Shamthala, Kirti, Malendi Mangsh, Thanedhar, Kotgarh, Melan, Kumarsain, Zar etc.	RWS- Kumarsain
			RWS- Narkanda Office of Block Development Officer Narkanda, P.O. Narkanda, Tehsil Kumarsain, Distt. Shimla, HP.		Gram Panchayat Jarol, Khaneti, Madhawani, Jadoon, Kwarthi, Shathla, Sihal, Narkanda, Deeb etc.	RWS- Thanedhar
			RWS- Kungal Panchayat Ghar Kungal VPO Kungal, Tehsil Kumarsain, Distt. Shimla, HP.		Gram Panchayat Shiwan, Baragaon, Kotighat, Kungal Janjeli, Mogra, Banahar, Shalota, Bharadi, Shiwan etc.	RWS- Kumarsain
			RWS- Kumarsain, PCDO Kumarsain, P.O. Kumarsain, Tehsil Kumarsain, Distt. Shimla - H.P. Phone No.: 94186-24656		Gram Panchayats Kumarsain, Deeb, Zar, Madhawani, Malendi, Krewathi and Kirti etc.	RWS- Thanedhar

			RWS- Baragaon PCDO Baragaon, P.O. Baragaon, Tehsil Kumarsain, Distt. Shimla - H.P. Phone No. : 96256-51419		Gram Panchayats Bhareri, Badagaon, Gadgaon, Shiwan, Baragaon & Banahar etc.	RWS- Kangal
		Theog	RWS- Cheog Gram Panchayat Cheog P.O Fagu, Tehsil Theog, Distt. Shimla, HP.	Block Theog	Gram Panchayat Majhar, Bani, Cheog, Shteyian, Dharech, Tiyaali etc.	RWS- Theog
			RWS -Dhamandari Gram Panchayat Dhamandari, V PO Dhamandari		Gram Panchayat Balag, Dadas, Dhamandri, Jais, Kamah, Kelvi, Kiara, Mahori, Mundu, Nahol, Sainj, Satog, Kiar, Bagain etc.	RWS- Deha
			RWS- Deha Tehsil Office Deha, VPO Deha, Tehsil Theog, Distt. Shimla, HP.		Gram Panchayat Bagri, Ghorna, Deha, Pargean, Kuthar, Basadhar, Chainar, Deothi -Janan, Ghund, Tikkar, Balghar etc.	RWS- Dhamanda ri
			RWS- Matiana PPC Matiana, VPO. Matiana, Tehsil Theog, Distt. Shimla, HP.		Gram Panchayat Kalantoo, Dharkandroo, Kaleend, Matiyana, Kalzer, Shilaroo (Kot), Roni, Sharmalla, Bharana, Kalinda Matiyana etc.	RWS- Theog
			RWS -Theog O/O SMS (Horticulture) Theog Tehsil Theog, Distt. Shimla, HP.		Gram Panchayat Barog, Basa (Theog), Bharada, Chikhar, Deorighat, Kathog, Mahog, Sandhu, Sariun, Sarog, Shari Dharampur, Kiartoo etc.	RWS- Matiana
		Rohru	RWS- Lowerkoti Panchayat Ghar Lower Koti, VPO Lowerkoti, Tehsil Rohru, Distt. Shimla, HP.	Block Rohru	Gram Panchayat Lowerkoti, Sidhroti, Chhupari, Bagi, Shekhal, Rantari & Munchhara etc.	RWS-Kui
			RWS- Rohru O/O Soil Conservation (Agriculture) Rohru		Gram Panchayat Arhal, Dalgaon, Karasa, Kutara, Ukli- Mendli, Samoli & Brasali Bashla etc.	RWS-KUI
			RWS- Sheelghat PPC Sheelghat P.O. Sheel, Tehsil Rohru, Distt. Shimla, HP.		Gram Panchayat Sheel, Brall, Katlah, Kot Kaina, Mandhol, Jhaldri, Jharag Nakrari etc.	RWS- Tikkar

			RWS- Khadralla PCDO Khadralla VPO Khadralla		Gram Panchayat Khangteri, Kuthari, Kadiwan, Dharara, Bhaloon, Village Nasari of GP Summerkot etc.	RWS- Kui
			RWS -Tikkar HP PWD Rest House, Tikkar, Sub Tehsil Tikkar, Distt. Shimla, HP.		Gram Panchayat Tikkar, Sharontha, Hanstari, Pujarli No.3, Pujarli no.4 & Karchhari etc.	RWS- Sheelghat
			RWS- Kui Panchayat Ghar Kui, VPO Kui, Tehsil Rohru, Distt. Shimla, HP.		Gram Panchayat Kui, Bhamnoli, Summerkot, Bhalara, & Jagothi etc.	RWS- Khadralla
			RWS- Kralash, KVK Shimla at Karlash, Rohru, District, Shimla-H.P.		Gram Panchayats Kralash, Basla, Brasli, Dalgaon & Kuttara etc.	RWS- Kui/Rohru
		Chopal	RWS Bamta Panchyat Bhawan Bamta Tehsil Chopal, District Shimla Contact No. 98163 42616	Block Chopal	Gram Panchayat Bamta, Mattal, Pouria etc.	RWS- Chopal
			RWS Chopal O/o SMS (Agi) VPO Chopal, Tehsil Chopal, Distt. Shimla, HP.		Gram Panchayat Chanju Chopal, Thana, Khagna, Dhabas, Sarahan, Lingzar, Khaddar, Devat etc.	RWS- Maraog
			RWS Nerwa O/o Naib Tehsildar Nerwa, VPO Nerwa, Tehsil Chopal, Distt. Shimla, HP.		Gram Panchayat Nerwa, Pujarli, Bharanu, Mundli, Rushla, Deyia, Kaidi, Bijmal, Pelor, Kiran, Bohar, Padhan, Khund Newal, Tikkri, Dhanat, Manu Bhavia, Madhana, Tharoch, Polia, Hallan, Chainjan etc.	RWS- Bamta
			RWS Maraog Panchyat Bhawan Maraog tehsil Chopal District Shimla Contact No. 94181 29138 (Pardhan)		Gram Panchayat Maraog, Makrog, Mashdon, Nanahar, Adj area of GP Deothi tehsil Theog Jhina, Gorali -Madawag etc.	RWS- Chopal
			RWS Deiya VPO Deiya, Chopal District Shimla		Gram Panchayat Charoli, Dhotali, Bhalu, Malat, Jhokher, Dhar Chandnan, Bawat, Jublee, Teiler, Bandal Kafla, Kulag Baag, Majholi, Nora Bora, Juddu	RWS- Bamta

					Shilal, Kanda Banah (Bp) etc.	
			RWS Pulbhal Panchayat Bhawan Jaog Chamrog (Pulbahal) tehsil Chopal District Shimla Contact No. 98164 34068 (Pardhan)		Gram Panchayat Jaog Chamrog, Jorna, Sari, Jhina etc.	RWS-Dhamandari
		Rampur	RWS Sarahan PCDO, Sarahan	Block Rampur	Gram Panchayat Kinnu, Shahdhar, Sarahan, Jeori, Badhal, Labana Sadana, Phancha, Jagori, Kariyo, Koot, Chandi Branda (Bp), Kyao etc.	RWS-PCDO Bahli
			RWS- Gopalpur PCDO Gopalpur, Vill. Gopalpur P.O., Kartot		Gram Panchayat Gopalpur, Dhar Gaura, Sarpara, Dofda, Jhakri, Racholi etc.	RWS - Sarahan
			RWS- PCDO Bahli		Gram Panchayat Bahli, Narain, Taklech, Darkoli, Dev nagar, Munish, Deothi, Dansa (BP), Neerath, Bhadhawali, Duttnagar, Shingla, Lalsa & Kuhal etc.	RWS-Rampur
		Nankhari	RWS-Nankhari-A Gurdyal Singh S/O Krishan Singh Vill. Baina, Land Line No. 01782-225548	Block Nankhari	Gram Panchayat Adu, Gahan, Kungal Balti, Jahu, Sholli, Khamadi, Barog, Majholi, Tipper etc.	RWS-Nankhari-B
			RWS- Nankhari-B Sh. Keshav Ram S/O Lt.Sh. Sadhu Ram Vill. Bagalti (Malnu), Ph. No. No.01782-225910		Gram Panchayat Delath, Brach ,Karangla, Kaleda Majhoti, Thalli Chakti Khuni, Panoli, Bagalti, Kharahan etc.	RWS-Nankhari-A
		Mashobra	RWS- Mashobra SMS Agriculture Office Mashobra Tel- 0177-2740339	Block Mashobra	Gram Panchayat Baldeyan, Moolkoti, Mashobra, Kufri, Dhalli, Chedi, Gumma, Dummi, Naldehra, Pagog, Bhont, Neri, Village Anji Brahmna of Neri Panchayat, Chaily, Totu, Majthai, Ghanahatti, Ganewog, Village Kalihatti of Ghech (Kohbaag Panchayat), Village Malangan of Kohbaag Panchayat, Kotla, Shakrah, Maili Jejar etc.	RWS-Khatnol

			RWS- Koti, The Karoli Co- opertaive Multi purpose Society Ltd. Koti Telephone No. 0177-2733329/489		Gram Panchayat Dharbog, Patgehair, Junga, Satlai, Koti, Janedghat, Piran, Balog, Chamiyana, Malyana, Pujarli, Bharech, Kot, Village Badhai of Anandpur Panchayat, Baagi, Chanog, Rajhana, Bhadech, Junga etc.	RWS- Cheog
			RWS- Shoghi Panchayat Ghar (Mrs. Asha Kashyap), Gram Panchayat Shoghi, P.O. Shoghi, Tehsil & Distt. Shimla, H.P. Phone No.: 98161- 72231		Gram Panchayats Anandpur, Rampur Keonthal, Thadi, Jalail, Totu (Majthai), Anandpur, Kot, Chanog, Bagi, Rajhana, Totu, Majthai, Pujarli & Pujarali (Beolia) etc.	RWS-Koti
			RWS- Ghanahatti Mr. Leela Dutt, VPO Ghanahatti, Mashobra Block, District Shimla. Ph. No. 94189-20175		Gram Panchayats Baicheri, Dhamoon, Chalahal, Chanawag (BP), Dudhali, Moolbari Devnagar, Galot, Shamlaghat, Devnagar, Gneog- Nehra, Ghanahatti, Bhaloh, Ghech Kohbaag, Halog, Dhami & Bathmana - Jabri etc.	RWS- Mashobra
		Basantpur	RWS Himri Panhyat Ghar Himri Vill. Banuna, P.O. Gadheri, Tehsil Sunni, Distt. Shimla, HP.	Block Basant pur	Gram Panchayat Himri, Karyali, Dharogra, Baag, Dumehar, Pandoha, Ogli, Chebri etc.	RWS- Khatnol
			RWS Khatnol Panchyat Ghar Khatnol VPO, Khatnol, Tehsil Sunni, Distt. Shimla, HP.		Gram Panchayat Khatnol, Garkahan, Deola, Dummi, Neen, Naldehra, Majhwar, Sunni, Thachi, Majailu, Madhod, Maul Bhajji, Ghariana (Suni), Ghaini, Nehra, Village Panohi of Nehra Panchayat, Bainsh, Baldehan, Basantpur, Juni, Kotla, Okhru, Rewag, Shakrori etc.	RWS- Himri
		Chhohara at Chirgaon	RWS Devidhar, C/o Sh. Joginder Damalu, VPO Devidhar, Tehsil Rohru, Distt. Shimla, HP	Block Chhoh ara at Chirga on	Gram Panchayat Saribasa, Ranol, Jangla, Kulgaon, Todsas and Thana etc.	RWS- Bhatwari
			RWS Larot, C/o Dr. Naresh Kumar Mehta VPO Larot, Tehsil Rohru, Distt. Shimla, HP		Gram Panchayat Chirgaon (BP), Shiladesh, Pekha, Pahal, Kharshali, Tangnu Janglik, Sindasli, Khabal, Diwidi, Dindhimayala, Tikkari, Kawar (BP), Jiskoon, Dhandanwari,	RWS- Khashdhar

					Jakha (BP), Dodra (BP), Mayla Batwari (Diudi-Mayla) etc.	
			RWS Bhatwari, C/o Sh. Kartar Singh Kulla, Vill. Bhatwari, P.O. Kaloti, Tehsil Rohru, Distt. Shimla, H.P.		Gram Panchayat Kaloti, Gawas and Dishwani etc.	RWS-Devidhar
			RWS Khashdhar, C/o Sh. Amar Singh VPO Khashdhar, Tehsil Rohru, Distt. Shimla, H.P.		Gram Panchayat Khashdhar, Dhakgaon, Chirgaon and Masli etc.	RWS-Larot
			RWS Bahlidhar (Jaknoti) , C/o Sh. Shamsher Thaku, Vill. Bahlidhar, P.O. Chilala, Tehsil Rohru, Distt. Shimla, H.P.		Gram Panchayat Bhampad, Gaondari, Dhagoli, Sunda Bhonda, Rohal, Chirgaon etc.	RWS-Khashdhar
Sirmour	Potato , Ginger, Tomato	Sangrah	RWS- Sangrah Charna/Charna Sh.Vipta Ram VPO Charna/01702-203041	Block Sangrah	Entire Sangrah Block	RWS Shillai
		Shillai	RWS Shillai Subject Matter Specialist (Agriculture) 01704-278543	Block Shillai	Entire Shillai Block	RWS-Sangrah
		Rajgarh	RWS: Rajgarh Habban H.P State Co-Op Bank Habban Ph. No. 01799-266080	Block Rajgarh	Entire Rajgarh Block	RWS Shillai
		Paonta Sahib	RWS Paonta Sahib O/O F.T. Dhaulakuan	Block Paonta Sahib	Entire Paonta Sahib Block	RWS - Amb
		Nahan	RWS Nahan	Block	Entire Nahan Block	RWS-

			Nahan, Smt.Promila Chauhan , 01702-251033	Nahan		Paonta Sahib
		Pachhad	RWS: Sarahan O/o SMS (Agriculture) Pachhad , Distt – Sirmour Ph. No. 01799-236064	Block Pachhad	Entire Pachhad Block	RWS - Rajgarh
Solan	Ginger, Tomato	Dharampur	RWS –Dharampur PCDO Patta Mehlog	Block Dharampur	Entire Dharampur Block	RWS - Nalagarh
		Kunihar	RWS- Kunihar O/O BDO Kunihar	Block Kunihar	Gram Panchayat Barail, Balera, Hanuman Barog, Bhumti, Chakkar, Daunti, Dhundan, Dumehar, Kunihar, Kunhar, Navgaon, Saniyarimor, Surajpur, Mangu, Materni, sarli, Sarma, Saryanj etc.	RWS- Dharampur
			RWS Kunihar-A Sh. Rajender S. Verma S/O Dila Ram, Vill. Giyana, PO Mangoo (01796-247067)		Gram Panchayat Bakhalag, Banoh, Barog, Basantpur, Batal, Chamayaval, Dadhogi, Danoghat, Darla, Daseran, Dawati, Devra, Ganagu, Giyana, Hatkot, Kashlog, Kotji, Kotli, Kuirushehrol, Mangal, Maan, Palog, Parnu, Plania, Rohan Jalana, Sanan, Sanghoi, Sehra Chandi, Shehrol,	RWS- Kunihar

					Daunti, Ghanagughat, Arki etc.	
		Kandaghat	RWS Mahog Bag (Kandaghat) MFC, Mahog Bag, Chail (01792-248220) SMS Floriculture	Block Kandaghat	Gram Panchayat Chail, Banjini, Bisha, Dangheel, Hinner, Mahi, Jhajha, Nagali, Sakouri, Tundal etc.	RWS-Koti (Mashobra Block)
			RWS Kandaghat Mini Secretariat, Kandaghat (01792-257193) SMS Agr.		Gram Panchayat Basha, Chausha, Delgi, Jaghana, Kahla, Kanair, Kot, Kwarag, Mamleeg, Paudhana, Satrol, Sayari, Sharyana, Sirinagar and Wagnaghat etc.	RWS - Solan
		Solan	RWS Solan DDH office, Solan (01792-230741)	Block Solan	Gram Panchayat Anhech, Anji, Barog, Basal, Bharti, Bhojnagar, Bholi, Bhadech, Chamat, Chewa, Dangri, Devthi, Dharot, Haripur, Jamrot, Jabal, Jadli, Jaunaji, Kaba Kalan, Kakarhatti, Koro, Kothon, Mashiwar, Neri Kalan, Nouni, Majhgaon, Oachghat, Parag, Patta Barauri, Salogra, Sanhol, saproon, Serbanera, Seri, Shadiyan, Shamrod, Shanti, Top Ki Ber etc.	RWS - Kandaghat
		Nalagarh	RWS- Nalagarh, BDO office, Nalagarh (01795-222878)	Tehsil Nalagarh	Nalagarh Tehsil	RWS - Ramshehar
			RWS-Ramshehar, Mr. Roop Ram, S/o Sh. Lawa Ram, VPO Ramshehar, Mob. No. 98822-79867	Sub - Tehsil Ramshehar	Entire Ramshehar Sub-Tehsil	RWS-Nalagarh

Una	Potato	Amb	RWS- Amb (A) Vill. Jawal, (Sh. Yash Pal Thakur S/o Tara Chand, V&PO Jawal).	Block Amb	Gram Panchayats Ghangret, Gindpur, Kharoh, Behar-Bhater, Dharamshala Mahanta-1, Dharamshala, Mahanta-II, Badmana, Jawal, Chhaproh, Dhuhul Bangwalan Dhuhul Batwalan, Sidh Chaler, Jawar, Sapori, Raipur Jaswan, Lohara, Bhehra, Mairi, Nehri Khulsu, Noranga, Panjoa, Ripoh Misran, Suri, Polian Purohitan etc.	RWS - Amb (B)
			RWS- Amb (B) O/o B.D.O, Amb		Gram Panchayats Humboli, Bhaira, Diara, Dusara, Takarla, Thuthal, Nandpur, Satothar, Amb, Mubarikpur, Mandholi, Saloochi, Andora-1, Andora-II, Kurluhi, Katohar Kalan, Kuthera, Khairla etc.	RWS- Jawal
			RWS-Takarla, Gram Panchayat Pradhan Takarla mobile no- 98166-33428	Takarla	Gram Panchayats Dhusara, Sathothar, Bhaira, Chururu, Diara, Hamboli, Nandpur, Kuthiari, Katohar Khurd, Katohar Kalan, Thathal etc.	RWS- Amb
			RWS-Rapoh, Misra Horticulture Ext. Officer mobile no- 98164-92668	Rapoh Misra	Gram Panchayats Rapoh Misra, Jabechar, Suri, Polian Prohitan, Jawar, Mairi, Tiai, Nehri Noranga, Sapouri, Raipur Jaswan, Amb Tilla, Pramb, Behar Jaswan, Chowar etc.	RWS- Takarla
		Una	RWS - Una, O/O BDO Block, Una Tel. No. 01975-226076	Block Una	Entire Una Block	RWS - Haroli
		Gagret	RWS- Gagret, O/O BDO, Development Block – Gagret, Tel. No. 01976-241345	Block Gagret	Entire Gagret Block	RWS – Amb-(B)
		Haroli	RWS- Haroli, O/O BDO, Haroli, Tel. No. 01975-284204	Block Haroli	Entire Haroli Block	RWS-Una

Note:- 1. In case any Gram Panchayat has not been enlisted under the Area Covered, the nearest RWS may be referred to for it.

2 The responsibility in respect of installation of RWS lies with Implementing Agency to whom the area is allocated in the Notification.

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

TERMSHEET

State: Himachal Pradesh

Distt: Kullu

Crop: Cabbage

Block/RUA/RWS/BWS : As per Notification

		PHASE-I	PHASE-II	PHASE-III
1	PERIOD	16-JUN to 15-JUL	16-JUL to 15-AUG	16-AUG to 15-SEP
	INDEX	Highest of 4 consecutive day's cumulative rainfall in respective phases		
	STRIKE 1 (>)	75 mm	100 mm	75 mm
	STRIKE 2 (>)	125 mm	150 mm	125 mm
	EXIT	175 mm	200 mm	175 mm
	PAYOUT RATE 1 (Rs./mm)	90	187.50	75
	PAYOUT RATE 2 (Rs./mm)	210	312.50	225
	MAXIMUM PAYOUT (Rs./Hect.)	15000	25000	15000
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	55000		
2	PERIOD	16-Jun to 15-Sep		
	INDEX	Maximum No. of Consecutive days having daily Maximum Temp.> 32°C		
	STRIKE 1 (>)	5		
	STRIKE 2 (>)	10		
	EXIT	15		
	PAYOUT RATE 1 (Rs./day)	1500		
	PAYOUT RATE 2 (Rs./day)	2500		
	MAXIMUM PAYOUT	20000		

	(Rs./Hect.)	
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	20000	
SUM INSURED (Rs./Hect.)	75000	
PREMIUM (%)		
PREMIUM (Rs./Hect.)		

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

TERMSHEET

State: Himachal Pradesh

Distt: Shimla

Block : Theog

Crop: Cabbage

Block/RUA/RWS/BWS : As per
Notification

PHASE-I

PHASE-II

PHASE-III

1 EXCESS RAINFALL

PERIOD	16-JUN to 15-JUL	16-JUL to 15-AUG	16-AUG to 15-SEP
INDEX	Highest of 4 consecutive day's cumulative rainfall in respective phases		
STRIKE 1 (>)	75 mm	100 mm	75 mm
STRIKE 2 (>)	125 mm	150 mm	125 mm
EXIT	175 mm	200 mm	175 mm
PAYOUT RATE 1 (Rs./mm)	90	187.50	75
PAYOUT RATE 2 (Rs./mm)	210	312.50	225
MAXIMUM PAYOUT (Rs./Hect.)	15000	25000	15000

TOTAL MAXIMUM PAYOUT (Rs./Hect.)	55000
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2 HIGH TEMPERAT URE

PERIOD	16-Jun to 15-Sep
INDEX	Maximum No. of Consecutive days having daily Maximum Temp.> 30°C
STRIKE 1 (>)	5
STRIKE 2 (>)	10
EXIT	15
PAYOUT RATE 1 (Rs./day)	1500

PAYOUT RATE 2 (Rs./day)	2500
MAXIMUM PAYOUT (Rs./Hect.)	20000

TOTAL MAXIMUM PAYOUT (Rs./Hect.)	20000
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SUM INSURED (Rs./Hect.)	75000
PREMIUM (%)	
PREMIUM (Rs./Hect.)	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME TERMSHEET

State: Himachal Pradesh

Distt: Lahaul Spiti

Block: Lahaul, Spiti

Crop: Cauliflower

PHASE-I

1 DRY SPELL

PERIOD	16-APR to 15-MAY
INDEX	A day with rainfall of 2.5 mm or less
STRIKE (>Days)	
EXIT (Days)	
PAYOUT RATE (Rs./Day)	
MAXIMUM PAYOUT (Rs./Hect.)	

TOTAL MAXIMUM PAYOUT (Rs./Hect.)	
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TOTAL MAXIMUM PAYOUT (Rs./Hect.)	
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2 HIGH

TEMPERATURE

PERIOD	16-Apr to 15-May
INDEX	Maximum No. of Consecutive days having daily Maximum temperature of 28°C or more
STRIKE 1 (>)	5
STRIKE 2 (>)	10
EXIT	15
PAYOUT RATE 1 (Rs./day)	1500
PAYOUT RATE 2 (Rs./day)	2500
MAXIMUM PAYOUT (Rs./Hect.)	20000

TOTAL MAXIMUM PAYOUT (Rs./Hect.)	20000
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SUM INSURED (Rs./Hect.)	75000
PREMIUM (%)	
PREMIUM (Rs./Hect.)	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME TERMSHEET

State: Himachal Pradesh

Crop: Cauliflower

PHASE-I

**1 EXCESS
RAINFALL**

PERIOD	16-JUN to 15-JUL
INDEX	Highest of 4 consecutive day's cumulative rainfall in respect of
STRIKE 1 (>)	7
STRIKE 2 (>)	12
EXIT	17
PAYOUT RATE 1 (Rs./mm)	
PAYOUT RATE 2 (Rs./mm)	
MAXIMUM PAYOUT (Rs./Hect.)	

TOTAL MAXIMUM PAYOUT (Rs./Hect.)	
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**2 HIGH
TEMPERATURE**

PERIOD	16-Jun
INDEX	Maximum No. of Consecutive days having daily Maximum Temperature > 30°C
STRIKE 1 (>)	
STRIKE 2 (>)	
EXIT	
PAYOUT RATE 1 (Rs./day)	
PAYOUT RATE 2 (Rs./day)	
MAXIMUM PAYOUT (Rs./Hect.)	

TOTAL MAXIMUM PAYOUT (Rs./Hect.)	
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SUM INSURED (Rs./Hect.)	
PREMIUM (%)	
PREMIUM (Rs./Hect.)	

Annexure -: B

Crop	Ginger			
District	Bilaspur			
Block / RUA / RWS / BWS	As per Notification			
Deficit Rainfall Cover				
Index A (<)	Aggregate rainfall during the cover phases in mm			
Cover Phase, From	1-Jul-19	21-Jul-19	11-Aug-19	1-Sep-19
To	20-Jul-19	10-Aug-19	31-Aug-19	15-Sep-19
Strike 1 (mm)	71	220	130	12
Strike 2 (mm)	50	160	65	5
Exit (mm)	20	60	20	2
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 (Rs / mm / Hectare)	142.86	50.00	46.15	314.29
Standard Loss Rate between Strike 2 and Exit - Notional 2 (Rs / mm / Hectare)	233.33	95.00	211.11	933.33
Policy Limit (Rs / Hectare)	10000	12500	12500	5000
Excess Rainfall Cover				
Index B (>)	Aggregate rainfall during the cover phases in mm			
Cover Phase, From	1-Jul-19	21-Jul-19	11-Aug-19	1-Sep-19
To	20-Jul-19	10-Aug-19	31-Aug-19	15-Sep-19
Strike 1 (mm)	250	550	200	180
Strike 2 (mm)	450	650	300	280
Exit (mm)	650	700	420	400
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 (Rs / mm / Hectare)	15.00	50.00	30.00	30.00
Standard Loss Rate between Strike 2 and Exit - Notional 2 (Rs / mm / Hectare)	35.00	100.00	58.33	58.33
Policy Limit (Rs / Hectare)	10000	10000	10000	10000
High Mean Temperature	Cumulative upward deviation of daily mean temperature from benchmark of the respective phase			
Index B (>)				
Cover Phase, From	15-Jul-19	1-Aug-19	16-Aug-19	
To	31-Jul-19	15-Aug-19	31-Aug-19	
Benchmark(degree Celsius)	27.00	26.00	26.00	
Strike 1 (degree Celsius)	15	15	17	
Strike 2 (degree Celsius)	25	35	35	
Exit (degree Celsius)	50	50	50	
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 (Rs / degree / Hectare)	250	300	222	
Standard Loss Rate between Strike 2 and Exit - Notional 2 (Rs / degree / Hectare)	380	533	667	
Policy Limit (Rs / Hectare)	12000	14000	14000	
Disease conduciv cover	Maximum number of consicutive DCW Days where DCW day is			

Index C (>)	a day when rainfall and average Temperature for the day is greater than the benchmarks		
Cover Phase, From	1-Aug-19	16-Aug-19	1-Sep-19
To	15-Aug-19	31-Aug-19	15-Sep-19
Daily rainfall (mm)	9		
Average Temp (degree Celsius)>	15		
Strike 1 (Days)	4	3	3
Strike 2 (Days)	8	8	7
Exit (Days)	12	13	12
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1	750	600	750
Standard Loss Rate between Strike 2 and Exit - Notional 2	1750	1400	1400
Policy Limit (Rs / Hectare)	10000	10000	10000
Combined Policy Limit (Rs. / Hectare)	150000	Premium Rate Quoted	

Termsheet for Restructured Weather Based Crop Insurance Scheme						
Season	Kharif, 2019		Crop	Ginger		
State	Himanchal Pradesh			District	Sirmour	
Block / RUA	As per Notification	Reference Weather Station & Backup Weather Station			As per Notification	
		Phase I	Phase II			
1. Deficit Rainfal (Single Maximum Payout)	Period	01-Jul-19	16-Aug-19			
		15-Aug-19	15-Sep-19			
	Index	Aggregate of rainfall over respective phases				
	Strike I (<) mm	300	175			
	Strike II (<) mm	150	125			
	Exit mm	50	25			
	Rate I (Rs/mm)	20.00	24.00			
	Rate II (Rs/mm)	170.00	188.00			
	Maximum Payout (Rs)	20000	20000			
Total Maximum Payout (Rs.)		40000				
		Phase I	Phase II			
2. Excess Rainfall (Single Maximum Payout)	Period	01-Jul-19	16-Aug-19			
		15-Aug-19	15-Sep-19			
	Index	Maximum of 2 consacutive day's cumulative rainfall in respective phases				
	Strike I (>) mm	125	100			
	Strike II (>) mm	225	155			
	Exit mm	300	225			
	Rate I (Rs/mm)	15.00	15.00			
	Rate II (Rs/mm)	246.67	273.93			
	Maximum Payout (Rs)	20000	20000			
Total Maximum Payout (Rs.)		40000				
		Phase I	Phase II			
3. High Mean Coverv (Single Maximum Payout)	Period	15-Jul-19	06-Aug-19			
		05-Aug-19	31-Aug-19			
	Trigger Temp (°C)	27.00	26.00			

	Index	Maximum Number of Continious days having Mean Temperature grater than trigger temperature in respective phase	
	Strike 1 (>) Days	5	5
	Strike 2 (>) Days	10	10
	Exit Days	25	25
	Rate I (Rs/ Days)	160.00	100.00
	Rate II (Rs/ Days)	1280.00	1300.00
	Maximum Payout (Rs)	20000	20000
Total Maximum Payout (Rs.)		40000	
4. Disease conductive cover (Single Maximum Payout)	Peroid	01-Aug-19	
		15-Sep-19	
	Index	Desease congenial day is a day when mean Temp Between 24 °C to 28°C , Relative humidity should be >80 % and Rainfall >2.5 mm	
	Index		
	Strike 1 (>) Days	4	
	Strike 2 (>) Days	10	
	Exit Days	20	
	Rate I (Rs/ Days)	300.00	
	Rate II (Rs/ Days)	2820.00	
	Maximum Payout (Rs)	30000	
Sum Insured (Rs./Hect.)	150000		
Premium rate (Rs./Hect.)			
-			

Restructured Weather Based Crop Insurance Scheme Termsheet (Kharif, 2019)				
Crop	Ginger	District	Solan	
Reference Weather Station	As per Notification	Block/RUA/BWS	As per Notification	
A. Deficit Rainfall Cover				
Phase Period (Start Date)	01-Jul-19	01-Aug-19	01-Sep-19	
Phase Period (End Date)	31-Jul-19	31-Aug-19	15-Sep-19	
Index <	Aggregate rainfall in mm during cover period			
Strike 1 (mm)	250	250	75	
Strike 2 (mm)	150	150	25	
Exit (mm)	100	100	5	
Rate 1(Rs/mm/Hectare)	20.00	20.00	10.00	
Rate 2(Rs/mm/Hectare)	260.00	260.00	475.00	
Phase Sum Insured (Rs/Hectare)	15,000.00	15,000.00	10,000.00	
Maximum Sum Insured(Rs/Hectare)	40,000.00			
B. Excess Rainfall Cover				
Phase Period (Start Date)	01-Jul-19	01-Aug-19	01-Sep-19	
Phase Period (End Date)	31-Jul-19	31-Aug-19	15-Sep-19	
Index >	Aggregate rainfall in mm during cover period			

Strike (mm)	325	275	200	
Exit (mm)	700	650	650	
Rate (Rs/mm/Hectare)	33.33	33.33	33.33	
Phase Sum Insured (Rs/Hectare)	12,500.00	12,500.00	15,000.00	
Maximum Sum Insured(Rs/Hectare)	40,000.00			
C. Disease Congenial Day Cover				
Phase Period (Start Date)	01-Aug-19			
Phase Period (End Date)	15-Sep-19			
Index >	Maximum consecutive days in the phase where daily average temperature is < 25 ⁰ C than and Average Humdity is > 80% ((Humidity at 8.30 am + Humdity at 5.30 pm) /2)			
Strike 1 (days)	5			
Strike 2 (days)	15			
Exit (days)	25			
Rate 1(Rs/day/Hectare)	500.00			
Rate 2(Rs/day/Hectare)	2,500.00			
Phase Sum Insured (Rs/Hectare)	30,000.00			
D. High Temperature Cover				
Phase Period (Start Date)	15-Jul-19	01-Aug-19		
Phase Period (End Date)	31-Jul-19	31-Aug-19		
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature			
Trigger (° C)	35.0	36		
Strike 1 (° C)	20	30		
Strike 2 (° C)	30	40		
Exit (° C)	40	45		
Rate 1(Rs/°C/Hectare)	100.00	125.00		
Rate 2(Rs/°C/Hectare)	1,400.00	4,750.00		
Phase Sum Insured (Rs/Hectare)	15,000.00	25,000.00		
Maximum Sum Insured(Rs/Hectare)	40,000.00			
Total Sum Insured (Rs/Hectare)	150,000			
Total Premium (%)				
Total Premium (Rs/Hectare)				

Restructured Weather Based Crop Insurance Scheme (R-WBCIS) KHARIF, 2019					
TERMSHEET					
State :-	Himachal Pradesh	District -	Chamba	Block/RUA/RWS/BWS	As per Notification
Crop -	Peas				Unit- Hectare
1. Unseasonal Rainfall / Excess Rainfall - (Single Maximum Payout)	Period	Phase I	Phase II	Phase III	
	From	1-Jul-19	1-Aug-19	1-Sep-19	
	To	31-Jul-19	31-Aug-19	30-Sep-19	
	Index -	If the Sum of 2 Consecutive days rainfall (mm) is more than strike during cover period			
	Strike 1>(mm)	125	125	75	
	Strike 2>(mm)	200	200	150	
	Exit (mm)	300	250	200	
	Rate1 (Rs./mm/Ha)	10	10	10	
	Rate2 (Rs./mm/ Ha)	92.5	185	185	
	Max. Payout (Rs./Ha)	10000	10000	10000	
	Total payout (Rs.)	30000			
2. Deficit Rainfal (Single Maximum Event)	Period	Phase I	Phase II	Phase III	
	From	01-Jun-19	01-Jul-19	01-Sep-19	
	To	30-Jun-19	31-Aug-19	30-Sep-19	
	Index	Aggregate of rainfall over respective phases			
	Strike I (<) mm	120	175	150	
	Strike II (<) mm	50	75	25	
	Exit mm	10	25	5	
	Rate I (Rs/mm)	10	10	12	
	Rate II (Rs/mm)	232.5	180	425	
	Maximum Payout (Rs)	10000	10000	10000	
	Total payout (Rs.)	30000			
3. High mean Temperature Cover (Single Maximum Payout)	Period	Phase I	Phase II		
	From	15-May-19	16-Jun-19		
	To	15-Jun-19	15-Jul-19		
	Trigger Temp °C	29.00	31.00		
	Index	Maximum Number of Continious days having high mean Temperature greater than their trigger temperature in respective phase			
	Strike I (>) day	5	5		
	Strike II (>) day	15	15		
	Exit	20	20		
	Rate I (Rs/day)	125	75		
	Rate II (Rs/day)	1250	1350		
	Maximum Payout (Rs)	7500	7500		
	Total Maximum Payout (Rs.)	15000			
4. Disease Conginial Day Cover-(Single Maximum Payout)	Period	Sub Period 1			
	From	15-Jul-19			
	To	15-Sep-19			
	Index -	Cumulative of Disease Conginial Day(A day having Min temp is > 7 °C , Max Temp is <26.5°C and Avg relative Humidity >75%			
	Strike 1 (Days)	4			
	Strike 2 (Days)	8			
	Exit (Days)	20			
	Notional 1 (Rs./Day/Ha)	500			
	Notional 2 (Rs./Day/Ha)	1916.67			

	Max. Payout (Rs./Ha)	25000
	Total Payout (Rs.)	25000
	Total Sum Insured (Rs. / Hect.)	100000
	Premium %	

Crop	Peas			
District	Kinnaur			
Block /RUA/ RWS/BWS	As per Notification			
Deficit Rainfall Cover				
Index A (<)	Aggregate rainfall during the cover phases in mm			
Cover Phase, From	1-Jun-19	1-Jul-19	1-Aug-19	1-Sep-19
To	30-Jun-19	31-Jul-19	31-Aug-19	30-Sep-19
Strike 1 (mm)	25	39	25	11
Strike 2 (mm)	18	27	18	7
Exit (mm)	10	15	10	4
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 (Rs / mm / Hectare)	214.29	175.00	285.71	750.00
Standard Loss Rate between Strike 2 and Exit - Notional 2 (Rs / mm / Hectare)	750.00	450.00	687.50	1500.00
Policy Limit (Rs / Hectare)	7500	7500	7500	7500
Excess Rainfall Cover				
Index B (>)	Aggregate rainfall during the cover phases in mm			
Cover Phase, From	1-Jul-19	1-Aug-19	1-Sep-19	
To	31-Jul-19	31-Aug-19	30-Sep-19	
Strike 1 (mm)	265	275	275	
Strike 2 (mm)	350	360	365	
Exit (mm)	450	450	420	
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 (Rs / mm / Hectare)	35.29	35.29	44.44	
Standard Loss Rate between Strike 2 and Exit - Notional 2 (Rs / mm / Hectare)	70.00	77.78	109.09	
Policy Limit (Rs / Hectare)	10000	10000	10000	
Disease conduciv cover	Maximum number of consecutive DCW Days where DCW day is a day when rainfall and average Temprature for the day is grater than the benchmarks			
Index C (>)				
Cover Phase, From	15-Jul-19	6-Aug-19	27-Aug-19	
To	5-Aug-19	26-Aug-19	15-Sep-19	
Daily rainfall (mm)	10			
Average Temp (degree Celsius)>	19			
Strike 1 (Days)	4	3	3	

Strike 2 (Days)	8	8	7
Exit (Days)	12	13	12
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1	500	400	500
Standard Loss Rate between Strike 2 and Exit - Notional 2	1583	1267	1267
Policy Limit (Rs / Hectare)	8333	8333	8333

High mean temperature	Cumulative upward deviation of daily mean temperature from benchmark of the respective phase		
Index D (>)			
Cover Phase, From	15-May-19	4-Jun-19	24-Jun-19
To	3-Jun-19	23-Jun-19	15-Jul-19
MEAN TEMPERATURE BENCHMARK (° C)	23	22	23
Strike 1 (° C)	78	97	81
Strike 2 (° C)	91	110	99
Exit (° C)	108	134	110
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1	77	77	100
Standard Loss Rate between Strike 2 and Exit - Notional 2	235	167	291
Policy Limit (Rs / Hectare)	5000	5000	5000

Combined Policy Limit (Rs. / Hectare)	100000
Total Premium (Rs. / Hectare)	

Premium Rate Quoted	
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RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State:	Himachal Pradesh	District:	Kullu	Block / RUA / RWS / BWS	
Crop:	Peas	BWS	As per Notification		
1.	DEFICIT RAINFALL	PERIOD	1-Jun to 15-Jul	16-Jul to 15-Aug	
		INDEX	Aggregate of rainfall over Period		
		STRIKE I (<)	160 mm	220 mm	
		STRIKE II (<)	30 mm	40 mm	
		EXIT	0 mm	0 mm	
		RATE I (Rs./ mm)	20	16	
		RATE II (Rs./ mm)	246.67	178.00	
		MAXIMUM PAYOUT (Rs.)	10000	10000	
		Total SI (Rs./Hect.)	30000		
2.	EXCESS RAINFALL (Single Payout)	PERIOD	1-Jul to 31-Jul	1-Aug to 31-Aug	
		INDEX	Maximum of 5	consecutive day's cumulative Period	
		STRIKE 1 (>)	20 mm	30 mm	
		STRIKE 2 (>)	150	180	
		EXIT	250 mm	280 mm	
		RATE 1 (Rs/mm)	14.00	22.00	

	RATE 2 (Rs/mm)		81.80	67.00
	MAXIMUM PAYOUT (Rs)		10000	10000
	Total SI (Rs./Hect.)		30000	
3	HIGH MEAN TEMPERATURE	PERIOD	15-May to 31-May	1-Jun to 15-Jun
		INDEX	Cumulative Daily Upward deviation of Mean Temperature from P	
		TRIGGER (°C)	26.5	27.0
		STRIKE 1 (>)	5 °C	
		STRIKE 2 (>)	25	
		EXIT	40 °C	
		RATE 1 (Rs/°C)	120	
		RATE 2 (Rs/°C)	840	
		MAXIMUM PAYOUT (Rs./ Hect.)	15000	
4	DISEASE CONGENIAL COVER	PERIOD	15-Jul to 15-Sep	
		INDEX	Average RH > 80 &	Maximum Temperature >
		Maximum number of DCD days during the cover period		
		STRIKE 1 (>)	5	
		STRIKE 2 (>)	25	
		EXIT	40	
		RATE 1 (Rs/days)	200.00	
		RATE 2 (Rs/days)	1400.00	
		MAXIMUM PAYOUT (Rs./Hect.)	25000	
		SUM INSURED (Rs./Hect.)	100000	
		Premium (Rs./Hect.)		
		Premium %		

Restructured Weather Based Crop Insurance Scheme Termsheet (Kharif, 2019)					
Crop	Peas			District	Lahaul & Spiti
Block/RUA/RWS/BWS	As per Notification			Unit	Hectare
A. Deficit Rainfall Cover					
Phase Period (Start Date)	01-Jun-19	01-Jul-19	01-Aug-19	01-Sep-19	
Phase Period (End Date)	30-Jun-19	31-Jul-19	31-Aug-19	30-Sep-19	
Index <	Aggregate rainfall in mm during cover period				
Strike 1 (mm)	50	10	35	45	
Strike 2 (mm)	20	5	15	10	
Exit (mm)	10	0	5	5	
Rate 1(Rs/mm/Hectare)	12.50	6.00	10.00	15.00	
Rate 2(Rs/mm/Hectare)	1,162.50	594.00	580.00	1,695.00	
Phase Sum Insured (Rs/Hectare)	12000	3000	6000	9000	
Maximum Sum Insured(Rs/Hectare)	30,000.00				
B. Excess Rainfall Cover					
Phase Period (Start Date)	01-Jul-19	01-Aug-19	01-Sep-19		
Phase Period (End Date)	31-Jul-19	31-Aug-19	30-Sep-19		
Index >	Aggregate rainfall in mm during cover period				
Strike 1 (mm)	25	50	75		
Strike 2 (mm)	75	100	125		
Exit (mm)	175	200	225		
Rate 1(Rs/mm/Hectare)	7.50	10.00	12.50		
Rate 2(Rs/mm/Hectare)	116.25	85.00	83.75		
Phase Sum Insured (Rs/Hectare)	12,000.00	9,000.00	9,000.00		

Maximum Sum Insured(Rs/Hectare)	30,000.00				
C. High Temperature Cover					
Phase Period (Start Date)	15-May-19	01-Jun-19	16-Jun-19	01-Jul-19	
Phase Period (End Date)	31-May-19	15-Jun-19	30-Jun-19	15-Jul-19	
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature				
Trigger (° C)	33.5	37.0	36.0	35.0	
Strike 1 (°C)	20	25	20	20	
Strike 2 (°C)	30	35	30	30	
Exit (°C)	40	45	40	40	
Rate 1(Rs/°C/Hectare)	80	30	80	80	
Rate 2(Rs/°C/Hectare)	320	270	320	320	
Phase Sum Insured (Rs/Hectare)	4,000.00	3,000.00	4,000.00	4,000.00	
Maximum Sum Insured(Rs/Hectare)	15,000.00				
D. Disease Congenial Day Cover					
Phase Period (Start Date)	15-Jul-19				
Phase Period (End Date)	15-Sep-19				
Index >	Maximum consecutive days in the phase where daily average temperature is < 20 ⁰ C than and Average Humidity is > 80% ((Humidity at 8.30 am + Humidity at 5.30 pm) /2)				
Strike 1 (Day)	10				
Strike 2 (Day)	25				
Exit (Day)	35				
Rate 1(Rs/ day/ Hectare)	200.00				
Rate 2(Rs/day /Hectare)	2,200.00				
Phase Sum Insured (Rs/Hectare)	25,000.00				
Total Sum Insured (Rs./Hectare)	100,000				
Total Premium (%)					
Total Premium (Rs./Hectare)					

Crop	Peas		
District	Mandi		
Block /RUA/RWS/BWS	As per Notification		
Cover 1	Deficit Rainfall		
Index	Sum of total rainfall during the cover period		
Period	01-Jun	to	30-Sep
Phase	Phase 1	Phase 2	
Phase Period	1st June to 15th Aug	16th Aug to 30th Sep	
Trigger I (mm)	500	300	
Trigger II (mm)	300	200	
Exit (mm)	100	100	
Payout I (Rs./mm)	24	30	
Payout II (Rs./mm)	51	120	
Max Payout	15000	15000	
Cover Max. Payout (Rs./Hect.)	30000		
Cover 2	Excess rainfall cover		
Index	Sum of 2 consecutive days rainfall above threshold triggers (single maximum payout)		
Period	01-Jul	to	30-Sep
Trigger I (mm)	150		
Trigger II (mm)	250		
Exit (mm)	350		

Payout I (Rs./mm)	60		
Payout II (Rs./mm)	240		
Max. Payout (Rs./Hect.)	30000		
Cover 3	High Mean Temperature		
Index	Sum of daily deviation of Mean Temperature above threshold mean temperature		
Threshold	28		
Period	15-May	to	15-Jul
Trigger I (°C)	30		
Trigger II (°C)	50		
Exit (°C)	75		
Payout I (Rs./ °C)	200		
Payout II (Rs./ °C)	440		
Max Payout (Rs./Hect.)	15000		
Cover 4	Disease Congenial Days		
Index	Maximum Consecutive days with rainfall greater than 5 mm and mean temperature in range of 20 to 25 degree		
Period	15-Jul	to	15-Sep
Trigger I (Day) >	5		
Trigger II (Days) >	10		
Exit (Days)	25		
Payout I (Rs./Days)	250		
Payout II (Rs./Days)	1,583.33		
Max Payout (Rs./Hect.)	25000		
Gross Sum Insured (Rs./Hect.)	100,000		
Premium (Rs./Hect.)			

Restructured Weather Based Crop Insurance Scheme (R-WBCIS) KHARIF, 2019						
TERMSHEET						
State :-	Himachal Pradesh	District -	Shimla	Block / RUA /RWS /BWS		As per Notification
Crop -	Peas				Unit- Hectare	

1. Unseasonal Rainfall / Excess Rainfall - (Single Maximum Payout)	Period	Phase I	Phase II	Phase III
	From	1-Jul-19	1-Aug-19	1-Sep-19
	To	31-Jul-19	31-Aug-19	30-Sep-19
	Index -	If the Sum of 2 Consecutive days rainfall (mm) is more than strike during cover period		
	Strike 1>(mm)	100	100	75
	Strike 2>(mm)	175	175	150
	Exit (mm)	275	275	250
	Rate1 (Rs./mm/Ha)	20	20	20
	Rate2 (Rs./mm/ Ha)	85	85	85
	Max. Payout (Rs./Ha)	10000	10000	10000
	Total payout (Rs./Hect.)	30000		

2. Deficit Rainfal (Single Maximum Event)	Period	Phase I	Phase II	Phase III
	From	01-Jun-19	01-Jul-19	01-Sep-19
	To	30-Jun-19	31-Aug-19	30-Sep-19
	Index	Aggregate of rainfall over respective phases		
	Strike I (<) mm	150	175	100
	Strike II (<) mm	50	125	50

	Exit mm	25	25	0
	Rate I (Rs/mm)	15	20	10
	Rate II (Rs/mm)	340	90	190.00
	Maximum Payout (Rs./Hect.)	10000	10000	10000
Total payout (Rs./Hect.)		30000		
3. High mean Temperature Coverv (Single Maximum Payout)	Period	Phase I	Phase II	
	From	15-May-19	16-Jun-19	
	To	15-Jun-19	15-Jul-19	
	Trigger Temp °C	29.00	30.00	
	Index	Maximum Number of Continious days having meanTemperature greater than their trigger temperature in respective phase		
	Strike I (>) day	7	5	
	Strike II (>) day	17	15	
	Exit	25	20	
	Rate I (Rs/day)	70	100	
	Rate II (Rs/day)	850	1300	
	Maximum Payout (Rs./Hect.)	7500	7500	
Total Maximum Payout (Rs./Hect.)		15000		
4. Disease Conginial Day Cover- (Single Maximum Payout)	Period	Sub Period 1		
	From	15-Jul-19		
	To	15-Sep-19		
	Index -	Cumulative of Disease Conginial Day(A day having Min temp is > 7 °C , Max Temp is <24°C and Avg relative Humidity >85%		
	Strike 1 (Days) >	5		
	Strike 2 (Days) >	10		
	Exit (Days)	25		
	Notional 1 (Rs./Day/Ha)	500		
	Notional 2 (Rs./Day/Ha)	1500.00		
	Max. Payout (Rs./Ha)	25000		
Total Payout (Rs./Hect.)		25000		
Total Sum Insured (Rs./ Hect.)		100000		
Premium %				

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEM

State: HIMACHAL PRADESH

District: UNA

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification
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1. DEFICIT RAINFALL

PHASE - I

RAINFALL VOLUME	PERIOD	1-Sep to 15-Oct
	INDEX	Aggregate of rainfall in respective phases
	STRIKE I (<)	175 mm
	STRIKE II (<)	75 mm
	EXIT	25 mm
	RATE I (Rs./ mm)	40.00
	RATE II (Rs./ mm)	280.00
	MAXIMUM PAYOUT (Rs.)	18000

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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2. EXCESS RAINFALL COVER:

Phase I

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Sep to 30-Sep
	INDEX	Maximum Of 4 Consecutive Days
	STRIKE I (>)	75 mm
	STRIKE II (>)	125 mm
	EXIT	175 mm
	RATE I (Rs./ mm)	40.00
	RATE II (Rs./ mm)	200.00
	MAXIMUM PAYOUT (Rs.)	12000

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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3. DISEASE CONGENIAL CLIMATE:

DISEASE CONGENIAL CLIMATE	PERIOD	1-Sep to 31-Oct
	INDEX	Single Largest spell of consecutive DCC days payable
	DCC Definition	A day is DCC day if Daily average RH >80% with l
	STRIKE (>)	3 Days
	EXIT	13 Days
	RATE (Rs./ Cons. Day)	1500.00
	MAXIMUM PAYOUT (Rs.)	15000

TOTAL MAXIMUM PAYOUT (Rs.)	15000
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TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

HIMACHAL PRADESH

District: **Chamba**

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification	
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1. DEFICIT RAINFALL

		PHASE - I			P	
1 A.	RAINFALL VOLUME	PERIOD	1-Jun	to	15-Jul	16-Jul
		INDEX	Aggregate of rainfall in respective phases			
		STRIKE I (<)	175	mm		225
		STRIKE II (<)	75	mm		100
		EXIT	25	mm		25
		RATE I (Rs./ mm)	25			30
		RATE II (Rs./ mm)	200.00			183.33
		MAXIMUM PAYOUT (Rs.)	12500			17500
			TOTAL MAXIMUM PAYOUT (Rs.)			
		30000				

2. EXCESS RAINFALL COVER:

Cover Definition:

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun	to	30-Jun	1-Jul
	INDEX	Maximum Of 4 Consecutive Days			
	STRIKE I (>)	100	mm		150
	STRIKE II (>)	150	mm		275
	EXIT	200	mm		325
	RATE I (Rs./ mm)	30			30
	RATE II (Rs./ mm)	170.00			125.00
	MAXIMUM PAYOUT (Rs.)	10000			10000
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

3.

DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun	to	15-Aug
	Index	Largest spell of consecutive DCC days		
	DCC Def	A day is DCC day if Daily average RH >		
	STRIKE (>)	4	Days	
	EXIT	14	Days	
	RATE(Rs./ Cons. Day)	1500		

MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

State: HIMACHAL PRADESH

District: Kangra

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification	
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1. DEFICIT RAINFALL

1 .	RAINFALL VOLUME	PHASE - I			P
		PERIOD	1-Jun to 15-Jul	16-Jul	
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	200 mm	250	
		STRIKE II (<)	75 mm	125	
		EXIT	25 mm	25	
		RATE I (Rs./ mm)	40	40	
		RATE II (Rs./ mm)	150.00	125.00	
		MAXIMUM PAYOUT (Rs.)	12500	17500	

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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2. EXCESS RAINFALL COVER:

Cover Definition:

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun to 30-Jun	1-Jul
	INDEX	Maximum Of 4 Consecutive Days	
	STRIKE I (>)	125 mm	175
	STRIKE II (>)	175 mm	250
	EXIT	225 mm	350
	RATE I (Rs./ mm)	20	15
	RATE II (Rs./ mm)	180.00	88.75
	MAXIMUM PAYOUT (Rs.)	10000	10000

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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3. DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun to 15-Aug
	Index	Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH >
	STRIKE (>)	4 Days
	EXIT	14 Days
	RATE(Rs./ Cons. Day)	1500

MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State: HIMACHAL PRADESH

District: Kinnaur

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification	
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1. DEFICIT RAINFALL

		PHASE - I		P	
1 A.	RAINFALL VOLUME	PERIOD	1-Jun to 15-Jul	16-Jul	
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	90 mm	100	
		STRIKE II (<)	40 mm	50	
		EXIT	10 mm	25	
		RATE I (Rs./ mm)	35	50	
		RATE II (Rs./ mm)	358.33	600.00	
		MAXIMUM PAYOUT (Rs.)	12500	17500	

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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2. EXCESS RAINFALL COVER:

Cover Definition:

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun to 30-Jun			1-Jul
		INDEX	Maximum Of 4	Consecutive Days	
		STRIKE I (>)	75 mm	75	
		STRIKE II (>)	125 mm	125	
		EXIT	175 mm	175	
		RATE I (Rs./ mm)	40	50	
		RATE II (Rs./ mm)	160.00	150.00	
		MAXIMUM PAYOUT (Rs.)	10000	10000	

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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3. DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun to 15-Aug		
		Index	Largest spell of consecutive DCC days	
		DCC Def	A day is DCC day if Daily average RH >	
		STRIKE (>)	4 Days	
		EXIT	14 Days	
		RATE(Rs./ Cons. Day)	1500	

MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State: HIMACHAL PRADESH

District: Kullu

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification
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1. DEFICIT RAINFALL

1 A.	RAINFALL VOLUME	PHASE - I			P
		PERIOD	1-Jun to 15-Jul	16-Jul	
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	150 mm	200	
		STRIKE II (<)	75 mm	75	
		EXIT	25 mm	25	
		RATE I (Rs./ mm)	40	50	
		RATE II (Rs./ mm)	190.00	225.00	
		MAXIMUM PAYOUT (Rs.)	12500	17500	
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

2. EXCESS RAINFALL COVER:

Cover Definition:

	EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun to 30-Jun	1-Jul	
		INDEX	Maximum Of 4 Consecutive Days		
		STRIKE I (>)	75 mm	75	
		STRIKE II (>)	125 mm	125	
		EXIT	175 mm	175	
		RATE I (Rs./ mm)	60	75	
		RATE II (Rs./ mm)	140.00	125.00	
		MAXIMUM PAYOUT (Rs.)	10000	10000	
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

3.

	DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun to 15-Aug	
		Index	Largest spell of consecutive DCC days	
		DCC Def	A day is DCC day if Daily average RH >	
		STRIKE (>)	4 Days	
		EXIT	14 Days	
		RATE(Rs./ Cons. Day)	1500	

MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State: HIMACHAL PRADESH

District: Lahaul & Spiti

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification	
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1. DEFICIT RAINFALL

		PHASE - I		P	
1 A.	RAINFALL VOLUME	PERIOD	1-Jun to 15-Jul	16-Jul	
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	100 mm	125	
		STRIKE II (<)	50 mm	75	
		EXIT	15 mm	25	
		RATE I (Rs./ mm)	25	50	
		RATE II (Rs./ mm)	321.43	300.00	
		MAXIMUM PAYOUT (Rs.)	12500	17500	
TOTAL MAXIMUM PAYOUT (Rs.)		30000			

2. EXCESS RAINFALL COVER:

Cover Definition:

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun	to	30-Jun	1-Jul
	INDEX	Maximum Of 4 Consecutive Days			
	STRIKE I (>)	75	mm		75
	STRIKE II (>)	125	mm		125
	EXIT	175	mm		175
	RATE I (Rs./ mm)	40			50
	RATE II (Rs./ mm)	160.00			150.00
	MAXIMUM PAYOUT (Rs.)	10000			10000
TOTAL MAXIMUM PAYOUT (Rs.)	30000				

3.

	DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun	to 15-Aug
		Index	Largest spell of consecutive DCC days	
		DCC Def	A day is DCC day if Daily average RH >	
		STRIKE (>)	4	Days
		EXIT	14	Days
		RATE(Rs./ Cons. Day)	1500	
		MAXIMUM PAYOUT (Rs.)	15000	

TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State: HIMACHAL PRADESH

District: Mandi

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification
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1. DEFICIT RAINFALL

1 A.	RAINFALL VOLUME	PHASE - I			
		PERIOD	1-Jun	to 15-Jul	16-Jul
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	200	mm	250
		STRIKE II (<)	75	mm	100
		EXIT	25	mm	50
		RATE I (Rs./ mm)	40		60
		RATE II (Rs./ mm)	150.00		170.00
		MAXIMUM PAYOUT (Rs.)	12500		17500

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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2. EXCESS RAINFALL COVER:

Cover Definition:

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun	to 30-Jun	1-Jul
		Maximum Of	4 Consecutive Days	
	INDEX			
	STRIKE I (>)	100	mm	150
	STRIKE II (>)	150	mm	200
	EXIT	200	mm	250
	RATE I (Rs./ mm)	60		75
	RATE II (Rs./ mm)	140.00		125.00
	MAXIMUM PAYOUT (Rs.)	10000		10000

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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3.

DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun	to 15-Aug
		Index	Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH >	
	STRIKE (>)	4	Days
	EXIT	14	Days
	RATE(Rs./ Cons. Day)	1500	

MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State: **HIMACHAL PRADESH**

District: **Shimla**

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification
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1. DEFICIT RAINFALL

1 A.	RAINFALL VOLUME	PHASE - I			P
		PERIOD	1-Jun to 15-Jul	16-Jul	
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	150 mm	175	
		STRIKE II (<)	75 mm	75	
		EXIT	25 mm	25	
		RATE I (Rs./ mm)	40	60	
		RATE II (Rs./ mm)	190.00	230.00	
		MAXIMUM PAYOUT (Rs.)	12500	17500	
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

2. EXCESS RAINFALL COVER:

Cover Definition:

	EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	1-Jun to 30-Jun	1-Jul
		INDEX	Maximum Of 4 Consecutive Days	
		STRIKE I (>)	75 mm	75
		STRIKE II (>)	125 mm	125
		EXIT	175 mm	175
		RATE I (Rs./ mm)	40	50
		RATE II (Rs./ mm)	160.00	150.00
		MAXIMUM PAYOUT (Rs.)	10000	10000
		TOTAL MAXIMUM PAYOUT (Rs.)	30000	

3.

	DISEASE CONGENIAL CLIMATE	PERIOD	15-Jun to 15-Aug
		Index	Largest spell of consecutive DCC days
		DCC Def	A day is DCC day if Daily average RH >
		STRIKE (>)	4 Days
		EXIT	14 Days

RATE(Rs./ Cons. Day)	1500
MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF, 2019)

State: HIMACHAL PRADESH

District: Sirmaur

Crop:	Potato	Block/RUA/RWS/BWS	As per Notification
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1.

DEFICIT RAINFALL

1 A.	RAINFALL VOLUME	PHASE - I			P
		PERIOD	1-Jun to 15-Jul	16-Jul	
		INDEX	Aggregate of rainfall in respective phases		
		STRIKE I (<)	250 mm	325	
		STRIKE II (<)	100 mm	175	
		EXIT	50 mm	50	
		RATE I (Rs./ mm)	40	50	
		RATE II (Rs./ mm)	130.00	80.00	
		MAXIMUM PAYOUT (Rs.)	12500	17500	
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

2.

EXCESS RAINFALL COVER:

Cover Definition:

	PERIOD	1-Jun to 30-Jun	1-Jul
		Maximum Of 4 Consecutive Days	
EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	INDEX		
	STRIKE I (>)	100 mm	175
	STRIKE II (>)	175 mm	250
	EXIT	250 mm	350
	RATE I (Rs./ mm)	40	30
	RATE II (Rs./ mm)	93.33	77.50
	MAXIMUM PAYOUT (Rs.)	10000	10000
	TOTAL MAXIMUM PAYOUT (Rs.)	30000	

3.

	PERIOD	15-Jun to 15-Aug
		Index
DISEASE CONGENIAL CLIMATE		Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH >
	STRIKE (>)	4 Days
	EXIT	14 Days

RATE(Rs./ Cons. Day)	1500
MAXIMUM PAYOUT (Rs.)	15000
TOTAL MAXIMUM PAYOUT (Rs.)	15000
TOTAL SUM INSURED (Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

Crop	Tomato
District	Bilaspur
Block / RUA / RWS / BWS	As per Notification
Risk 1	HMT
Cover Phase, From	1-Aug-19
To	15-Oct-19
Index (>)	Total Sum of upward deviation of daily mean temperature of every subphase from corresponding benchmark temperature during cover period in degree celsius where mean temperature of a day is average of maximum and minimum temprature of that perticular day
Strike (°C)	6.00
Exit (°C)	14.00
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	3125.00
Policy Limit (Rs. / Hectare)	25000.00
Risk 2	Dry Spell
Cover Phase, From	1-Aug-19
To	31-Aug-19
Index (>)	Maximum number of consecutive dry days during the cover period where a dry day is a day having rainfall less than or equal to 2.5 mm
Strike 1 (days)	5.00
Strike 2 (days)	10.00
Exit (days)	15.00
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1(Rs / day / Hectare)	1320.00
Standard Loss Rate between Strike 2 and Exit- Notional 2(Rs / day / Hectare)	4680.00
Policy Limit (Rs. / Hectare)	30000.00
Risk 3	Excess Rainfall
Cover Phase, From	15-Aug-19
To	15-Sep-19
Index (>)	Aggregate rainfall in mm during cover period
Strike 1 (mm)	200.00
Strike 2 (mm)	350.00
Exit (mm)	550.00
Standard Loss Rate between Strike-1 and Strike-2- Notional-1 (Rs / mm / Hectare)	10.00
Standard Loss Rate between Strike-2 and Exit- Notional-2 (Rs / mm / Hectare)	117.50
Policy Limit (Rs. / Hectare)	25000.00
Risk 1	LMT
Cover Phase, From	15-Sep-19
To	15-Oct-19

Subphase		Benchmark Temperature (°C)
From	To	
1 Aug 19	15 Aug 19	28.0
16 Aug 19	31 Aug 19	28.0
1 Sep 19	15 Sep 19	28.5
16 Sep 19	30 Sep 19	28.5
1 Oct 19	15 Oct 19	28.5

Index (>)	Total Sum of downward deviation of daily mean temperature of every subphase from corresponding benchmark temperature during cover period in degree celsius where mean temperature of a day is average of maximum and minimum temprature of that perticular day	Subphase		Benchmark Temperature (°C)
Strike (°C)	4.00	From	To	
Exit (°C)	14.00	15 Sep 19	30 Sep 19	15.0
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	2000.00	1 Oct 19	15 Oct 19	16.0
Policy Limit (Rs / Hectare)	20000.00	Premium Rate Quoted		
Combined Policy Limit (Rs. / Hectare)	100000			
Premium (Rs. / Hectare)				

Restructured Weather Based Crop Insurance Scheme Termsheet (Kharif, 2019)					
Crop	Tomato		District	Kangra	
Block/RUA/RWS/BWS	As per Notification				
A. Excess Rainfall Cover					
Phase Period (Start Date)	15-Aug-19				
Phase Period (End Date)	15-Sep-19				
Index >	Aggregate rainfall in mm during cover period				
Strike 1 (mm)	750				
Strike 2 (mm)	950				
Exit (mm)	1,150				
Rate 1 (Rs/mm/Hectare)	15.00				
Rate 2 (Rs/mm/Hectare)	110.00				
Phase Sum Insured (Rs/Hectare)	25,000.00				
Maximum Sum Insured(Rs/Hectare)	25,000.00				
B. Low Temperature Cover					
Phase Period (Start Date)	15-Sep-19	01-Oct-19			
Phase Period (End Date)	30-Sep-19	15-Oct-19			
Index >	Cumulative daily downward deviation of Minimum Temperature from Trigger Temperature				
Trigger (° C)	20.0	12.0			
Strike 1 (°C)	5.0	5.0			
Strike 2 (°C)	10.0	10.0			
Exit (°C)	15.0	15.0			
Rate 1(Rs/°C/Hectare)	135.00	135.00			
Rate 2(Rs/°C/Hectare)	2,265.00	1,465.00			
Phase Sum Insured (Rs/Hectare)	12,000.00	8,000.00			
Maximum Sum Insured(Rs/Hectare)	20,000.00				
C. High Temperature Cover					
Phase Period (Start Date)	01-Aug-19	16-Aug-19	01-Sep-19	16-Sep-19	01-Oct-19
Phase Period (End Date)	15-Aug-19	31-Aug-19	15-Sep-19	30-Sep-19	15-Oct-19
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature				
Trigger (° C)	35	35	34.0	34.0	33.0
Strike 1 (°C)	20	20	20	20	20
Strike 2 (°C)	35	35	35	35	35

Exit (°C)	45	45	45	45	45
Rate 1(Rs/°C/Hectare)	40.00	40.00	50.00	50.00	40.00
Rate 2(Rs/°C/Hectare)	340.00	340.00	575.00	575.00	340.00
Phase Sum Insured (Rs/Hectare)	4,000.00	4,000.00	6,500.00	6,500.00	4,000.00
Maximum Sum Insured(Rs/Hectare)	25,000.00				
D. Consecutive Dry Day Cover					
Phase Period (Start Date)	01-Aug-19				
Phase Period (End Date)	31-Aug-19				
Index >	Maximum number of consecutive dry days (Dry day is a day with total rainfall <2.5 mm)				
Strike 1 (>) (Days)	15				
Exit (Days)	30				
Rate (Rs/ Day)	2000				
Payout (Rs)	30000				
Maximum Sum Insured (Rs/Hectare)	30000.00				
Total Sum Insured (Rs/Hectare)	100,000				
Total Premium (%)					
Total Premium (Rs/Hectare)					

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (TERM)					
State:	Himachal Pradesh	District:	Kullu	Block /	
Crop:	Tomato	BWS	As p		
1	EXCESS RAINFALL (Single Payout)	PERIOD	15-Aug	to	
		INDEX	Maximum of	5	conse
		STRIKE 1 (>)	100	mm	
		STRIKE 2 (>)	130	mm	
		EXIT	250	mm	
		RATE 1 (Rs/mm)	160.00		
		RATE 2 (Rs/mm)	168.33		
		MAXIMUM PAYOUT (Rs./Hect.)	25000		
		Total SI (Rs./Hect.)	25000		
2	HIGH MEAN TEMPERATURE	PERIOD	1-Aug	to	
		INDEX	Cumulative Daily Upward deviation of Mean Temperature from Phasewise Trigger		
		TRIGGER (°C)		25.5	
		STRIKE 1 (>)	5	°C	
		STRIKE 2 (>)	15		
		EXIT	30	°C	
		RATE 1 (Rs/°C)	1000		

		RATE 2 (Rs/°C)	1000
		MAXIMUM PAYOUT (Rs./Hect.)	25000
3	Rainfall Distribution	PERIOD	1-Aug to
		INDEX	Maximum Number of the days in a spell of Consecutive dry days with rainfall below 2.5 mm
		STRIKE (>=)	5
		Payout	3000
		MAXIMUM PAYOUT (Rs./Hect.)	30000
4	LOW MEAN TEMPERATURE	PERIOD	15-Sep to
		INDEX	Cumulative Daily Downward deviation of Mean Temperature from Phasewise Trigger
		TRIGGER (°C)	19.0
		STRIKE 1 (>)	3 °C
		STRIKE 2 (>)	20
		EXIT	35 °C
		RATE 1 (Rs/°C)	250
		RATE 2 (Rs/°C)	1050
		MAXIMUM PAYOUT (Rs./Hect.)	20000
		SUM INSURED (Rs./Hect.)	100000
		Total Premium (Rs./Hect.)	
		Total Premium %	

Crop	Tomato		
District	Mandi		
Blocks / RUA/ RWS /BWS	As per Notification		
Cover 1	Dry Spell		
Index (>)	Maximum No. of Consecutive days with rainfall below 2.5 mm		
Period	01-Aug	to	31-Aug
Trigger I (Days)	5		
Trigger II (Days)	20		
Exit (Days)	31		
Payout I (Rs./Days)	200		
Payout II (Rs./Days)	2455		
Cover Max Payout (Rs./Hect.)	30000		
Cover 2	Excess rainfall cover		

Index (>)	Aggregate rainfall in mm during cover period		
Period	15-Aug	to	15-Sep
Trigger I (mm)	250		
Trigger II (mm)	400		
Exit (mm)	500		
Payout I (Rs./mm/Hect.)	20		
Payout II (Rs./mm/Hect.)	220		
Phase Sum Insured (Rs./Hect.)	25000		
Max Payout (Rs./Hect.)	25000		
Cover 3	High Mean Temperature		
Index (>)	Sum of daily deviation of Mean Temperature above threshold mean temperature		
Threshold	26		
Period	01-Aug	to	15-Oct
Trigger I (°C)	15		
Trigger II (°C)	30		
Exit (°C)	50		
Payout I (Rs./ °C)	200		
Payout II (Rs./ °C)	1,100		
Max Payout (Rs./Hect.)	25000		
Cover 4	Low Mean Temperature		
Index (>)	Sum of daily deviation of Mean Temperature Below threshold mean temperature		
Threshold	22		
Period	15-Sep	to	15-Oct
Trigger I (°C)	15		
Trigger II (°C)	30		
Exit (°C)	50		
Payout I (Rs./ °C)	200		
Payout II (Rs./ °C)	850		
Max Payout (Rs./Hect.)	20000		
Total Sum Insured (Rs./Hect.)	100,000		
Premium (%)			

Restructured Weather Based Crop Insurance Scheme Termsheet (Kharif, 2019)					
Crop	Tomato		District	Shimla	
Block/RUA/RWS/BWS	As per Notification				
A. Excess Rainfall Cover					
Phase Period (Start Date)	15-Aug-19				
Phase Period (End Date)	15-Sep-19				
Index >	Aggregate rainfall in mm during cover period				
Strike 1 (mm)	250				
Strike 2 (mm)	400				
Exit (mm)	500				
Rate 1 (Rs/mm/Hectare)	20.00				
Rate 2 (Rs/mm/Hectare)	220.00				
Phase Sum Insured (Rs/Hectare)	25,000.00				
Maximum Sum Insured(Rs/Hectare)	25,000.00				
B. Low Temperature Cover					
Phase Period (Start Date)	15-Sep-19	01-Oct-19			
Phase Period (End Date)	30-Sep-19	15-Oct-19			
Index >	Cumulative daily downward deviation of Minimum Temperature from Trigger Temperature				
Trigger (° C)	21.0	13.0			
Strike 1 (°C)	5.0	5.0			
Strike 2 (°C)	10.0	10.0			
Exit (°C)	15.0	15.0			
Rate 1(Rs/°C/Hectare)	35.00	35.00			
Rate 2(Rs/°C/Hectare)	2,365.00	1,565.00			
Phase Sum Insured (Rs/Hectare)	12,000.00	8,000.00			
Maximum Sum Insured (Rs/Hectare)	20,000.00				
C. High Temperature Cover					
Phase Period (Start Date)	01-Aug-19	16-Aug-19	01-Sep-19	16-Sep-19	01-Oct-19
Phase Period (End Date)	15-Aug-19	31-Aug-19	15-Sep-19	30-Sep-19	15-Oct-19
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature				
Trigger (° C)	36	36	34.0	34.0	33.0
Strike 1 (°C)	20	20	20	20	20
Strike 2 (°C)	35	35	35	35	35
Exit (°C)	45	45	45	45	45
Rate 1(Rs/°C/Hectare)	40.00	40.00	50.00	50.00	40.00
Rate 2(Rs/°C/Hectare)	340.00	340.00	575.00	575.00	340.00
Phase Sum Insured (Rs/Hectare)	4,000.00	4,000.00	6,500.00	6,500.00	4,000.00
Maximum Sum Insured(Rs/Hectare)	25,000.00				
D. Consecutive Dry Day Cover					
Phase Period (Start Date)	01-Aug-19				
Phase Period (End Date)	31-Aug-19				
Index >	Maximum number of consecutive dry days (Dry day is a day with total rainfall <2.5 mm)				
Strike 1 (>) (Days)	15				
Exit (Days)	30				
Rate (Rs/ Day)	2000				
Payout (Rs./Hect.)	30000				

Maximum Sum Insured(Rs/Hectare)	30000.00	
Total Sum Insured (Rs/Hectare)	100,000	
Premium (%)		
Total Premium (Rs/Hectare)		

Crop	Tomato
District	Sirmour
Block / RUARWS / BWS	As per Notification
Risk 1	HMT
Cover Phase, From	1-Aug-19
To	15-Oct-19
Index (>)	Total Sum of upward deviation of daily mean temperature of every subphase from corresponding benchmark temperature during cover period in degree celsius where mean temperature of a day is average of maximum and minimum temprature of that particular day
Strike (°C)	12.00
Exit (°C)	17.00
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	5000.00
Policy Limit (Rs / Hectare)	25000.00
Risk 2	Dry Spell
Cover Phase, From	1-Aug-19
To	31-Aug-19
Index (>)	Maximum number of consecutive dry days during the cover period where a dry day is a day having rainfall less than or equal to 2.5 mm
Strike 1 (days)	6.00
Strike 2 (days)	16.00
Exit (days)	22.00
Standard Loss Rate between Strike 1 and Strike 2 - Notional 1(Rs / day / Hectare)	550.00
Standard Loss Rate between Strike 2 and Exit- Notional 2(Rs / day / Hectare)	4083.33
Policy Limit (Rs / Hectare)	30000.00
Risk 3	Excess Rainfall
Cover Phase, From	15-Aug-19
To	15-Sep-19
Index (>)	Aggregate rainfall in mm during cover period
Strike 1 (mm)	250.00
Strike 2 (mm)	450.00
Exit (mm)	700.00

Subphase		Benchmark Temperature (°C)
From	To	
1 Aug 19	15 Aug 19	28.0
16 Aug 19	31 Aug 19	27.5
1 Sep 19	15 Sep 19	27.0
16 Sep 19	30 Sep 19	26.5
1 Oct 19	15 Oct 19	26.0

Standard Loss Rate between Strike-1 and Strike-2- Notional-1 (Rs / mm / Hectare)	10.00		
Standard Loss Rate between Strike-2 and Exit- Notional-2 (Rs / mm / Hectare)	92.00		
Policy Limit (Rs / Hectare)	25000.00		
Risk 1	LMT		
Cover Phase, From	15-Sep-19		
To	15-Oct-19		
Index (>)	Total Sum of downward deviation of daily mean temperature of every subphase from corresponding benchmark temperature during cover period in degree celsius where mean temperature of a day is average of maximum and minimum temperature of that perticular day		
Strike (°C)	4.00		
Exit (°C)	14.00		
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	2000.00		
Policy Limit (Rs / Hectare)	20000.00		
Combined Policy Limit (Rs. / Hectare)	100000		
Premium (Rs. / Hectare)			

Subphase		Benchmark Temperature (°C)
From	To	
15 Sep 19	30 Sep 19	15.0
1 Oct 19	15 Oct 19	15.0

Premium Rate Quoted	
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Restructured Weather Based Crop Insurance Scheme Termsheet (Kharif, 2019)					
Crop	Tomato		District	Solan	
Block/RUA/RWS/BWS	As per Notification				
A. Excess Rainfall Cover					
Phase Period (Start Date)	15-Aug-19				
Phase Period (End Date)	15-Sep-19				
Index >	Aggregate rainfall in mm during cover period				
Strike 1 (mm)	250				
Strike 2 (mm)	400				
Exit (mm)	500				
Rate 1 (Rs/mm/Hectare)	20.00				
Rate 2 (Rs/mm/Hectare)	220.00				
Phase Sum Insured (Rs/Hectare)	25,000.00				
Maximum Sum Insured (Rs/Hectare)	25,000.00				
B. Low Temperature Cover					
Phase Period (Start Date)	15-Sep-19	01-Oct-19			
Phase Period (End Date)	30-Sep-19	15-Oct-19			
Index >	Cumulative daily downward deviation of Minimum Temperature from Trigger Temperature				
Trigger (° C)	22.0	14.0			
Strike 1 (°C)	5.0	5.0			

Strike 2 (°C)	10.0	10.0			
Exit (°C)	15.0	15.0			
Rate 1(Rs/°C/Hectare)	35.00	35.00			
Rate 2(Rs/°C/Hectare)	2,365.00	1,565.00			
Phase Sum Insured (Rs/Hectare)	12,000.00	8,000.00			
Maximum Sum Insured(Rs/Hectare)	20,000.00				
C. High Temperature Cover					
Phase Period (Start Date)	01-Aug-19	16-Aug-19	01-Sep-19	16-Sep-19	01-Oct-19
Phase Period (End Date)	15-Aug-19	31-Aug-19	15-Sep-19	30-Sep-19	15-Oct-19
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature				
Trigger (° C)	36.5	36.5	35.0	35.0	34.0
Strike 1 (°C)	20	20	20	20	20
Strike 2 (°C)	35	35	35	35	35
Exit (°C)	45	45	45	45	45
Rate 1(Rs/°C/Hectare)	40.00	40.00	50.00	50.00	40.00
Rate 2(Rs/°C/Hectare)	340.00	340.00	575.00	575.00	340.00
Phase Sum Insured (Rs/Hectare)	4,000.00	4,000.00	6,500.00	6,500.00	4,000.00
Maximum Sum Insured(Rs/Hectare)	25,000.00				
D. Consecutive Dry Day Cover					
Phase Period (Start Date)	01-Aug-19				
Phase Period (End Date)	31-Aug-19				
Index >	Maximum number of consecutive dry days (Dry day is a day with total rainfall <2.5 mm)				
Strike 1 (>) (Days)	15				
Exit (Days)	30				
Rate (Rs/ Day)	2000				
Payout (Rs)	30000				
Maximum Sum Insured(Rs/Hectare)	30000.00				
Total Sum Insured (Rs/Hectare)	100,000				
Total Premium (%)					
Total Premium (Rs/Hectare)					