

**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, 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, 3<sup>rd</sup> Floor,  
Block 7, SDA Complex, Kasumpti Shimla-9.

Dated: Shimla-5, the 6<sup>th</sup> March, 2019

**Subject: - Notification of Restructured Weather Based Crop Insurance Scheme (R-WBCIS)  
in Himachal Pradesh for Rabi, 2019-20 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 25<sup>th</sup> April, 2018 has conveyed its Administrative Approval for the implementation of Restructured Weather Based Crop Insurance Scheme (R-WBCIS) during Rabi, 2019-20 season as per the terms & conditions contained in the scheme.

During Rabi, 2019-20 season, Four crops, i.e. Tomato, Potato, Garlic & Capsicum will 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 High mean temperature & Low mean temperature, Deficit rainfall and Excess/Unseasonal rainfall, Temperature fluctuation, Maximum temperature & Minimum temperature and Disease Congenial Days covered etc. which may adversely affect the Rabi Crops during its cultivation period.

The District/Block-wise coverage of crops, Premium rates and Implementing Agencies as decided on the basis of tender/bidding process under Restructured WBCIS during Rabi, 2019-20 season are as under:-

**1. District/Block-wise coverage of Crops under Restructured WBCIS and premium/Implementing Agencies as decided on the basis of tender/bidding process during Rabi, 2019-20 season:-**

**Table-1**

Crop	District	Blocks	Insurance Company	Premium Rates (%)
Tomato	Solan	All the Blocks	The New India Assurance Co.	28.71
	Mandi	Balh & Sundernagar	SBI-GIC	6.00
Capsicum	Solan	Dharampur	The New India Assurance Co.	15.36
Garlic	Kullu	All the Blocks	SBI-GIC	8.00
	Sirmour	All the Blocks	SBI-GIC	8.00
Potato	Kangra	Kangra, Bhawarna, Dharamshala & Nagrota Bagwan	SBI-GIC	4.00

**2. Season and Risk Period :**

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

S. N.	Crop	Block /Reference Unit Area/ Reference Weather Station	Insurance Coverage period
1	Potato	Kangra, Bhawarna, Dharamshala and Nagrota Bagwan Blocks of Kangra District.	1 <sup>st</sup> January, 2020 to 30 <sup>th</sup> April, 2020
2	Tomato	Solan, Kandaghat, Dharampur, Kunihar and Nalagarh Blocks of Solan District. Balh & Sundernagar Blocks of Mandi District.	1 <sup>st</sup> March, 2020 to 31 <sup>st</sup> July, 2020
3	Garlic	Naggar, Kullu, Banjar, Nirmand and Anni Blocks of Kullu District. Sangrah, Nahan, Rajgarh, Pachhad, Shillai and Paonta Sahib Blocks of Sirmour District.	15 <sup>th</sup> December, 2019 to 30 <sup>th</sup> April, 2020
4	Capsicum	Dharampur Block of Solan District.	1 <sup>st</sup> March, 2020 to 31 <sup>st</sup> July, 2020

**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 Station 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 29 number of Reference Weather Stations (RWS) for the above said RUAs/blocks which have already been installed under R-WBCIS during Rabi, 2019-20 season. The list of Reference Weather Stations (RWS) during Rabi, 2019-20 season is annexed at **Annexure - “A”**.

## 5. Crops Covered:-

During Rabi, 2019-20 season, Potato, Tomato, Garlic and Capsicum crops will be covered under Restructured Weather Based Crop Insurance Scheme (R-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 High Mean Temperature & Low Mean Temperature, Deficit Rainfall & Excess/Unseasonal Rainfall, Temperature Fluctuation, Maximum temperature & Minimum Temperature and Disease Congenial Day cover etc.

The specific "Adverse Weather Incidence" with its timing/ duration applicable are given in the Term sheets 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	Type of Farmers	Cut-off Period/Date	Last date for submission of declaration* by banks/ intermediaries to Insurance Companies
Potato	Loanee	Credit limit to be sanctioned up to <b>31<sup>st</sup> December, 2019</b>	<b>15<sup>th</sup> January, 2020</b>
	Non-Loanee	Proposals to be accepted by banks from non -loanee farmers up to <b>31<sup>st</sup> December, 2019</b>	<b>7<sup>th</sup> January, 2020</b>
		Proposals to be accepted by intermediaries up to <b>31<sup>st</sup> December, 2019</b>	<b>7<sup>th</sup> January, 2020</b>
Tomato	Loanee	Credit limit to be sanctioned up to <b>28<sup>th</sup> February, 2020</b>	<b>15<sup>th</sup> March, 2020</b>
	Non- Loanee	Proposals to be accepted by banks from non- loanee farmers up to <b>28<sup>th</sup> February, 2020</b>	<b>7<sup>th</sup> March, 2020</b>
		Proposals to be accepted by intermediaries up to <b>28<sup>th</sup> February, 2020</b>	<b>7<sup>th</sup> March, 2020</b>
Garlic	Loanee	Credit limit to be sanctioned up to <b>14<sup>th</sup> December, 2019</b>	<b>29<sup>th</sup> December, 2019</b>
	Non -Loanee	Proposals to be accepted by banks from non loanee farmers up to <b>14<sup>th</sup> December, 2019</b>	<b>21<sup>st</sup> December, 2019</b>
		Proposals to be accepted by intermediaries up to <b>14<sup>th</sup> December, 2019</b>	<b>21<sup>st</sup> December, 2019</b>
Capsicum	Loanee	Credit limit to be sanctioned up to <b>28<sup>th</sup> February, 2020</b>	<b>15<sup>th</sup> March, 2020</b>
	Non- Loanee	Proposals to be accepted by banks from non- loanee farmers up to <b>28<sup>th</sup> February, 2020</b>	<b>7<sup>th</sup> March, 2020</b>
		Proposals to be accepted by intermediaries up to <b>28<sup>th</sup> February, 2020</b>	<b>7<sup>th</sup> March, 2020</b>

\* Declaration means consolidated coverage detail with premium remittance detail for reconciliation with National Portal coverage data ([www.pmfby.gov.in](http://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 as per revised operational guidelines of R-WBCIS.
- (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:-

Rabi, 2019-20	
Crops	Sum Insured (Rs./Hect.)
Tomato	1,00,000/-
Potato	62,500/-
Garlic	75,000/-
Capsicum	40,000/-

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 cultivator shall declare the 'area under cultivation' for the Notified Crop in the Insurance Proposal Form.

## 11. Premium Rates:-

Premium Rates have been finalized on the basis of bidding process which is based on Lowest Weighted Average Premium for all crops in a District as given in **Table -1** above.

## 12. Premium sharing and Subsidy:-

Maximum Insurance premium payable by the farmer for the commercial crops to be covered during Rabi, 2019-20 season will 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, Implementing Agencies 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 shall be responsible for all Payouts arising out of "Adverse Weather Incidence" strictly in terms and condition 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. 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](http://www.agricoop.nic.in) .

Yours faithfully,

Encls.: - As above.

Sd/-

**Director of Agriculture,  
Himachal Pradesh.**

**Endst.No.As above.**

**Dated: 6<sup>th</sup> March, 2019**

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

1. The Principal 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 25<sup>th</sup> April, 2018..
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.

Sd/-

**Director of Agriculture,  
Himachal Pradesh.**

Encls.: As above.

## **Annexure : A**

### **Detail of Reference Weather Stations (RWS) for Potato, Tomato, Capsicum and Garlic crops under R-WBCIS during Rabi, 2019-20 season in Himachal Pradesh.**

<b>District</b>	<b>Name of the Crop</b>	<b>Development Blocks</b>	<b>Reference Weather Station (RWS)</b>	<b>Reference Unit Area (RUA)/ Block</b>	<b>Area Covered</b>	<b>Back up Weather Station (BWS)</b>
Kangra	Potato	Nagrota Bagwan	RWS - Nagrota Bagwan, B.D.O. office at Baijnath Phone No. 1894-263024	Block Nagrota Bagwan	Entire Nagrota Bagwan Block	RWS - Kangra
		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
		Dharamshala	Hoodle Tea Estate, Sheela Chawk, Dharamshala, Tehsil Dharamshala, District, Kangra, H.P. Phone No. 97365-10556.	Block Dharamshala	Entire Dharamshala Block	RWS- Dharamshala in the o/o either ADH or DDH, Kangra at Dharamshala
Kullu	Garlic	Anni	RWS Anni O/o SMS Anni	Block Anni	Gram Panchayat Anni, Behna, Bishladhar, Karana, Kungas, Kamand, Munndash, Taluna, Ropa, Palahi etc.	RWS - 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.	Block Nirmand	Gram Panchayat Durah, Lot, Shilli, Gamog, Rahnu, Ghattu, Nore, Sarahan, Chail, Dehra,	RWS- Nirmand-B

			01904-265439		Deem, Nore, Gadej, Nither etc.	
			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.N0-01902- 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, Bashona, Mashgan, Sachani, Rot, Surad, Bulang, Shilihar, Shilanal, Manjhali etc.	RWS - Kullu (A)
			RWS Kullu (C) Dr. Prem lal Thakur S/o Sh. Sangat Ram Village Jathoni. 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	Tomato	Balh (Rewalsar)	RWS Balh O/O BDO Balh, Tel. No. 01905- 241839	Block Balh (Rewalsar)	Entire Balh (Rewalsar) Block	RWS -Sadar
		Sunder Nagar	RWS- Sunder Nagar, BDO, Sunder Nagar, District, Mandi, Tel. No. 01907-267203	Block Sunder Nagar	Entire Sunder Nagar Block	RWS- Balh
Sirmour	Garlic	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)	Block Shillai	Entire Shillai Block	RWS- Sangrah

Solan	Tomato, Capsicum		01704-278543			
		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 Nahan, Smt.Promila Chauhan , 01702- 251033	Block Nahan	Entire Nahan Block	RWS- Paonta Sahib
		Pachhad	RWS: Sarahan O/o SMS (Agriculture) Pachhad , Distt – Sirmour Ph. No. 01799- 236064	Block Pachhad	Entire Pachhad Block	RWS - Rajgarh
		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, Sevr Chandi, Shehrol, Daunti, Ghanagughat, Arki etc.	RWS- Kunihar
		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 Waknaghat etc.	RWS -Solan
		Solan	RWS Solan	Block Solan	Gram Panchayat	RWS -

			DDH office, Solan (01792-230741)		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, Shamti, Top Ki Ber etc.	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

**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, Rabi, 2019-20 season							
T E R M S H E E T							
State:	Himachal Pradesh	District:	Solan	Unit:	Hectare		
Crop:	Capsicum	Tehsil/Block:	Dharampur	RWS:	As per N		
Block/Reference Unit Area		As per Notification		BWS:	As per N		

Cover 1: Maximum Temperature Cover

Cover Period	10th March 2020 to 31st May 2020						
MAXIMUM TEMPERATURE COVER	INDEX	Total sum of upward deviation of average of daily Mean temperature ( °C ) of various fortnights from their corresponding benchmark temperatures ( °C ) during the cover phase					
	Fortnightly Cover Period	10-Mar-20	31-Mar-20	1-Apr-20	15-Apr-20	16-Apr-20	30-Apr-20
	Benchmark Temperature (°C)	23		24		25	
	STRIKE (°C)	10					
	Exit (°C)	50					
	PAYOUT (Rs./ °C)	100					
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	4000					

Cover 2: Minimum Temperature Cover

Cover Period	1st March 2020 to 15th April 2020						
MINIMUM TEMPERATURE COVER	INDEX	Total sum of downward deviation of average of daily Minimum temperature (°C) of various fortnights from their corresponding benchmark temperatures ( °C ) during the cover phase					
	Fortnightly Cover Period	1-Mar-20	15-Mar-20	16-Mar-20	31-Mar-20	1-Apr-20	15-Apr-20
	Benchmark Temperature (°C)	5.5		7		8.5	
	STRIKE (°C)	10					
	Exit (°C)	50					
	PAYOUT (Rs./ °C)	100					
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	4000					

Cover 3: Temperature Fluctuation Cover

Cover Period	16th May 2020 to 30th June 2020
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TEMPERATURE FLUCTUATION COVER	INDEX	Total Sum of downward deviation of daily Minimum temperature from minimum and Maximum of benchmark Maximum temperature respectively in the entire period.					
	Fortnightly Cover Period	16-May-20	31-May-20	1-Jun-20	15-Jun-20	16-Jun-20	30-Jun-20
	Benchmark Min. Temperature (°C)	15.5		15.5		15	
	Benchmark Max. Temperature (°C)	33		33.5		33.5	
	Strike (Unit)	20					
	Exit (Unit)	70					
	PAYOUT (Rs./ Unit)	80					
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	4000					

#### Cover 4: Deficit Rainfall Cover

Cover Period 15th March 2020 to 30th June 2020

DEFICIT RAINFALL COVER	PHASE	PHASE - I		PHASE - II	
	PERIOD	15-Mar-20	15-May-20	16-May-20	30-Jun-20
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (< mm)	40		60	
	EXIT (mm)	10		10	
	PAYOUT (Rs./mm)	300		180	
	PHASE-WISE MAXIMUM PAYOUT (Rs./Hect.)	9000		9000	
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18000			

#### Cover 5: Excess Rainfall Cover

Cover Period 16th May 2020 to 31st July 2020

<b>EXCESS RAINFALL COVER ( Multiple Payout)</b>	<b>PHASE</b>	<b>PHASE - I</b>		<b>PHASE - II</b>	
	<b>PERIOD</b>	<b>16-May-20</b>	<b>15-Jun-20</b>	<b>16-Jun-20</b>	<b>31-Jul-20</b>
	<b>INDEX</b>	<b>Daily rainfall in respective phases</b>			
	<b>STRIKE (&gt; mm)</b>	50		125	
	<b>EXIT (mm)</b>	175		250	
	<b>PAYOUT (Rs./mm)</b>	40		40	

	PHASE-WISE MAXIMUM PAYOUT (Rs./Hect.)	5000	5000
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	10000	

Sum Insured and Premium Description

Total Sum Insured (in Rs./Hect.)	Total or Gross Premium (in Rs./Hect.)	Farmer's share of Premium (in Rs./Hect.)	Total Govt Subsidy (in Rs./h
40000			

Restructured Weather Based Crop Insurance Scheme (R-WBCIS), Rabi, 2019-20 season						
State:	Himachal Pradesh		Cover Start Date:		15-12-19	
District:	Kullu		Cover End Date:		30-04-20	
Crop:	Garlic		Duration:		137	Days
Blocks:	Naggar, Kullu, Banjar, Nirmand & Anni		Unit	Hectare	Total Sum Insured (Rs./Hect. )	75000
Reference Weather Station:	As per Notification		Block/RUA/BWS :		As per Notification	
Cover 1 : Minimum Temperature Cover						
Cover Objective :						
Cover Period :			15 Dec. 2019 To 15 Feb. 2020			
Cover Defination :			Total Sum of downward deviation of daily Minimum temperature from trigger temperature given below for the entire cover period.			
Phase		Trigger Min Temp. (<)				
15-Dec	22-Dec	6				
23-Dec	30-Dec	5.5				
31-Dec	07-Jan	5				
08-Jan	15-Jan	5				
16-Jan	23-Jan	5.5				
24-Jan	15-Feb	6				
Strike (>°C)	15					
Exit (°C)	50					
Payout (Rs./°C)	535.71					
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750					
Cover 2 : Disease Congineal Days						
Cover Objective :						

Cover Period :	20-Feb-20	To	30-Apr-20
	Maximum No. of consecutive days with mean temp between 24 degree and 30 degree		
	2		
	5		71
	6250.0		
	18750		
Cover 3 : Unseasonal /Excess Rainfall			
Cover Objective :	To cover anticipated yield loss due to higher number of total rainy days during the cover		
Cover Period :	15-Feb-20	To	15-Mar-20
Cover Definition :	A day with rainfall of 2.5 mm or more will be counted as rainy day		
STRIKE (>Days)	10	Trigger (>mm)	2.5
EXIT (Days)	20	Duration	30
PAYOUT (Rs./Day)	1875.0		
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750		
Cover 4 : Deficit Rainfall			
Cover Objective :	To cover anticipated yield loss due to aggregate deficit rainfall across different phases		
Cover Period :	15 Feb 2020 to 15 Mar 2020		
Phases	Phase1		
Dates	15-02-20	15-03-20	
Duration	30		
Strike 1 (<mm)	20		
Exit (mm)	0		
Payout 1 (Rs./mm)	937.5		
Max. Payout per phase (Rs./Hect.)	18750		
Total Max. Payout (Rs./Hect.)	18750		

Restructured Weather Based Crop Insurance Scheme (R-WBCIS), Rabi, 2019-20 season						
State:		Himachal Pradesh		Cover Start Date:		15-12-19
District:		Sirmour		Cover End Date:		30-04-20
Crop:		Garlic		Duration:		137 Days
Blocks:		Sangrah, Nahan, Rajgarh, Pachhad, Shillai & Paonta Sahib		Unit:	Hectare	Total Sum Insured (Rs./Hect.)
Reference Weather Station:		As per Notification			Block/RUA/BWS	As per Notification
Cover 1 : Min Temperature Cover						
Cover Objective :						
Cover Period :			15 Dec 2019 To 15 Feb. 2020			
Cover Defination :			Total Sum of downward deviation of daily Minimum temperature from trigger temperature given below for the entire cover period.			
Phase			Trigger Min Temp. (<)			
15-Dec	22-Dec	6				
23-Dec	30-Dec	5.5				
31-Dec	07-Jan	5.5				
08-Jan	15-Jan	5.8				
16-Jan	23-Jan	6				
24-Jan	15-Feb	6.5				
Strike (>°C)		10				
Exit (°C)		50				
Payout (Rs./°C)		468.75				
TOTAL MAXIMUM PAYOUT (Rs./Hect.)		18750				

Cover 2 : Disease Congineal Days			
Cover Period :	20-Feb-20	To	30-Apr-20
Cover Definition :	Maximum No. of consecutive days with mean temp between 24 degree and 30 degree		
STRIKE (>Days)	2		
EXIT (Days)	5	Duration	71
PAYOUT (Rs./Day)	6250.0		
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750		
Cover 3 : Unseasonal /Excess Rainfall			
Cover Objective :	To cover anticipated yield loss due to higher number of total rainy days during the cover		
Cover Period :	15-Feb-20	To	15-Mar-20
Cover Definition :	A day with rainfall of 2.5 mm or more will be counted as rainy day		
STRIKE (>Days)	10	Trigger (>mm)	2.5
EXIT (Days)	20	Duration	30
PAYOUT (Rs./Day)	1875.0		
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750		
Cover 4 : Deficit Rainfall			
Cover Objective :	To cover anticipated yield loss due to aggregate deficit rainfall across different phases		
Cover Period :	15 Feb 2020 to 15 Mar 2020		
Phases	Phase1		
Dates	15-02-20	15-03-20	
Duration	30		
Strike 1 (<mm)	20		
Exit (mm)	0		
Payout 1 (Rs./mm)	937.5		
Max. Payout per phase (Rs./Hect.)	18750		
Total Max Payout (Rs./Hect.)	18750		

## Annexure -: B

Restructured Weather Based Crop Insurance Scheme (R-WBCIS), Rabi, 2019-20						
TERMSHET FOR WEATHER INDEX INSURANCE						
Season	Rabi, 2019-20					
Crop	Potato		Unit :	Hectare		
District	Kangra					
Blocks:	Kangra, Bhawarna, Dharamshala & Nagrota Bagwan					
Reference Weather Station:	As per Notification	Block/RUA/BWS			As per Notification	
Risk 1	HMT (High Mean Temperature)					
Index Objective	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					
Cover period	15-Mar-20	to 30-Apr-20				
Fortnights	15-Mar-20	31-Mar-20	01-Apr-20	15-Apr-20	16-Apr-20	30-Apr-20
Trigger (Deg C)	22		23		24.7	
Strike (°C)	9					
Exit (°C)	40					
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	645.16					
Policy Limit ( Rs. / Hectare)	20000					
Risk 2	LMT (Low Mean Temperature)					
Index Objective	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 particular					

		day				
Cover period	01-Jan-20	to 14-Feb-20				
Fortnights	01-Jan-20	15-Jan-20	16-Jan-20	31-Jan-20	01-Feb-20	14-Feb-20
Trigger (Deg C)	6.0		7.0		8.0	
Strike (°C)	10					
Exit (°C)	28					
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	1555.56					
Policy Limit ( Rs. / Hectare)	28000					
Risk 3		Excess Rainfall				
Index Objective	Aggregate rainfall in mm during cover period					
Cover period	16-Feb-20	to 30-Apr-20				
Strike-1 ( mm )	198					
Exit ( mm )	345					
Standard Loss Rate between Strike-and Notional (Rs / mm / Hectare)	98.64					
Policy Limit ( Rs. / Hectare)	14500					
Sum Insured (Rs./Hect.)	62500					
Premium (Rs./Hect.)						
Farmer's Share (Rs./Hect.)						



## Restructured Weather Based Crop Insurance Scheme, Rabi:- 2019-20

**Crop: TOMATO**

**District: SOLAN**

**Tehsil/Block :**

**Solan**

**Reference Weather Station:**

**As per Notification**

**Block/Reference Unit Area :**

**As per Notification**

### Cover-1: Low Temperature

<b>Objective:</b>	To provide cover for low minimum temperature (drop in night temperature) during cover period resulting in reduced plant growth.		
<b>Cover Period:</b>	01-Mar	To	15-Apr
<b>Cover Definition:</b>	Cumulative downward deviation of Minimum temperature from fortnightly trigger temperature.		

### Trigger Temperature Table

Trigger Temperature Table				
Fortnights	01-Mar	15-Mar		16-Mar
Trigger Temperature	6.5 °C			7 °C
Strike (°C)	10			
Exit (°C):	50			
Notional Payout per Ha. ( Rs./ ° C):	250			
Maximum Payout (Rs./Hect.):	10000			
Nature of cover:	Aggregate of deviations during the cover period.			

### Cover-2: High Temperature

<b>Objective:</b>	To cover anticipated yield / quality loss due to higher mean temperature during cover period.		
<b>Cover Period:</b>	10-Mar	To	31-May
<b>Cover Definition:</b>	Cumulative upward deviation of Mean temperature from fortnightly trigger temperature.		

### Trigger Temperature Table

<b>Periods</b>	10-Mar	31-Mar	01-Apr	15-Apr
<b>Trigger Temperature</b>	23 °C		24 °C	
<b>Strike more than (°C)</b>	10			
<b>Exit (°C):</b>	50			
<b>Notional Payout Per Ha. ( Rs./ ° C):</b>	250			
<b>Maximum Payout (Rs./Hect.):</b>	10000			

Nature of cover:	Aggregate of deviations during the cover period.
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COVER 3: Temperature Fluctuation	
Cover Objective:	To cover anticipated yield loss due to temperature fluctuations during fruit development
Cover period:	16-May To 30-Jun
Cover Definition:	Sum of downward deviation of daily Minimum temperature and upward deviation of daily Maximum temperature from the respective triggers as below.

Trigger Temperature Table					
Fortnights	16-May	31-May		01-Jun	
Min. Temperature trigger	15.5 °C			15.5 °C	
Max. Temperature trigger	33 °C			33.5 °C	
Trigger (Payout begins at):	20	Units			
Exit (100% Payout at):	70	Units			
Payout per unit (Rs.):	200.00				
Sum Insured (Rs./Hect.):	10000				
Nature of payout:	Consolidated payout for the entire cover period				

COVER 4: Rainfall Cover				
COVER 4A: Deficit Rainfall				
Cover Objective:	To cover anticipated yield loss due to deficit in aggregate rainfall across different phases			
	Phase-I			
Cover period	15-Mar	to	15-May	
Trigger (mm) cumulative rainfall for the period	60			
Exit / 100% payout (mm)	10			
Payout /mm (Rs.)	450			
Sum Insured (Rs./Hect.)	22500			

Nature of payout:	Payout will be given phase wise				
COVER 4B: Excess Rainfall Cover					
Cover Objective:	To cover anticipated yield loss due to Daily Excess Rainfall during Fruit Development (multiple events)				
Cover period	16-May	to	15-Jun		
Daily Rainfall Trigger (mm)	50				
Exit / 100% payout (mm)	175				
Payout /mm (Rs.)	200				
Sum Insured (Rs./Hect.)	25000				
Nature of payout:	Multiple payouts (subject to a maximum of Sum Insured under the cover)				
Details of Sum Insured & Premium (in Rs./Hect.)					
	Total Sum Insured (Rs./Hect.)	Premium Sharing in R			
		Farmer's Share of Prem. (Rs./Hect)			
	100000				

# Restructured Weather Based Crop Insurance Scheme, Rabi:- 2019-20

## TERMSHEET

State: HIMACHAL PRADESH  
Unit: HECTARE

Crop: TOMATO

District: SOLAN

Tehsil/Block :

Kunihar, Nalagarh & Dharampur

Reference Weather

Backup Weather

As per Notification

Station: As per Notification

Station: As per Notification

Block/Reference Unit Area

As per Notification

### Cover-1: Low Temperature

**Objective:** To provide cover for low minimum temperature (drop in night temperature) during cover period resulting in reduced plant growth.

**Cover Period:** 01-Mar To 15-Apr

**Cover Definition:** Cumulative downward deviation of Minimum temperature from fortnightly trigger temperature.

### Trigger Temperature Table

Trigger Temperature Table								
Fortnights	01-Mar	15-Mar		16-Mar	31-Mar		01-Apr	15-Apr
Trigger Temperature	6 °C			6.5 °C			8 °C	
Strike (°C)	10							
Exit (°C):	60							
Notional Payout per Ha. (Rs./ ° C):	200							
Maximum Payout (Rs./Hect.):	10000							
Nature of cover:	Aggregate of deviations during the cover period.							

### Cover-2: High Temperature

**Objective:** To cover anticipated yield / quality loss due to higher mean temperature during cover period.

**Cover Period:** 10-Mar To 31-May

**Cover Definition:** Cumulative upward deviation of Mean temperature from fortnightly trigger temperature.

### Trigger Temperature Table

Periods	10-Mar	31-Mar	01-Apr	15-Apr	16-	30-	01-	15-	16-May	31-
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**COVER 4A: Deficit Rainfall**

Cover Objective:	To cover anticipated yield loss due to deficit in aggregate rainfall across different phases						
	Phase-I				Phase - II		
Cover period	15-Mar	to	15-May		16-May	to	30-Jun
Trigger (mm) cumulative rainfall for the period	55				75		
Exit / 100% payout (mm)	10				25		
Payout /mm (Rs.)	500				450		
Sum Insured (Rs./Hect.)	22500				22500		
Nature of payout:	Payout will be given phase wise						

**COVER 4B: Excess Rainfall Cover**

**Cover Objective:** To cover anticipated yield loss due to Daily Excess Rainfall during Fruit Development (multiple events)

Cover period	16-May	to	15-Jun		16-Jun	to	31-Jun
Daily Rainfall Trigger (mm)	50				125		
Exit / 100% payout (mm)	175				250		
Payout /mm (Rs.)	200						
Sum Insured (Rs./Hect.)	25000						
Nature of payout:	Multiple payouts (subject to a maximum of Sum Insured under the cover)						

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

		Premium Sharing in Rs./Hect.			
			State Govt's Share (Rs./Hect.)	Central Govt's Share. (Rs./Hect.)	Total
	<b>Total Sum Insured (Rs./Hect.)</b>	<b>Farmer's Share of Prem. (Rs./Hect.)</b>			

	100000			
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## Restructured Weather Based Crop

<b>Crop:</b>	<b>TOMATO</b>	<b>Tehsil/Block :</b>	
<b>District:</b>	<b>SOLAN</b>		
<b>Reference Weather Station:</b>	<b>As per Notification</b>		
<b>Block/Reference Unit Area :</b>	<b>As per Notification</b>		

<b>Objective:</b>	To provide cover for low minimum temperature (drop in night temperature) o growth.	<b>Cover-1: Low</b>
<b>Cover Period:</b>	01-Mar To	
<b>Cover Definition:</b>	Cumulative downward deviation of Minimum temperature from fortnightly tr	

Trigger Temperature Tab			
<b>Fortnights</b>	01-Mar	15-Mar	
<b>Trigger Temperature</b>	6 °C		
<b>Strike (°C)</b>	10		
<b>Exit (°C):</b>	60		
<b>Notional Payout per Ha. ( Rs./ ° C):</b>	200		
<b>Maximum Payout (Rs./Hect.):</b>	10000		
<b>Nature of cover:</b>	Aggregate of deviations during the cover period.		

<b>Objective:</b>	To cover anticipated yield / quality loss due to higher mean temperature dur	<b>Cover-2: High</b>
<b>Cover Period:</b>	10-Mar To	
<b>Cover Definition:</b>	Cumulative upward deviation of Mean temperature from fortnightly trigger t	

Trigger Tempe			
<b>Periods</b>	10-Mar	31-Mar	01-Apr
<b>Trigger Temperature</b>	23 °C		
<b>Strike more than (°C)</b>	10		
<b>Exit (°C):</b>	50		
<b>Notional Payout per Ha. ( Rs./ ° C):</b>	250		
<b>Maximum Payout (Rs./Hect.):</b>	10000		
<b>Nature of cover:</b>	Aggregate of deviations during the cover period.		

<b>Cover Objective:</b>	To cover anticipated yield loss due to temperature fluctuations during fruit o	<b>COVER 3: Tempe</b>
<b>Cover period:</b>	16-May To	
<b>Cover Definition:</b>	Sum of downward deviation of daily Minimum temperature and upward dev respective triggers as below.	

Trigger Temperature Tab			
<b>Fortnights</b>	16-May	31-May	
<b>Min. Temperature trigger</b>	14.5 °C		
<b>Max. Temperature trigger</b>	34 °C		
<b>Trigger (Payout begins at):</b>	20	Units	
<b>Exit (100% payout at):</b>	70	Units	
<b>Payout per unit (Rs.):</b>	200.00		

Sum Insured (Rs./Hect.):	10000	
Nature of payout:	Consolidated payout for the entire cover period	

COVER 4: R			
COVER 4A: I			
Cover Objective:	To cover anticipated yield loss due to d		
	Phase-I		
Cover period	15-Mar	to	
Trigger (mm) cumulative rainfall for the period	60		
Exit / 100% payout (mm)	10		
Payout /mm (Rs.)	450		
Sum Insured (Rs./Hect.)	22500		
Nature of payout:	Payout will be given phase wise		

COVER 4B: I			
Cover Objective:	To cover anticipated yield loss due to Daily Excess Rainfall during Fruit De		
Cover period	16-May	to	
Daily Rainfall Trigger (mm)	50		
Exit / 100% payout (mm)	175		
Payout /mm (Rs.)			
Sum Insured (Rs./Hect.)			
Nature of payout:	Multiple payouts (subject to a m		

Details of Sum Insured & Pre		
	Total Sum Insured (Rs./ Hect.)	F
	100000	

# Restructured Weather Based Crop Insurance Scheme (R)

## TERMSHEET

Crop: TOMATO

Cover Period: 1st March - 31 July

Balh,

District: MANDI

Block: Sundernagar

RWS/BWS/Block/RUA: As per Notification

### Cover-1: LOW TEMPERATURE

**Objective:** To provide cover for low minimum temperature (drop in night temperature) during cover period resulting in

**Cover Period:** 01-Mar to 15-Apr

**Cover Definition:** Cumulative downward deviation of Minimum temperature from fortnightly trigger temperature.

#### TRIGGER TABLE

Fortnights Trigger Temperature

01-Mar	15-Mar
9 °C	

16-Mar	31-Mar
10 °C	

01-Apr	15-Apr
11 °C	

Strike (°C) : 10

Exit (°C) : 50

Notional Payout (Rs./°C): 250

Maximum Payout

(Rs./Ha.): 10000

**Nature of Cover:** Aggregate of deviations during the cover period.

### Cover-2: HIGH MEAN TEMPERATURE

**Objective:** To cover anticipated yield/quality loss due to high mean temperature during cover period.

**Cover Period:** 10-Mar to 31-May

**Cover Definition:** Cumulative upward deviation of Mean temperature from fortnightly trigger temperature.

#### TRIGGER TABLE

Fortnights Trigger Temperature

10-Mar	31-Mar	01-Apr	15-Apr	16-Apr	30-Apr	01-May	15-May	M
26 °C		26.5 °C		27 °C		27.5 °C		

Strike (°C) : 10

Exit (°C) : 50

Notional Payout (Rs./°C): 250

Maximum Payout

(Rs./Ha.): 10000

**Nature of Cover:** Aggregate of deviations during the cover period.

### Cover-3: TEMPERATURE FLUCTUATION

**Objective:** To cover anticipated yield loss due to temperature fluctuations during fruit development.

**Cover Period:** 16-May to 30-Jun

**Cover Definition:** Sum of downward deviation of daily Minimum temperature and upward deviation of daily Maximum temperature from the respective triggers as below.

**TRIGGER TABLE**

Fortnights Trigger Temperature	16-May	31-May			01-Jun	15-Jun			16-Jun	30-Jun
	Min. Temp		18 °C		18.5 °C		19 °C			
	Max. Temp		34 °C		35 °C		36 °C			

**Trigger Strike (°C) : 20 Units** **Exit (°C) : 70 Units**

**Notional Payout (Rs./unit): 200** **Maximum Payout (Rs./Ha.): 10000**

**Nature of Payout:** Consolidated payout for the entire cover period.

**Cover-4: DEFICIT RAINFALL**

**Objective:** To cover anticipated yield loss due to deficit in aggregate rainfall across different phases.

**Cover Period:** 15-Mar to 30-Jun

**Cover Definition:** Cumulative rainfall for the period.

	Phase-I			Phase-II		
	15-Mar	to	15-May	16-May	to	30-Jun
Trigger strike (mm)	70			90		
Exit (mm)	20			40		
Payout (Rs./mm)	450			450		
Sum Insured (Rs./Ha.)	22500			22500		

**Nature of Payout:** Payout will be given phasewise.

**Cover-5: EXCESS RAINFALL**

**Objective:** To cover anticipated yield loss due to daily excess rainfall during fruit development (multiple events).

**Cover Period:** 16-May to 31-Jul

**Cover Definition:** Daily excess rainfall

	Phase-I			Phase-II		
	16-May	to	15-Jun	16-Jun	to	31-Jul
Trigger strike (mm)	50			125		

Exit (mm)	175	250
Payout (Rs./mm)	200	
Sum Insured (Rs./Ha.)	25000	
Nature of Payout: Multiple payouts (subject to a maximum of Sum Insured under the cover).		

Details of Sum Insured & Premium (in Rs.)			
Total Sum Insured (Rs./Ha.)	Premium Sharing (in Rs.)		
	Farmer's Share	State Govt's Share	Central Govt's Share
1,00,000			