

No.Agr.H(8-P)F(10)-20/2020
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 Regional Manager,
Agriculture Insurance Co. of India Ltd.,
Regional Office, Cabin No 7, 3rd Floor Agro Mall,
Sector 20 Panchkula (HR.) -134117.

Dated: Shimla-5, the 16th July, 2020

Subject: - Notification of Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) in Himachal Pradesh for Kharif 2020, Rabi 2020-21, Kharif 2021, Rabi 2021-22, Kharif 2022 & Rabi 2022-23 seasons.

Sir,

It is informed that the Govt. of India, Ministry of Agriculture, Department of Agriculture & Cooperation, Krishi Bhawan, New Delhi vide their letter No. 13015/02/2015-Credit-II dated 28th Feb, 2020 has conveyed its Administrative Approval for the implementation of Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) during Kharif 2020, Rabi 2020-21, Kharif 2021, Rabi 2021-22, Kharif 2022 & Rabi 2022-23 seasons as per the terms & conditions contained in the scheme. As approved by the Principal Secretary (Agri) to the Govt. of H.P.-cum- Chairman of State Level Co-ordination Committee on Crop Insurance (SLCCCI) on dated 10.07.2020, the **Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS)** will be implemented during Kharif 2020, Rabi 2020-21, Kharif 2021, Rabi 2021-22, Kharif 2022 & Rabi 2022-23 seasons on the following terms & conditions.

During above said Kharif seasons, Tomato, Potato, Ginger, Peas, Cabbage & Cauliflower crops will be covered and during above said Rabi seasons, Tomato, Potato, Garlic & Capsicum crops will be covered under Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS). 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, Dry Spell and Disease Congenial Days cover etc. which may adversely affect the Kharif & 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 and negotiation of premium rates under Revamped Restructured WBCIS for above said Kharif & Rabi seasons are as under:-

1. District/Block-wise coverage of Crops under Revamped Restructured WBCIS and premium/Implementing Agencies as decided on the basis of tender/bidding process and negotiation for the above said seasons:-

Seasons :- Kharif 2020, Rabi 2020-21, Kharif 2021, Rabi 2021-22, Kharif 2022 and Rabi 2022-23.

Table-1

Notified Scheme	District Name	Crops name to be covered in a District	Crop Season & Year	Blocks	Implementing Insurance Companies	Premium rates %
R-WBCIS	Bilaspur	Ginger	Kharif 2020, Kharif 2021, Kharif 2022	Sadar, Ghumarwin, Jhandutta	SBI-GIC	30.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Sadar, Ghumarwin, Jhandutta	SBI-GIC	30.00
R-WBCIS	Chamba	Potato	Kharif 2020	Chamba, Mehla, Salooni, Tissa, Bharmour	SBI-GIC	30.00
		Potato	Kharif 2021, Kharif 2022	Chamba, Mehla, Salooni, Tissa, Bharmour	SBI-GIC	30.00
		Peas	Kharif 2020	Salooni, Tissa	SBI-GIC	30.00
		Peas	Kharif 2021, Kharif 2022	Salooni, Tissa	SBI-GIC	30.00
R-WBCIS	Kangra	Potato	Kharif 2020	Baijnath	SBI-GIC	29.00
		Potato	Kharif 2021, Kharif 2022	Baijnath	SBI-GIC	29.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Bhedu-Mahadev, Nagrota Bagwan, Kangra, Rait, Bhawarna, Baijnath	SBI-GIC	29.00
		Potato	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Kangra, Bhawarna, Dharamshala and Nagrota Bagwan	SBI-GIC	29.50
R-WBCIS	Kinnaur	Potato	Kharif 2020	Nichar, Kalpa, Pooh	SBI-GIC	25.00
		Potato	Kharif 2021, Kharif 2022	Nichar, Kalpa, Pooh	SBI-GIC	25.00
		Peas	Kharif 2020	Pooh, Kalpa, Nichar	SBI-GIC	25.00
		Peas	Kharif 2021, Kharif 2022	Pooh, Kalpa, Nichar	SBI-GIC	25.00

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Notified Scheme	District Name	Crops name to be covered in a District	Crop Season & Year	Blocks	Implementing Insurance Companies	Premium rates %
R-WBCIS	Kullu	Potato	Kharif 2020	Kullu, Naggar, Banjar, Nirmand, Anni	SBI-GIC	30.00
		Potato	Kharif 2021, Kharif 2022	Kullu, Naggar, Banjar, Nirmand, Anni	SBI-GIC	30.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Kullu, Naggar, Nirmand, Banjar, Anni	SBI-GIC	30.00
		Peas	Kharif 2020	Nirmand, Anni, Kullu, Naggar, Banjar	SBI-GIC	30.00
		Peas	Kharif 2021, Kharif 2022	Nirmand, Anni, Kullu, Naggar, Banjar	SBI-GIC	30.00
		Cabbage	Kharif 2020, Kharif 2021, Kharif 2022	Nirmand, Anni, Kullu, Naggar, Banjar	SBI-GIC	30.00
		Garlic	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Naggar, Kullu, Banjar, Nirmand and Anni	SBI-GIC	30.00
R-WBCIS	Lahaul Spiti	Potato	Kharif 2020, Kharif 2021, Kharif 2022	Lahaul, Spiti	SBI-GIC	25.00
		Peas	Kharif 2020, Kharif 2021, Kharif 2022	Lahaul, Spiti	SBI-GIC	25.00
		Cauliflower	Kharif 2020, Kharif 2021, Kharif 2022	Lahaul & Spiti	SBI-GIC	25.00
R-WBCIS	Mandi	Potato	Kharif 2020	Siraj, Darang, Sundernagar, Gohar	SBI-GIC	30.00
		Potato	Kharif 2021, Kharif 2022	Siraj, Darang, Sundernagar, Gohar	SBI-GIC	30.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Siraj, Gohar, Karsog, Balh, Drang	SBI-GIC	30.00
		Tomato	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Balh & Sundernagar	SBI-GIC	30.00
		Peas	Kharif 2020	Siraj, Gohar, Karsog, Balh, Drang	SBI-GIC	30.00
		Peas	Kharif 2021, Kharif 2022	Siraj, Gohar, Karsog, Balh, Drang	SBI-GIC	30.00

R-WBCIS	Shimla	Potato	Kharif 2020	Jubbal, Rohru, Chhohara, Theog, Chopal, Rampur, Basantpur, Mashobra	SBI-GIC	25.00
		Potato	Kharif 2021, Kharif 2022	Jubbal, Rohru, Chhohara, Theog, Chopal, Rampur, Basantpur, Mashobra	SBI-GIC	25.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Theog, Rampur, Basantpur, Narkanda, Mashobra, Rohru, Chhohara, Chopal, Jubbal, Nankhari	SBI-GIC	25.00
		Peas	Kharif 2020	Nankhari, Narknda, Rohru, Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur, Rampur	SBI-GIC	25.00
		Peas	Kharif 2021, Kharif 2022	Nankhari, Narknda, Rohru, Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur, Rampur	SBI-GIC	25.00
		Cabbage	Kharif 2020, Kharif 2021, Kharif 2022	Theog	SBI-GIC	16.00
		Cauliflower	Kharif 2020, Kharif 2021, Kharif 2022	Theog	SBI-GIC	15.00

Notified Scheme	District Name	Crops name to be covered in a District	Crop Season & Year	Blocks	Implementing Insurance Cos.	Premium rates %
R-WBCIS	Sirmour	Potato	Kharif 2020	Rajgarh, Sangrah, Shillai	SBI-GIC	25.00
		Potato	Kharif 2021, Kharif 2022	Rajgarh, Sangrah, Shillai	SBI-GIC	25.00
		Ginger	Kharif 2020, Kharif 2021, Kharif 2022	Nahan, Poanta, Shillai, Rajgarh, Sangrah, Pachhad	SBI-GIC	20.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Nahan, Paonta, Rajgarh, Sangrah, Shillai, Pachhad	SBI-GIC	20.00
		Garlic	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Sangrah, Nahan, Rajgarh, Pachhad, Shillai and Paonta Sahib	SBI-GIC	15.00
R-WBCIS	Solan	Ginger	Kharif 2020, Kharif 2021, Kharif 2022	Kunihar, Kandaghat, Dharampur	Agriculture Insurance Co. of India Ltd. (AIC)	15.00
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Kunihar, Kandaghat, Dharampur, Solan & Nalagarh	Agriculture Insurance Co. of India Ltd. (AIC)	16.80
		Tomato	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Solan, Kandaghat, Dharampur, Kunihar and Nalagarh	Agriculture Insurance Co. of India Ltd. (AIC)	28.80
		Capsicum	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Dharampur	Agriculture Insurance Co. of India Ltd. (AIC)	18.00
R-WBCIS	Una	Potato	Kharif 2020, Kharif 2021, Kharif 2022	Amb, Gagret, Haroli & Una	Agriculture Insurance Co. of India Ltd. (AIC)	18.00

2. Season and Risk Period during above said Kharif seasons :

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	Crop Season & Year	Insurance Coverage period
1	Potato	Chamba, Mehla, Salooni, Tissa and Bharmour Blocks of Chamba District. Bajnath Block of Kangra District. Nichar, Kalpa and Pooh Blocks of Kinnaur District. Kullu, Naggar, Banjar, Nirmand and Anni Blocks of Kullu 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.	Kharif, 2020	1 st July 2020 to 31 st Aug., 2020
2.	Potato	Chamba, Mehla, Salooni, Tissa and Bharmour Blocks of Chamba District. Bajnath Block of Kangra District. Nichar, Kalpa and Pooh Blocks of Kinnaur District. Kullu, Naggar, Banjar, Nirmand and Anni Blocks of Kullu 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.	Kharif, 2021 & 2022	1 st June of respective season & year to 31 st Aug. of respective season & year
3.	Potato	Lahaul and Spiti Blocks of Lahaul & Spiti District.	Kharif, 2020, 2021, 2022	1 st July of respective season & year to 30 th Sept. of respective season & year
4.	Potato	Amb, Gagret, Haroli & Una Blocks of Una District.	Kharif, 2020, 2021, 2022	1 st Sept. of respective season & year to 30 th Nov. of

				respective season & year
5.	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 .	Kharif, 2020,2021, 2022	1 st July of respective season & year to 15 th Sept of respective season & year
6.	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 .	Kharif, 2020,2021, 2022	1 st Aug of respective season & year to 15 th Oct. of respective season & year
7.	Peas	Salooni & Tissa blocks of Chamba District . Pooh, Kalpa, Nichar, blocks of Kinnaur District . Nirmand, Anni, Kullu, Naggar, Banjar blocks of Kullu District . Siraj, Gohar, Karsog, Balh, Drang blocks of Mandi District . Nankhari, Narkanda, Rohru, Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur & Rampur blocks of Shimla District .	Kharif, 2020	1 st July, 2020 to 30 th Sept., 2020
8.	Peas	Salooni & Tissa blocks of Chamba District . Pooh, Kalpa, Nichar, blocks of Kinnaur District . Nirmand, Anni, Kullu, Naggar, Banjar blocks of Kullu District . Siraj, Gohar, Karsog, Balh, Drang blocks of Mandi District . Nankhari, Narkanda, Rohru, Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur & Rampur blocks of Shimla District .	Kharif, 2021 Kharif, 2022	15 th May of respective season & year to 30 th Sept. of respective season & year

9.	Peas	Lahaul & Spiti blocks of Lahaul & Spiti	Kharif 2020, Kharif 2021, Kharif 2022	1 st July of respective season & year to 30 th Sept. of respective season & year
10.	Cabbage	Nirmand, Anni, Kullu, Naggar & Banjar blocks of Kullu District. Theog block of Shimla District.	Kharif 2020, Kharif 2021, Kharif 2022	16 th June of respective season & year to 15 th Sept. of respective season & year
11.	Cauliflower	Theog block of Shimla District.	Kharif 2020, Kharif 2021, Kharif 2022	16 th June of respective season & year to 15 th Sept. of respective season & year
12	Cauliflower	Lahaul & Spiti Blocks of Lahaul Spiti District.	Kharif 2020, Kharif 2021, Kharif 2022	16 th June of respective season & year to 15 th Sept. of respective season & year

2. Season and Risk Period during above said Rabi seasons:

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.	1st January of respective season & year to 30th April of respective season & year
2	Tomato	Solan, Kandaghat, Dharampur, Kunihar and Nalagarh Blocks of Solan District. Balh & Sundernagar Blocks of Mandi District.	1st March of respective season & year to 31st July of respective season & year
3	Garlic	Naggar, Kullu, Banjar, Nirmand and Anni Blocks of Kullu District. Sangrah, Nahan, Rajgarh, Pachhad, Shillai and Paonta Sahib Blocks of Sirmour District.	15th December of respective season & year to 30th April of respective season & year
4	Capsicum	Dharampur Block of Solan District.	1st March of respective season & year to 31st July of respective season & year

Seasonality Discipline

Seasons :- Kharif 2020, Kharif 2021 & Kharif 2022 seasons:-

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

Crop	Season & Year	Districts covered	Type of Farmers	Cut-off Period/Date	Last date for submission of declaration* by banks/ intermediaries to ICs
Potato	Kharif 2020	Chamba, Kangra, Kinnaur, Kullu, Mandi, Shimla, Sirmour	Loanee	Credit limit to be sanctioned up to 30 th June, 2020.	15 th July, 2020
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June, 2020	15 th July, 2020
				Proposals to be accepted by intermediaries up to 30 th June, 2020	2 nd July, 2020
	Kharif 2021 & Kharif 2022	Chamba, Kangra, Kinnaur, Kullu, Mandi, Shimla, Sirmour	Loanee	Credit limit to be sanctioned up to 31 st May of respective Season & Year	15 th June of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 31 st May of respective Season & Year	15 th June of respective Season & Year
				Proposals to be accepted by intermediaries up to 31 st May of respective Season & Year	2 nd June of respective Season & Year
	Kharif 2020, Kharif 2021 Kharif 2022	Lahaul Spiti	Loanee	Credit limit to be sanctioned up to 30 th June of respective Season & Year	15 th July of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June of respective Season & Year	15 th July of respective Season & Year
				Proposals to be accepted by intermediaries up to 30 th June of respective Season & Year	2 nd July of respective Season & Year
	Kharif 2020, Kharif 2021, Kharif 2022	Una	Loanee	Credit limit to be sanctioned up to 31 st August of respective Season & Year	15 th September of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 31 st August of respective Season & Year	15 th September of respective Season & Year
				Proposals to be accepted by intermediaries up to 31 st August of respective Season & Year	2 nd September of respective Season & Year

Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Bilaspur, Kangra, Kullu, Mandi, Shimla, Sirmour, Solan	Loanee	Credit limit to be sanctioned up to 31 st July of respective Season & Year	15 th August of respective Season & Year
			Non- Loanee	Proposals to be accepted by banks from non -loanee farmers up to 31 st July of respective Season & Year	15 th August of respective Season & Year
				Proposals to be accepted by intermediaries up to 31 st July of respective Season & Year	2 nd August of respective Season & Year
Ginger	Kharif 2020, Kharif 2021, Kharif 2022	Bilaspur, Sirmour, Solan	Loanee	Credit limit to be sanctioned up to 30 th June of respective Season & Year	15 th July of respective Season & Year
			Non - Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June of respective Season & Year	15 th July of respective Season & Year
				Proposals to be accepted by intermediaries up to 30 th June of respective Season & Year	2 nd July of respective Season & Year
Peas	Kharif 2020	Chamba, Kinnaur, Kullu, Mandi, Shimla	Loanee	Credit limit to be sanctioned up to 30 th June, 2020	15 th July, 2020
			Non- Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June, 2020	15 th July, 2020
				Proposals to be accepted by intermediaries up to 30 th June, 2020	2 nd July, 2020
	Kharif 2021, Kharif 2022	Chamba, Kinnaur, Kullu, Mandi, Shimla	Loanee	Credit limit to be sanctioned up to 14 th May of respective Season & Year	29 th May of respective Season & Year
			Non- Loanee	Proposals to be accepted by banks from non- loanee farmers up to 14 th May of respective Season & Year	29 th May of respective Season & Year
				Proposals to be accepted by intermediaries up to 14 th May of respective Season & Year	16 th May of respective Season & Year
	Kharif 2020, Kharif 2021, Kharif 2022	Lahaul Spiti	Loanee	Credit limit to be sanctioned up to 30 th June of respective Season & Year	15 th July of respective Season & Year
			Non- Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June of respective Season & Year	15 th July of respective Season & Year
				Proposals to be accepted by intermediaries up to 30 th June of respective Season & Year	2 nd July of respective Season & Year

Cabbage	Kharif 2020, Kharif 2021, Kharif 2022	Kullu, Shimla	Loanee	Credit limit to be sanctioned up to 15 th June of respective Season & Year.	30 th June of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 15 th June of respective Season & Year	30 th June of respective Season & Year
				Proposals to be accepted by intermediaries up to 15 th June of respective Season & Year	17 th June of respective Season & Year
Cauliflower	Kharif 2020, Kharif 2021, Kharif 2022	Shimla	Loanee	Credit limit to be sanctioned up to 15 th June of respective Season & Year	30 th June of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 15 th June of respective Season & Year	30 th June of respective Season & Year
				Proposals to be accepted by intermediaries up to 15 th June of respective Season & Year	17 th June of respective Season & Year
	Kharif 2020, Kharif 2021, Kharif 2022	Lahaul Spiti	Loanee	Credit limit to be sanctioned up to 15 th June of respective Season & Year	30 th June of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 15 th June of respective Season & Year	30 th June of respective Season & Year
				Proposals to be accepted by intermediaries up to 15 th June of respective Season & Year	17 th June of respective Season & Year

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

Seasons :- Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons :-

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

Crop	Season & Year	Districts covered	Type of Farmers	Cut-off Period/Date	Last date for submission of declaration* by banks/ intermediaries to Insurance Companies
Potato	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Kangra	Loanee	Credit limit to be sanctioned up to 31 st December of respective Season & Year	15 th January of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non -loanee farmers up to 31 st December of respective Season & Year	15 th January of respective Season & Year
				Proposals to be accepted by intermediaries up to 31 st December of respective Season & Year	2 nd January of respective Season & Year
Tomato	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Solan & Mandi	Loanee	Credit limit to be sanctioned up 28 th February of respective Season & Year	15 th March of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non- loanee farmers up to 28 th February of respective Season & Year	15 th March of respective Season & Year
				Proposals to be accepted by intermediaries up to 28 th February of respective Season & Year	2 nd March of respective Season & Year
Garlic	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Kullu & Sirmour	Loanee	Credit limit to be sanctioned up to 14 th December of respective Season & Year	29 th December of respective Season & Year
			Non -Loanee	Proposals to be accepted by banks from non loanee farmers up to 14 th December of respective Season & Year	29 th December of respective Season & Year

				Proposals to be accepted by intermediaries up to 14 th December of respective Season & Year	16 th December of respective Season & Year
Capsicum	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	Solan	Loanee	Credit limit to be sanctioned up to 28 th February of respective Season & Year	15 th March of respective Season & Year
			Non-Loanee	Proposals to be accepted by banks from non-loanee farmers up to 28 th February of respective Season & Year	15 th March of respective Season & Year
				Proposals to be accepted by intermediaries up to 28 th February of respective Season & Year	2 nd March of respective Season & Year

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

The other Seasonality Discipline is as under:-

**Seasons :- Kharif = Kharif 2020, Kharif 2021 & Kharif 2022.
Rabi = Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23.**

Sr. No.	Activity	Kharif	Rabi	Action to be taken by
1.	Issuing of Tender Documents	February/March	September/October	Agriculture Department of State
2.	Finalization of Tender and Award of Work by State	After two weeks from the date of issuance of Tender Document	After two weeks from the date of issuance of Tender Document	Agriculture Department of State
3.	Conduct of SLCCCI meeting to take decision for Notifications of crops and areas and to inform Crop-wise Sum Insured etc.	March/April	October/November	Agriculture Department of State
4.	Digitization of Notification & downloading/issuance of Notification from Crop Insurance Portal for circulation amongst Stakeholders	Within a week of issuance of Notifications		By Agriculture Department of State & concerned Insurance Companies (IC)
5.	Awareness/Sensitization/training programmes by State Govt. and ICs/IAs	From 15 th March	From 15 th September	By Agriculture Department of State & concerned Insurance Companies (IC)
6.	Start of enrolment of farmers for the season (as per Crop Calendar)	From 1 st April	From 1 st October	All Stakeholders
7.	Cut-off date for existing loanee farmers to submit the written consent for opting out from the Scheme to the concerned bank branches	7 days prior to cut-off date for enrolment under the scheme	7 days prior to cut-off date for enrolment under the scheme	Farmers/Bank
8.	Cut-off date for intimation of change of insured crop by the Loanee farmers	2 working days prior to cut-off date for debit/collection of premium from farmers	2 working days prior to cut-off date for debit/collection of premium from farmers	Farmers/Bank
9.	Cut-off date for electronic remittance of premium alongwith consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on Crop Insurance Portal by bank Branches (CBs/RRBs/DCCBs/PACs), followed by SMS to all insured farmers from Portal	Within 15 days of cut-off date for enrolment of farmers/debit of premium for both Loanee and Non-Loanee farmers.		Banks/Portal
10.	Cut-off date for electronic remittance of farmer premium to Insurance Companies for farmers covered on voluntary basis by designated Insurance Agent(s) and uploading of details of individual covered farmers on Crop Insurance Portal.	Within 48 Hours of receipt of application & premium.		Insurance Companies and their agents

11.	Cut-off date for insurer to accept or reject the farmer's data on Portal	Within 15 days from the cut-off date for uploading of data/information by Banks/PACS/CSC/Agent respectively for loanee farmers and within 30 days for Non-Loanee farmers.		Insurance Companies
12.	Cut-off date for CSC/Banks/Intermediary to correct/update the paid application intimated by ICs on Crop Insurance Portal.	Within 7 days from the date of intimation by Insurance Companies		CSCs/Banks/Intermediary
13.	Cut-off date for insurer to accept the corrected /updated applications	Within 7 days from the date of submission of correction/updation by the Banks/CSC.		Insurance Companies
14.	Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt alongwith folio to the insured farmer	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal.		Banks/ICs for enrolment through their intermediaries.
15.	Cut-off date for reporting of excess insured area (if any) to the State Govt. and GOI for verification of genuiness of coverage of insured farmers	45 days from the cut-off date for enrolment /debit of premium from farmers.		Insurance Companies/State Govt./GOI
16.	Cut-off date for processing of applications by ICs and auto approval of application of insured farmers on Crop Insurance Portal	60 days from the cut-off date for enrolment/debit of premium from farmer.		Insurance Companies/Crop Insurance Portal.
17.	Cut-off date for raising bills/requisition with supporting documents for releasing of advance premium subsidy based on 50% of 80% of respective share of Centre/State in corresponding previous season	Before cut-off date of enrolment of farmers		Insurance Companies / GOI/State
18.	Release of advance upfront premium subsidy (First Installment), i.e. 50% of 80% of respective share of Centre/State in corresponding previous season.	Within 15 days of cut-off date of enrolment of farmers.	Within 15 days of cut-off date of enrolment of farmers.	GOI & State Govt.
19.	Cut-off date for raising bills/requisition with supporting documents for releasing of 2 nd Installment of Premium subsidy based on business statistics finalized on Portal/auto approval.	Within 15 days of auto approval of business statistics finalized on Portal	Within 15 days of auto approval of business statistics finalized on Portal.	Insurance Companies
20.	Release of 2 nd installment of Govt. Subsidy	Within 15 days of receiving requisition from ICs based on business statistics finalized on Portal.	Within 15 days of receiving from ICs based on business statistics finalized on the Portal.	GOI / Agriculture Department of State
21.	Sharing of detailed information of claims with bank branches & other Stakeholders from Crop Insurance Portal	Within 7 days of approval of Claims by ICs		Portal/Insurance Companies

22.	Timelines for payment of Claims	Within 2 weeks from calculation /auto approval of claims irrespective of whether ICs have raised the bill of 2 nd Installment of premium subsidy or not.	Portal/Insurance Companies
23.	Payment of final Government Subsidy	On finalization of business statistics on Portal after completion of approval /reconciliation for the season on Portal.	GOI/ Agriculture Department of State
24.	Reconciliation of Claim amount by concerned bank branches for Loanee farmers disbursed either through Banks or directly to beneficiary accounts/DBT in case of Non-Loanee, reconciliation of Claims, if required, to be done by enrolling agencies in consultation with concerned Bank/State Govt.	Within a week after receipt of Claims	Banks/Farmers/ Agriculture Department of State

Note: There may be alteration in the Seasonality Discipline as per instructions issued by the Ministry of Agriculture, Govt. of India, if any, from time to time.

2. For any clarification, please see the Revised/Revamped Operational Guidelines of R-WBCIS issued by the Ministry of Agriculture, Govt. of India.

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 105 number of notified Reference Weather Stations (RWS) during Kharif seasons and 29 number during Rabi seasons for the above said RUAs/blocks which have already been installed under R-RWBCIS. The list of Reference Weather Stations (RWS) during above said Kharif & Rabi seasons are annexed at **Annexure - “A & B”** respectively.

5. Crops Covered:-

During above said Kharif seasons, Tomato, Potato, Ginger, Peas, Cabbage & Cauliflower crops will be covered and during above said Rabi seasons, Tomato, Potato, Garlic & Capsicum crops will be covered under Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) in the notified area of Himachal Pradesh.

6. Enrollment of Farmers:

- a. All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/insured crops.
- b. All the Loanee farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the Notified Crops/Seasons will be deemed covered automatically unless a declaration for opting-out is given by the farmer in writing to the concerned bank branch any time during the year but at-least seven days prior to the cut-off date for enrolment of farmers for the respective seasons.

- c. All the Non-Loanee farmers are required to submit online or physical copy (as applicable), necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Govt. in case of sharecroppers/tenant farmers and the same should be defined by the State in the notification itself.
- d. Non-Loanee farmers can enroll themselves under the scheme through nearest bank branch, Common Service Centers (CSC), authorized and licensed Insurance Intermediaries appointed by concerned Insurance Company or directly through field employees of concerned insurance company or National Crop Insurance Portal (NCIP).
- e. All farmers can change the name of insured crop up to 2 working days before cut-off date for enrolment subject to terms & conditions and provisions mentioned in Operational Guidelines of revised /revamped R-WBCIS.

The proformas for opting in & opting out under the scheme same during both Kharif & Rabi seasons are annexed at Annexure - “C & D” respectively.

7. Perils Covered & Coverage of risks :-

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 during above said Kharif & Rabi seasons are given in the Term sheets annexed at **Annexure - “E & F” respectively.**

The Crop-wise Term Sheets for Kharif 2020, Kharif 2021 & Kharif 2022 seasons have been given in **Annexure -E** and Term Sheets for the crops to be covered during Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons have been given in **Annexure – F. The Term Sheets for Kharif 2021, Kharif 2022 & Rabi 2020-21, Rabi 2021-22, Rabi 2022-23 seasons will remain the same during entire Contract period after incorporating the relevant Season & Year. During Kharif 2020 season, for Potato (Chamba, Kangra, Kinnaur, Kullu, Mandi, Shimla, Sirmour) and Peas (Chamba, Kinnaur, Kullu, Mandi, Shimla), there are some changes in r.o. Perils/parameters/covers, phases & Total Sum Insured (Rs./Hect.), Seasonality Discipline and in Term Sheets of these Crops & Districts. This is because the Notification of R-WBCIS for Kharif, 2020 season will be issued late in r.o. H.P. due to lockdown/Curfew Conditions/holidays in the Country & Himachal Pradesh for Covid -19 (Corona Virus) Epidemic disease declared by Government of India. However, during Kharif, 2021 & Kharif, 2022 seasons, for Potato (Chamba, Kangra, Kinnaur, Kullu, Mandi, Shimla, Sirmour) and Peas (Chamba, Kinnaur, Kullu, Mandi, Shimla), all & full Perils/parameters/covers, phases, Total Sum Insured (Rs./Hect.) & Term Sheets will be covered/considered during entire Contract period.**

During Kharif 2020, Kharif 2021 & Kharif 2022 seasons, the crops of Tomato, Ginger, Cabbage & Cauliflower and during Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons, the crops of Tomato, Potato, Garlic & Capsicum will be covered/considered with all/full Perils/parameters/covers, phases, Total Sum Insured (Rs./Hect.) & Term Sheets etc. For Potato of Una & Lahaul Spiti Districts and Peas of Lahaul Spiti District, all/full Perils/parameters/covers, phases, Total Sum Insured (Rs./Hect.) & Term Sheets etc. during Kharif 2020, Kharif 2021 & Kharif 2022 seasons will be covered/considered.

8. Publicity and Awareness:

- a. Adequate publicity needs to be given in all the villages of the notified districts/areas. All possible means of electronic and print media, farmer's fairs, exhibitions, SMS, short films, and documentaries shall be utilized to create and disseminate awareness about provisions and benefits of the Scheme among the cultivators and the agencies involved in implementing the Scheme.
- b) Insurance Companies will conduct Publicity and Awareness immediately on receipt of award of work. All the publicity material/ information should necessarily be uploaded on the National Crop Insurance Portal along with coverage/frequency/ duration, dates etc.
- c) A detailed plan of Awareness and Publicity shall be submitted by the Insurance Company along with the acceptance of Notification of Award.
- d) Insurance Companies will chalk out plan for capacity building of the associated agents, banks etc. for effective implementation of the Scheme and share it with State Government for their inputs and finalize it. Insurance Companies will also organize training workshops/sensitization program for them. Insurance companies will share the output of these activities to State Govt. & GoI periodically.
- e) Insurance Companies should spend 0.5% of the total gross premium for publicity expenses at the field level and the corresponding details should be submitted to Central Govt. and State Govt./Nodal Department at the end of every season. In case of expenditure in this category is less than 0.5% of Total Gross Premium, the IC shall deposit the difference in Technology fund within 3 months of cut-off date for enrolment.
- f) Insurance Companies Company will ensure District and Block/Tehsil/Sub-Tehsil level contact centers manned by a regular manpower for day to day interaction and capacity building of farmers and other stakeholders including banks and district administration.
- g) Insurance Companies company will submit list of its district and Block/Tehsil/Sub-Tehsil level offices along with list of manpower deployed on field at district, Block/Tehsil/Sub-Tehsil and below within 1 month from receiving Notification of Award.

9. Premium Rates & Subsidy Premium:

- a) The Actuarial Premium Rate (APR) would be charged under R-WBCIS by implementing Insurance Company. The difference between APR and Farmer's share will be shared by the Central Govt. & State Govt. on 50:50 basis, subject to maximum liability of Central Govt. up to 30% APR for Rainfed/Unirrigated Areas and 25% APR for Irrigated areas.
- b) For the purpose of categorization of Districts between Rainfed/Unirrigated and Irrigated, districts having 50% or more irrigated area will be categorized as Irrigated.
- c) Farmer's premium will be maximum of 5% for both Kharif & Rabi seasons. All farmers enrolled under the scheme would be entitled for subsidy on the Actuarial Premium.

10. Goods & Service Tax:

Premium collected under the scheme (R-WBCIS) is exempted from applicability of Goods and Service Tax until the same is reviewed by the competent authority of Govt. of India.

11. Seasonality Discipline:

Seasonality discipline with timelines to be approved by SLCCCI for various activities is given above. The applicability of these timelines will be in accordance

with the Terms & conditions and provisions contained in the revised/revamped Operational Guidelines of R-WBCIS.

12. Compensation (Payout):

a) Implementing 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. The insurance unit is Gram Panchayats for the crops to be covered under R-RWBCIS during both above said Kharif & Rabi seasons.

b) 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 Stations (RWS)” 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 becomes eligible for the same rate of Payouts.

c) Pay-Out Disbursement :

1) 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.

2) 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 credit to the insured’s Bank Account through the concerned Nodal Banks/Financial Institutions.

As per revised Operational Guidelines of Revised/Revamped 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.

The Loss assessment and claim settlement will be as per detailed protocol defined in the relevant sections of Revised/Revamped Operational Guidelines of R-WBCIS issued by Ministry of Agriculture, Govt. of India.

13. Claim liability and settlement procedure:

Insurance Companies shall take appropriate re-insurance support for their portfolio in order to safeguard insured’s interest. Insurer will be solely responsible for settlement of all admissible claims to the farmers.

All payable claims under the scheme will be settled in accordance with the corresponding provisions contained in Revised/Revamped Operational Guidelines of R-WBCIS.

14. Payment of Service Charges:

All payable service charges to Banks, CSC, other Intermediaries under the scheme will be paid in accordance with the corresponding provisions contained in Revised/Revamped Operational Guidelines of R-WBCIS and IRDAI regulations on Payment of commission or remuneration or reward to insurance agents and insurance intermediaries.

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.

15. Monitoring and Review of Implementation:

Insurance Companies will ensure effective implementation of the scheme as per provisions given in the Revised/Revamped Operational Guidelines of R-WBCIS and share the data as desired by State Government from time to time.

16. Grievance Redressal Mechanism:

Insurance Companies will ensure robust grievance and dispute redressal mechanism for effective implementation of the scheme as per provisions given in the Revised/Revamped Operational Guidelines of R-WBCIS and share the data as desired by State Government from time to time.

17. Roles & Responsibility of Stakeholders:

Roles and responsibilities as defined in the Revised/Revamped Operational Guidelines of R-WBCIS for each stakeholder will be applicable. Call center will also be designated to register the grievances and after due docketing same will be forwarded to the concerned stakeholder for disposal.

18. Performance Evaluation of Insurance Companies:

The performance of the empanelled Insurance Companies will be monitored as per the detailed performance evaluation matrix containing key performance indicators with assigned weightage given in the Revised/Revamped Operational Guidelines of R-WBCIS.

19. Penal Provision:

Selected Insurance Companies have to follow the seasonality discipline and provisions of Revised/Revamped Operational Guidelines of R-WBCIS and instructions issued by the Government from time to time to ensure benefit of the Scheme is reached within stipulated timelines. Non adherence of the guidelines and cut-off dates should attract penalty as envisaged in the Revised/Revamped Operational Guidelines of R-WBCIS.

20. **Notified District-wise Irrigated and Rainfed/Unirrigated Status :-**

District Name	Irrigation Status (IR/RF)
Bilaspur	Rainfed/ Unirrigated
Chamba	Rainfed/ Unirrigated
Kangra	Rainfed/ Unirrigated
Kinnaur	Irrigated
Kullu	Rainfed/ Unirrigated
Lahaul Spiti	Irrigated
Mandi	Rainfed/ Unirrigated
Shimla	Rainfed/ Unirrigated
Sirmour	Rainfed/ Unirrigated
Solan	Rainfed/ Unirrigated
Una	Rainfed/ Unirrigated

21. **Notified Crop- wise Total Sum Insured, Method of Sum Insured & Notified Level during Kharif 2020, Rabi 2020-21, Kharif 2021, Rabi 2021-22, Kharif 2022 & Rabi 2022-23 seasons under R-WBCIS.**

District Name	District Code	Crop Name	Crop Code	Crop Season & Year	Notified Scheme	Notified Level (Notified Unit)	Method of Total Sum Insured Scale of Finance (SOF)/ (NAY X MSP)	Total Sum Insured (Rs./Ha)
Bilaspur	030	Ginger	020511200	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,50,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
Chamba	023	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Peas	022121001	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	75,000
		Peas	022121001	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
Kangra	024	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Potato	022122400	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	62,500
Kinnaur	034	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Peas	022121001	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	77,500
		Peas	022121001	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000

Contd./..

Kullu	026	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Peas	022121001	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	75,000
		Peas	022121001	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Cabbage	022105000	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Garlic	020511000	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	75,000
Lahaul Spiti	025	Potato	022122400	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Peas	022121001	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Cauliflower	022106000	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
Mandi	027	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Tomato	022129500	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Peas	022121001	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	70,000
		Peas	022121001	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
Shimla	033	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Peas	022121001	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	75,000
		Peas	022121001	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Cabbage	022105000	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Cauliflower	022106000	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000

Sirmour	032	Potato	022122400	Kharif 2020	R-WBCIS	Gram Panchayat	SOF	52,500
		Potato	022122400	Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000
		Ginger	020511200	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,50,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Garlic	020511000	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	75,000
Solan	031	Ginger	020511200	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,50,000
		Tomato	022129500	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Tomato	022129500	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	1,00,000
		Capsicum	022105300	Rabi 2020-21, Rabi 2021-22, Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	40,000
Una	029	Potato	022122400	Kharif 2020, Kharif 2021, Kharif 2022	R-WBCIS	Gram Panchayat	SOF	75,000

Note:- The Sum Insured in r.o. Potato & Peas Crops under R-RWBCIS only for Kharif 2020 of notified Districts/Area have been fixed after excluding some Phases & Perils/Parameters from Term Sheets as the Notification of R-RWBCIS for Kharif, 2020 season will be issued late due to Lockdown & Curfew Condition /Holidays in the country & Himachal Pradesh for Covid -19 (Corona Virus) epidemic disease declared by Government of India. However, for Kharif, 2021 & Kharif 2022 seasons, for these crops and other notified crops, all the phases, perils/parameters and Total Sum Insured will be covered/considered as per Term Sheets. For Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons, for all the notified crops, all the phases, perils/parameters and Total Sum Insured will be covered/considered as per Term Sheets. The detail of Sum Insured for all seasons have been mentioned above in the Table.

22. **Premium Rates:-** Premium Rates have been given in **Table -1** above.

23. **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 Districts 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.
- 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 maximum coverage of farmers under the scheme.
- 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 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-RWBCIS 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 the scheme.

The scheme will be implemented as per revised/revamped operational guidelines of the R-WBCIS which can be seen in the Ministry of Agriculture, GOI website.

Yours faithfully,

Encls.: - As above.

Sd/-

**Director of Agriculture,
Himachal Pradesh.**

Endst.No.As above.

Dated: Shimla-5, the 16th July, 2020

Copy is sent to the following for information and similar 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- 110001 w.r.t. their letter No.13015/02/2015-Credit-II dated 28th February, 2020.
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 District Hamirpur.
15. The Additional Director of Agriculture, North Zone, Dharamsala, District Kangra, H.P.
16. All the Deputy Directors, H.P. except District Hamirpur.
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 Revamped R-WBCIS during Kharif 2020, Kharif 2021 & Kharif 2022 seasons.

District	Name of the Crop	Development Blocks	Reference Weather Station (RWS)	Reference Unit Area (RUA)/ Block	Area Covered	Back up Weather Station (BWS)
Bilaspur	Ginger, Tomato	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
		Ghumarwin	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 Ghumarwin	Entire Block of Ghumarwin	RWS- Jhandutta-A
		Jhanduta (Geharwin)	RWS Jhandutta-A Sh. Ashwani Chandel S/O Sh. Rattan Singh Vill.Lekhwin,P.O Geharwin Distt. Bilaspur Tel. No. 01978-270077&270412	Block Jhandutta	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, Nakhlera etc.	RWS - Ghumarwin
			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 - Ghumarwin
Chamba	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 Chamba	Entire Chamba Block	RWS- Salooni
		Bharmour	RWS-Bharmour, O/o SMS Bharmour, Tel. No. 01895-225038	Block Bharmour	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
Kangra	Potato, Tomato	Bhedu - Mahadev	RWS Bhedu Mahadev, B.D.O. office at Sullah Phone No.01894-275658	Block Bhedu-Mahadev	Entire Bhedu-Mahadev Block	RWS - Bhawarna
		Nagrota Bagwan	RWS Nagrota Bagwan, B.D.O. office at Baijnath Phone No. 1894-263024	Block Nagrota Bagwan	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, Kandrak, Kaswa Paprola, Khara naal, Kothi, Kudail, Kunsal, Kyori, Mahalpatt, Nain, Nanahar, Narghor (Chobu), Pantehar, Paprola Khas, Fatahar, Rajehar, Sakri, Sansai, Sansal, Sehal, Sapedu, Tikri Duhki, Ustehar, Chogan, Madho Nagar, Mahakaal, Madorna, Manjhoti, Manded, Majhairma, Majharina & Thandhol (Dhandhol) etc.	RWS - P/Rukhi
RWS- PCDO Multhan	Gram Panchayat Bara Bhanganl, 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	Entire Lahaul Block	RWS - Spiti
			RWS- Udaipur Mr. Subhash Chand, Village Udaipur Ph. No. 9418464476	Sub Tehsil Udaipur	Entire Udaipur Sub-Tehsil	RWS - Lahaul
		Spiti	RWS - Spiti O/o BDO Kaza Ph. No. 01906-222211	Block Spiti	Entire Spiti Block	RWS- Lahaul
Kullu	Potato, Tomato, Peas, Cabbage	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		Gram Panchayat Beongal, Buchhes, Bakhnao, Chuwai, Deothi, Dalash,	RWS - Anni

			Sh. Rajesh Kumar S/O Sh. Sanki Ram VPO Dalash Ph.No. 01904-256677		Dingidhar, Fanonti, Jaban, Karshaigad, Karad, Kohila, Kuther, Khani., Khanog, Lagoti, Lajheri, Muhan, Namhong, Pokhri, Shilli, Takresi etc.	(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 Nirmand	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 Bradha Tehsil 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, 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 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- Jhanjhali- 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 Panchyat 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 Panchyat 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- Kangal Panchayat Ghar Kangal VPO Kangal, Tehsil Kumarsain, Distt. Shimla, HP.		Gram Panchayat Shiwan, Baragaon, Kotighat, Kangal 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 Panchyat 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, Dharkandoo, 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 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		Gram Panchayat Nerwa, Pujarli,	RWS-

			O/o Naib Tehsildar Nerwa, VPO Nerwa, Tehsil Chopal, Distt. Shimla, HP.		Bharanu, Mundli, Rushla, Deyia, Kaidi, Bijmal, Pelor, Kiran, Bohar, Padhan, Khund Newal, Tikkri, Dhanat, Manu Bhavia, Madhana, Tharoch, Polia, Hallan, Chainjan etc.	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 Kafila, Kulag Baag, Majholi, Nora Bora, Juddu Shilal, Kanda Banah (Bp) etc.	RWS-Bamta
			RWS Pulbhal Panchyat 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, Chand 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, Duttanagar, Shingla, Lalsa & Kuhal etc.	RWS-Rampur
	Nankhari	RWS-Nankhari-A Gurdyal Singh S/O Krishan Singh Vill. Bainal, 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, Dhumi, Naldehra, Pagog, Bhont, Neri, Village Anji Brahmana of Neri Panchayat, Chaily, Totu, Majthai, Ghanahatti, Dudhalti, Moolbari (Dev nagar), Ganewog, Nehra, Halog, Dhama, Bhatmana, Jabri, Ghech (Kohbaag), Village Kalihatti of Ghech (Kohbaag Panchayat), Village Malangan of Kohbaag Panchayat, Maili Jajhar, Bhaloh, Kotla, Shakrah, Mayali (Jejad) etc.	RWS-Khatnol
		RWS- Koti, The Karoli Co-opertave Multi purpose Society Ltd. Koti Telephone No. 0177-2733329/489			Gram Panchayat Dharbog, Patghair Junga, Satlai, Koti, Janedghat, Piran, Balog, Chamiyana, Malyana, Pujarli, Bharach, Kot, Anandpur, Village Badhai of Anandpur Panchayat, Jalail, Thadi, Baagi, Rampur Keonthal, Dhamoon, Chanog, Baichiri, Shamlaghat, Galot, Bhaloh, Rajhana, Bhadech, Junga, Patgehar 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 Dhmoon, Rampur Keonthal, Chaily, 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, Chalahal, Chanawag (BP), Dudhalti, Galot, Shamlaghat, Devnagar, G. Nehra, Ghanahatti, Bhaloh, Ghech Kohbaag, Shakrah, Maily Jajar, Dhami & Bathmana Jabri etc.	RWS- Mashobra
		Basantpur	RWS Himri Panchayat Ghar Himri Vill. Banuna, P.O. Gadheri, Tehsil Sunni, Distt. Shimla, HP.	Block Basantpur	Gram Panchayat Himri, Karyali, Dharogra, Baag, Dumehar, Pandoha, Ogli, Chebri etc.	RWS- Khatnol
			RWS Khatnol Panchayat 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 Chhohara at Chirgaon	Gram Panchayat Saribasa, Ranol, Jangla, Kulgaon, Todsa 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, Jakha (BP), Dodra (BP), Mayla Batwari (Diudi-Mayla) etc.	RWS- Khashdhar
			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,	Sangrah	RWS- Sangrah	Block	Entire Sangrah Block	RWS

	Ginger, Tomato		Charna/Charna Sh.Vipta Ram VPO Charna/01702-203041	Sangrah		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 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
Solan	Ginger, Tomato	Dharampur	RWS –Dharampur PCDO Patta Mehlog	Block Dharampur	Entire Dharampur Block	RWS - Nalagarh
		Kunihar	RWS- Kunihar	Block	Gram Panchayat Barail, Balera,	RWS-

			O/O BDO Kunihar	Kunihar	Hanuman Barog, Bhumti, Chakkar, Daunti, Dhundan, Dumehar, Kunihar, Kunhar, Navgaon, Saniyarimor, Surajpur, Mangu, Materni, sarli, Sarma, Saryanj etc.	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, Sevra Chandi, Shehrol, Daunti, Ghanaghat, 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, Mamlleeg, 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, Shamti, 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 Malon, Kharoh, Behar-Bhatehar, Bhgroh, Dharamshala Mahanta-1, Dharamshala, Mahanta-II, Badhmana, Jawal, Ladoli, Lohara Upper, Lohara Lower, Chhaproh, Duhai Bhangwalan, Duhai Bhatwalan, Daulatpur Chowk (NP), Nari (Chintpurni), Dharamshala Mahantan, Dharamshala Mahanta Khas, Sidh Chalehar, Jawar, Sapouri, Shivpur, Rajpur Jaswan, Lohara, Bhehra, Mairi, Nehri Khulsu, Nehri Nauranga, Panjoa, Repoh Misran, Suri,	RWS - Amb (B)

					Polian Purohitan etc.	
			RWS- Amb (B) O/o B.D.O, Amb		Gram Panchayats Hamboli, Bhaira, Diara , Dussara, Takarla, Thathal, Nandpur, Sathothar, Amb, Mubarikpur, Mandoli, Saloohi, Andora-I, Andora-II, Andora Lower, Andera Upper, Karloohi, Katohar Kalan, Kuthera, Kuthera Kherla, Khairla etc.	RWS- Jawal
			RWS-Takarla, Gram Panchayat Pradhan Takarla mobile no-98166-33428	Takarla	Gram Panchayats Dhusara, Chururu, Nandpur, Kuthiari, Katohar Khurd, Takarla etc.	RWS- Amb
			RWS-Rapoh, Misra Horticulture Ext. Officer mobile no-98164-92668	Rapoh Misra	Gram Panchayats Rapoh Misra, Jabehar, Polian Prohitan, Mairi, Tiai, Raipur Jaswan, Ambtilla, 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.

Detail of Reference Weather Stations (RWS) & BWS for Potato, Tomato, Capsicum and Garlic crops under Revamped R-WBCIS during Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons in Himachal Pradesh.

District	Name of the Crop	Development Blocks	Reference Weather Station (RWS)	Reference Unit Area (RUA)/ Block	Area Covered	Back up Weather Station (BWS)
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. 01904-265439	Block Nirmand
		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)	Block Kullu	Gram Panchayat Baradha,	RWS- Kullu

			Sh. Vikas Soni s/o Sh. Kundan Soni VPO Bradha Tehsil Bhunter Distt. Kullu H.P Ph. No- 01902207770		Jalugran, Ratocha, Chong, Bharain, Banogi, Pini, Jari, Kasol, Manikaran, Barshaini, Shaat, Talpini, Chinuar etc.	(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, 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
Solan	Tomato, Capsicum	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 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	Block Kunihar	Gram Panchayat Barail,	RWS-

			O/O BDO Kunihar		Balera, Hanuman Barog, Bhumti, Chakkar, Daunti, Dhundan, Dumehar, Kunihar, Kunhar, Navgaon, Saniyarimor, Surajpur, Mangu, Materni, sarli, Sarma, Saryanj etc.	Dharampur
			RWS Kunihar-A Sh. Rajender S. Verma S/O Dila Ram, Vill. Giyana, PO Mangoo (01796-247067)		Gram Panchayat Bakhlag, 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, Sevra 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 Wagnaghat etc.	RWS -Solam
		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, Shamti, 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

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.

9Y scheme

Annexure-II: Application form for Opt In PMFBY scheme

Name of Bank

"Opt In" form for Revamped PMFBY/RWBCIS

Date: ___/___/20___

___/___/20___

Bank Branch Name: _____ Branch code no. _____

Applicant Details

- 1. Name of account holder as per updated Aadhaar:
- 2. Name of account holder as per bank pass book:
- 3. KCC Loan Account No:

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- 4. Aadhar No:
- 5. Mobile/Telephone No:

I hereby, declare that I would like to take benefit of coverage under PMFBY/RWBCIS from Kharif/Rabi (Year) _____ season by choice. Therefore, requesting for enrolment under the scheme as per the scheme provisions.

Signature of Account holder:

For office use: The Above declaration in recorded in the bank documents for appropriate action as on date.

Branch Manager (signature with date)

Farmer Acknowledgement

Opt In form for Revamped PMFBY/RWBCIS

Date: ___/___/20___

F

Bank Branch Name: _____ Branch code no. _____

Applicant Details

- 1. Name of account holder as per updated Aadhaar:
- 2. Name of account holder as per bank pass book:
- 3. KCC Loan Account No:

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- 4. Aadhar No:
- 5. Mobile/Telephone No:
- 6. Opting in season Kharif/Rabi (year) _____

For office use: The Above declaration in recorded in the bank documents for appropriate action as on date.

Branch Manager (signature with date)

Annexure - "D"

Annexure-I: Application form for Opt out from PMFBY scheme

Name of Bank

"Opt Out" form for Revamped PMFBY/RWBCIS

Date: ___/___/20___

Bank Branch Name: _____ Branch code no. _____

Applicant Details

1. Name of the KCC Holder:

2. KCC Loan Account No:

Grid for KCC Loan Account No.

3. Mobile/Telephone No:

I am aware of the scheme provisions and benefits of PMFBY/RWBCIS. I hereby, declare that I would like to continue with KCC loan scheme, however, I am opting out of PMFBY/RWBCIS from Kharif/Rabi (Year) _____ season by choice. Therefore, requesting for non- enrolment under the scheme.

Signature of account holder:

Disclaimer: In case, if the farmer wish to Partial Opt In for some of the crops under the scheme he/she needs to get himself/herself enrol under the scheme through other channels of enrolment like Common Service Centre, Agents of Insurance Companies, Online facility on PMFBY Portal or android based Crop Insurance App.

For office use: The above declaration is recorded in the bank documents for appropriate action as on date.

Branch Manager (signature) with date

Farmer Acknowledgement

Opt Out form for Revamped PMFBY/RWBCIS

Date: ___/___/20___

Bank Branch Name: _____ Branch code no. _____

Applicant Details

1. Name of the KCC Holder:

2. KCC Loan Account No:

Grid for KCC Loan Account No.

3. Mobile/Telephone No.

4. Opting Out for season : Kharif/Rabi (Year) _____

Disclaimer: In case, if the farmer wish to Partial Opt In for some of the crops under the scheme he/she needs to get himself/herself enrol under the scheme through other channels of enrolment like Common Service Centre, Agents of Insurance Companies, Online facility on PMFBY Portal or android based Crop Insurance App.

For office use: The above declaration is recorded in the bank documents for appropriate action as on date.

Branch Manager (signature) with date

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

TERMSHEET

State: Himachal Pradesh

Distt: Kullu

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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		16-Jun	to	15-Sep			
2	HIGH TEMPRATURE	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 (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 (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

TERMSHEET

State: Himachal Pradesh

Distt: Shimla

Block : Theog

Crop: Cabbage

Block/RUA/RWS/BWS : As per Annexure - 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		
		2	HIGH TEMPERATURE	PERIOD	16-Jun	to
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		
SUM INSURED (Rs./Hect.)				75000		
PREMIUM (%)						
PREMIUM (Rs./Hect.)						

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

TERMSHEET

State: Himachal Pradesh

Distt: Lahaul & Spiti

Cover Period: 16th June - 15th September

Crop: Cauliflower

Block: Lahaul, Spiti

Block/RUA/RWS/BWS: As per Notification

		PHASE-I		PHASE-II	PHASE-III
1	DEFICIT RAINFALL	PERIOD	16-JUN to 15-JUL	16-JUL to 15-AUG	16-AUG to 15-SEP
		INDEX	Aggregate rainfall in mm during cover period.		
		STRIKE 1 (mm)	50	30	30
		STRIKE 2 (mm)	20	15	15
		EXIT (mm)	10	0	5
		PAYOUT RATE 1 (Rs./mm)	50.00	40.00	35.00
		PAYOUT RATE 2 (Rs./mm)	1750.00	1160.00	1747.50
		MAXIMUM PAYOUT (Rs./Hect.)	19000	18000	18000
		TOTAL MAXIMUM PAYOUT (Rs./Hect.)	55000		
		TOTAL MAXIMUM PAYOUT (Rs./Hect.)	55000		
2	HIGH TEMPERATURE	PERIOD	16-Jun to 15-Sep		
		INDEX	Maximum No. of Consecutive days having daily Maximum Temp.> 28°C (Single Payout)		
		STRIKE 1 (>)	5		
		STRIKE 2 (>)	20		
		EXIT	30		
		PAYOUT RATE 1 (Rs./day)	600		
		PAYOUT RATE 2 (Rs./day)	1100		
		MAXIMUM PAYOUT (Rs./Hect.)	20000		
		TOTAL MAXIMUM PAYOUT (Rs./Hect.)	20000		
		SUM INSURED (Rs./Hect.)	75000		
	PREMIUM (%)				
	PREMIUM (Rs./Hect.)				

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

TERMSHEET

State: Himachal Pradesh

Distt:
Shimla
Block :

Theog
Block/RUA/RWS/BWS
: As per Notification

Crop: Cauliflower

		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		
2	HIGH TEMPERATURE	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		
SUM INSURED (Rs./Hect.)		75000				
PREMIUM (%)						
PREMIUM (Rs./Hect.)						

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-20	21-Jul-20	11-Aug-20	1-Sep-20
To	20-Jul-20	10-Aug-20	31-Aug-20	15-Sep-20
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-20	21-Jul-20	11-Aug-20	1-Sep-20
To	20-Jul-20	10-Aug-20	31-Aug-20	15-Sep-20
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-20	1-Aug-20	16-Aug-20	
To	31-Jul-20	15-Aug-20	31-Aug-20	
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 conducive cover	Maximum number of consicutive DCW Days where DCW day is a day when rainfall and average Temperature for the day is grater than the benchmarks			
Index C (>)				
Cover Phase, From	1-Aug-20	16-Aug-20	1-Sep-20	
To	15-Aug-20	31-Aug-20	15-Sep-20	

		20	
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
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Premium Rate Quoted	
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Termsheet for Revamped Restructured Weather Based Crop Insurance Scheme Kharif 2020, Kharif 2021 & Kharif 2022 seasons					
Season	Kharif 2020, Kharif 2021 & Kharif 2022		Crop	Ginger	
State	Himachal Pradesh			District	Sirmour
Block / RUA	As per Notification	Reference Weather Station & Backup Weather Station			As per Notification
1. Deficit Rainfall (Single Maximum Payout)	Period	Phase I 01-Jul-20	Phase II 16-Aug-20		
		15-Aug-20	15-Sep-20		
	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			
2. Excess Rainfall (Single Maximum Payout)	Period	Phase I 01-Jul-20	Phase II 16-Aug-20		
		15-Aug-20	15-Sep-20		
	Index	Maximum of 2 consecutive 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			
3. High Mean Cover (Single Maximum Payout)	Period	Phase I 15-Jul-20	Phase II 06-Aug-20		
		05-Aug-20	31-Aug-20		
	Trigger Temp (°C)	27.00	26.00		
	Index	Number of Continuous 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-20
		15-Sep-20
	Index	Disease 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.)		
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Revamped Restructured Weather Based Crop Insurance Scheme Termsheet (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons				
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-20	01-Aug-20	01-Sep-20	
Phase Period (End Date)	31-Jul-20	31-Aug-20	15-Sep-20	
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-20	01-Aug-20	01-Sep-20	
Phase Period (End Date)	31-Jul-20	31-Aug-20	15-Sep-20	
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-20			
Phase Period (End Date)	15-Sep-20			
Index >	Maximum consecutive days in the phase where daily average temperature is < 25°C than and Average Humidity is > 80% ((Humidity at 8.30 am + Humidity 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-20	01-Aug-20		
Phase Period (End Date)	31-Jul-20	31-Aug-20		
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)				

Revamped Restructured Weather Based Crop Insurance Scheme Termsheet (Kharif 2020, Kharif 2021 & Kharif 2022)

Crop	Peas			District	Lahaul & Spiti
Block/RUA/RWS/BWS	As per Notification			Unit	Hectare

A. Deficit Rainfall Cover

Phase Period (Start Date)	01-Jul-20	01-Aug-20	01-Sep-20	
Phase Period (End Date)	31-Jul-20	31-Aug-20	30-Sep-20	
Index <	Aggregate rainfall in mm during cover period			
Strike 1 (mm)	10	35	45	
Strike 2 (mm)	5	15	10	
Exit (mm)	0	5	5	
Rate 1(Rs/mm/Hectare)	20.00	15.00	25.00	
Rate 2(Rs/mm/Hectare)	1,380.00	970.00	2,425.00	
Phase Sum Insured (Rs/Hectare)	7000	10000	13000	
Maximum Sum Insured(Rs/Hectare)	30,000.00			

B. Excess Rainfall Cover

Phase Period (Start Date)	01-Jul-20	01-Aug-20	01-Sep-20	
Phase Period (End Date)	31-Jul-20	31-Aug-20	30-Sep-20	
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)	01-Jul-20	16-Jul-20	01-Aug-20	16-Aug-20
Phase Period (End Date)	15-Jul-20	31-Jul-20	15-Aug-20	31-Aug-20
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature			
Trigger (° C)	35.0	34.0	33.5	33.0
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)	30	30	30	30
Rate 2(Rs/°C/Hectare)	370	270	370	370
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-20
Phase Period (End Date)	15-Sep-20
Index >	Maximum consecutive days in the phase where daily average temperature is < 20°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)	

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) KHARIF 2020, KHARIF 2021 & KHARIF 2022 SEASONS					
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-20	1-Aug-20	1-Sep-20	
	To	31-Jul-20	31-Aug-20	30-Sep-20	
	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-20	01-Jul-20	01-Sep-20	
	To	30-Jun-20	31-Aug-20	30-Sep-20	
	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-20	16-Jun-20		
	To	15-Jun-20	15-Jul-20		
	Trigger Temp °C	29.00	31.00		
	Index	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	Period	Sub Period 1			

Day Cover-(Single Maximum Payout)	From	15-Jul-20	
	To	15-Sep-20	
	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 %			

- Note - For Kharif, 2020 season :**
1. In Cover 2 Deficit rainfall, Phase-1 (1 June, 20 to 30th June, 20), Maximum Payout = Rs. 10,000 will not be covered.
 2. Full Cover -3 High Mean Temperature (15 May to 15 July) Both Phase-1 & Phase -II, Maximim Payout=Rs. 15,000 will not be covered
 3. Total Sum Insured (Rs./Hect.)= Rs. 75,000 will be covered/considered.

For Kharif, 2021 & Kharif, 2022 seasons, Full Term Sheet and Total Sum Insured (Rs./Hect.) = Rs. 1,00,000 will be covered/considered.

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) KHARIF 2020, KHARIF 2021 & KHARIF 2022 SEASONS				
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-20	1-Jul-20	1-Aug-20	1-Sep-20
To	30-Jun-20	31-Jul-20	31-Aug-20	30-Sep-20
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-20	1-Aug-20	1-Sep-20	
To	31-Jul-20	31-Aug-20	30-Sep-20	
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 conducive cover	Maximum number of consecutive DCW Days where DCW day is a day			

Index C (>)		when rainfall and average Temperature for the day is grater than the benchmarks		
Cover Phase,	From	15-Jul-20	6-Aug-20	27-Aug-20
	To	5-Aug-20	26-Aug-20	15-Sep-20
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-20	4-Jun-20	24-Jun-20
	To	3-Jun-20	23-Jun-20	15-Jul-20
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	Premium Rate Quoted	
Total Premium (Rs. / Hectare)				

Note - For Kharif, 2020 season : 1. In Cover Deficit rainfall, Phase-1 (1 June, 20 to 30th June, 20), Maximum Payout = Rs. 7,500 will not be covered.

2. Full Cover High Mean Temperature (15 May to 15 July), Policy Limit = Rs. 15,000 will not be covered.

3. Total Sum Insured (Rs./Hect.)= Rs. 77,500 will be covered/considered.

For Kharif, 2021 & Kharif, 2022 seasons, Full Term Sheet and Total Sum Insured (Rs./Hect.) = Rs. 1,00,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, Kharif 2021 & Kharif 2022)												
TERM SHEET												
State:	Himachal Pradesh	District:	Kullu	Block / RUA / RWS / BWS	As per Notification							
Crop:	Peas	BWS	As per Notification					Unit:	HE			
1.	DEFICIT RAINFALL	PERIOD	1-Jun	to	15-Jul	16-Jul	to	15-Aug	16-Aug	to	30-Sep	
		INDEX	Aggregate of rainfall over Period									
		STRIKE I (<)	160	mm	220	mm	190	mm				
		STRIKE II (<)	30	mm	40	mm	30	mm				
		EXIT	0	mm	0	mm	0	mm				
		RATE I (Rs./mm)	20		16		16					
		RATE II (Rs./mm)	246.67		178.00		248.00					
		MAXIMUM PAYOUT (Rs.)	10000		10000		10000					
Total SI (Rs./Hect.)	30000											
2.	EXCESS RAINFALL	PERIOD	1-Jul	to	31-Jul	1-Aug	to	31-Aug	1-Sep	to	30-Sep	

(Single Payout)	INDEX	consecutive day's cumulative rainfall Over Period		
		Maximum of 5		
	STRIKE 1 (>)	20 mm	30 mm	35 mm
	STRIKE 2 (>)	150	180	150
	EXIT	250 mm	280 mm	250 mm
	RATE 1 (Rs/mm)	14.00	22.00	20.00
	RATE 2 (Rs/mm)	81.80	67.00	77.00
	MAXIMUM PAYOUT (Rs)	10000	10000	10000
	Total SI (Rs./Hect.)	30000		

3

HIGH MEAN TEMPERATURE	PERIOD	15-May to 31-May	1-Jun to 15-Jun	16-Jun to 30-Jun	1-Jul
	INDEX	Cumulative Daily Upward deviation of Mean Temperature from Phasewise Trigger			
	TRIGGER (°C)	26.5	27.0	27.5	
	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 >	24	0C
	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 %					

Note - For Kharif, 2020 season : 1. In Cover 1 Deficit rainfall, Phase-1 (1 June to 15 July), Maximum Payout = Rs. 10,000 will not be covered.

2. Full Cover High Mean Temperature (15 May to 15 July), Maximum Payout=Rs. 15,000 will not be covered.

3. Total Sum Insured (Rs./Hect.)= Rs. 75,000 will be covered/considered.

For Kharif, 2021 & Kharif, 2022 seasons, Full Term Sheet and Total Sum Insured (Rs./Hect.) = Rs. 1,00,000 will be covered/considered.

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) KHARIF 2020, KHARIF 2021 & KHARIF 2022 SEASONS			
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		
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	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 (Days)	5		
Trigger II (Days)	10		
Exit (mm)	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.)			

Note - For Kharif, 2020 season : 1. In Cover 1 Deficit rainfall, Phase-1 (1 June to 15 Aug.), Maximum Payout = Rs. 15,000 will not be covered.

2. Full Cover High Mean Temperature (15 May to 15 July), Maximum Payout=Rs. 15,000 will not be covered.

3. Total Sum Insured (Rs./Hect.)= Rs. 70,000 will be covered/considered.

For Kharif, 2021 & Kharif, 2022 seasons, Full Term Sheet and Total Sum Insured (Rs./Hect.) = Rs. 1,00,000 will be covered/considered.

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) KHARIF 2020, Kharif 2021 & Kharif 2022

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-20	1-Aug-20	1-Sep-20
	To	31-Jul-20	31-Aug-20	30-Sep-20
	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 Rainfall (Single Maximum Event)	Period	Phase I	Phase II	Phase III
	From	01-Jun-20	01-Jul-20	01-Sep-20
	To	30-Jun-20	31-Aug-20	30-Sep-20
	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 Cover (Single Maximum Payout)	Period	Phase I	Phase II
	From	15-May-20	16-Jun-20
	To	15-Jun-20	15-Jul-20
	Trigger Temp °C	29.00	30.00
	Index	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-20
	To	15-Sep-20
	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 %	

Note - For Kharif, 2020 season : 1. In Cover 2 Deficit rainfall, Phase-1 (1 June, 20 to 30th June, 20), Maximum Payout = Rs. 10,000 will not be covered.

2. Full Cover High Mean Temperature (15 May, 20 to 15 July, 20), Maximum Payout=Rs. 15,000 will not be covered.

3. Total Sum Insured (Rs./Hect.)= Rs. 75,000 will be covered/considered.

For Kharif, 2021 & Kharif, 2022 seasons, Full Term Sheet and Total Sum Insured (Rs./Hect.) = Rs. 1,00,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

State:

HIMACHAL PRADESH

District: UNA

Blocks:

Una, Haroli, Gagret, Amb

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

RAINFALL VOLUME	PERIOD	PHASE - I		PHASE - II	
		1-Sep to 15-Oct		16-Oct to 15-Nov	
INDEX	Aggregate of rainfall in respective phases				
STRIKE I (<)	175 mm		100 mm		
STRIKE II (<)	75 mm		50 mm		
EXIT	25 mm		25 mm		
RATE I (Rs./ mm)	40.00		50.00		
RATE II (Rs./ mm)	280.00		380.00		
MAXIMUM PAYOUT (Rs.)	18000		12000		

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

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	Phase I		Phase II		Phase III	
		1-Sep to 30-Sep		1-Oct to 31-Oct		1-Nov to 30-Nov	
INDEX	Maximum of 4 Consecutive Days						
STRIKE I (>)	75 mm		75 mm		50 mm		
STRIKE II (>)	125 mm		125 mm		100 mm		
EXIT	175 mm		175 mm		150 mm		
RATE I (Rs./ mm)	40.00		30.00		30.00		
RATE II (Rs./ mm)	200.00		170.00		130.00		
MAXIMUM PAYOUT (Rs.)	12000		10000		8000		

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 Daily Mean Temperature >25°C	
STRIKE (>)	3 Days	
EXIT	13 Days	
RATE (Rs./ Cons. Day)	1500.0	0
MAXIMUM PAYOUT (Rs.)	15000	

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

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: **HIMACHAL PRADESH**

District: **Lahaul & Spiti**

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

1 A.	RAINFALL VOLUME	PHASE - I		PHASE - II	
		PERIOD	1-Jul to 15-Aug	16-Aug to 15-Sep	INDEX
		STRIKE I (<)	75 mm	100 mm	
		STRIKE II (<)	25 mm	50 mm	
		EXIT	10 mm	20 mm	
		RATE I (Rs./ mm)	50	65	
		RATE II (Rs./ mm)	666.67	475.00	
		MAXIMUM PAYOUT (Rs.)	12500.00	17500.00	
		TOTAL MAXIMUM PAYOUT (Rs.)	30000		

2. EXCESS RAINFALL COVER:

Cover Definition:

	PERIOD	Phase I		Phase II		Phase III	
		1-Jul to 31-Jul	Maximum Of 4 Consecutive Days	1-Aug to 31-Aug	1-Sep to 30-Sep	INDEX	Maximum Of 4 Consecutive Days
EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	STRIKE I (>)	75 mm	75 mm	75 mm	75 mm		
	STRIKE II (>)	125 mm	125 mm	125 mm	125 mm		
	EXIT	175 mm	175 mm	175 mm	175 mm		
	RATE I (Rs./ mm)	40	50	30			
	RATE II (Rs./ mm)	160.00	150.00	170			
	MAXIMUM PAYOUT (Rs.)	10000	10000	10000			
	TOTAL MAXIMUM PAYOUT (Rs.)	30000					

3.

	PERIOD	1-Jul to 31-Aug
	Index	Largest spell of consecutive DCC days
DCC Def	A day is DCC day if Daily average RH > ### with Daily Mean Temperature > 25 °C	
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 %		

HIMACHAL
PRADESH

District: **Chamba**

State:

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

1 A.

PERIOD	PHASE - I		PHASE - II	
	1-Jun	15-Jul	16-Jul	15-Aug
INDEX	Aggregate of rainfall in respective phases			
STRIKE I (<)	175	mm	225	mm
STRIKE II (<)	75	mm	100	mm
EXIT	25	mm	25	mm
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:

PERIOD	Phase II		Phase III	
	1-Jul	31-Jul	1-Aug	31-Aug
INDEX	Maximum Of 4 Consecutive Days			
STRIKE I (>)	100	mm	150	mm
STRIKE II (>)	150	mm	275	mm
EXIT	200	mm	325	mm
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.

PERIOD	1-Jul	15-Aug
Index	Largest spell of consecutive DCC days	
DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean Temperature > 25 °C	
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 %		

Note :- or Kharif,
2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: HIMACHAL PRADESH District: Kangra

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

1.

PERIOD	PHASE - I		PHASE - II	
	1-Jun	15-Jul	16-Jul	15-Aug
INDEX	Aggregate of rainfall in respective phases			
STRIKE I (<)	200	mm	250	mm
STRIKE II (<)	75	mm	125	mm
EXIT	25	mm	25	mm
RATE I (Rs./ mm)	40		40	
RATE II (Rs./ mm)	150.00		125.00	
MAXIMUM PAYOUT (Rs.)	12500		17500	
TOTAL MAXIMUM PAYOUT (Rs.)	30000			

2.

EXCESS RAINFALL COVER:

Cover
Definition:

PERIOD	Phase II		Phase III	
	1-Jun	30-Jun	1-Jul	31-Jul
INDEX	Maximum Of 4 Consecutive Days			
STRIKE I (>)	125	mm	175	mm
STRIKE II (>)	175	mm	250	mm
EXIT	225	mm	350	mm
RATE I (Rs./ mm)	20		15	
RATE II (Rs./ mm)	180.00		88.75	
MAXIMUM PAYOUT (Rs.)	10000		10000	
TOTAL MAXIMUM PAYOUT (Rs.)	30000			

3.

PERIOD	1-Jul	15-Aug
Index	Largest spell of consecutive DCC days	
DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean Temperature > 25 °C	
STRIKE (>)	4 Days	
EXIT	14 Days	
RATE(Rs./ Cons. Day)	1500	
MAXIMUM PAYOUT (Rs.)	15000	

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

Note :- For Kharif, 2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: HIMACHAL PRADESH District: Kinnaur

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

1 A.	RAINFALL VOLUME	PHASE - I		PHASE - II	
		PERIOD	1-Jun to 15-Jul	16-Jul to 15-Aug	16-Jul to 15-Aug
	INDEX	Aggregate of rainfall in respective phases			
	STRIKE I (<)	90 mm	100 mm	100 mm	100 mm
	STRIKE II (<)	40 mm	50 mm	50 mm	50 mm
	EXIT	10 mm	25 mm	25 mm	25 mm
	RATE I (Rs./ mm)	35	50	50	50
	RATE II (Rs./ mm)	358.33	600.00	600.00	600.00
	MAXIMUM PAYOUT (Rs.)	12500	17500	17500	17500
	TOTAL MAXIMUM PAYOUT (Rs.)	30000			

2. EXCESS RAINFALL COVER:

Cover Definition:

EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	PERIOD	Phase II		Phase III	
		1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Aug to 31-Aug
	INDEX	Maximum Of 4 Consecutive Days			
	STRIKE I (>)	75 mm	75 mm	75 mm	75 mm
	STRIKE II (>)	125 mm	125 mm	125 mm	125 mm
	EXIT	175 mm	175 mm	175 mm	175 mm
	RATE I (Rs./ mm)	40	50	30	30
	RATE II (Rs./ mm)	160.00	150.00	170	170
	MAXIMUM PAYOUT (Rs.)	10000	10000	10000	10000
	TOTAL MAXIMUM PAYOUT (Rs.)	30000			

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jul to 15-Aug	
		Index	Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean 25 °C	

	Temperature >	
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 %		

Note :- For Kharif, 2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: HIMACHAL PRADESH District: Kullu

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

1 A.	RAINFALL VOLUME	PHASE - I		PHASE - II	
		PERIOD	1-Jun to 15-Jul	16-Jul to 15-Aug	16-Jul to 15-Aug
	INDEX	Aggregate of rainfall in respective phases			
	STRIKE I (<)	150	mm	200	mm
	STRIKE II (<)	75	mm	75	mm
	EXIT	25	mm	25	mm
	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:

	PERIOD	Phase I		Phase II		Phase III	
		1-Jun to 30-Jun	1-Jul to 31-Jul	1-Jul to 31-Jul	1-Aug to 31-Aug		
	INDEX	Maximum Of 4 Consecutive Days					
EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	STRIKE I (>)	75	mm	75	mm	75	mm
	STRIKE II (>)	125	mm	125	mm	125	mm
	EXIT	175	mm	175	mm	175	mm
	RATE I (Rs./ mm)	60		75		50	
	RATE II (Rs./ mm)	140.00		125.00		150	
	MAXIMUM PAYOUT (Rs.)	10000		10000		10000	
	TOTAL MAXIMUM PAYOUT (Rs.)	30000					

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jul to 15-Aug
	Index	Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean Temperature > 25 °C
	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 %		

Note :- For Kharif, 2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: HIMACHAL PRADESH District: Mandi

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

1 A.	RAINFALL VOLUME	PHASE - I		PHASE - II		
		PERIOD	1-Jun to 15-Jul	16-Jul to 15-Aug	PERIOD	16-Jul to 15-Aug
		INDEX	Aggregate of rainfall in respective phases			
		STRIKE I (<)	200 mm	250 mm		
		STRIKE II (<)	75 mm	100 mm		
		EXIT	25 mm	50 mm		
		RATE I (Rs./ mm)	40	60		
		RATE II (Rs./ mm)	150.00	170.00		
		MAXIMUM PAYOUT (Rs.)	12500	17500		
		TOTAL MAXIMUM PAYOUT (Rs.)	30000			

2. EXCESS RAINFALL COVER:

Cover Definition:

	PERIOD	Phase II		Phase III	
		1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Aug to 31-Aug
EXCESS RAINFALL COVER (Single event of maximum payout will be paid)	INDEX	Maximum Of 4 Consecutive Days			
	STRIKE I (>)	100 mm	150 mm	125 mm	
	STRIKE II (>)	150 mm	200 mm	175 mm	
	EXIT	200 mm	250 mm	225 mm	
	RATE I (Rs./ mm)	60	75	50	
	RATE II (Rs./ mm)	140.00	125.00	150	
	MAXIMUM PAYOUT (Rs.)	10000	10000	10000	

TOTAL MAXIMUM PAYOUT (Rs.)	30000
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3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jul to 15-Aug
	Index	Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean Temperature > 25 °C
	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 %		

Note :- For Kharif, 2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: **HIMACHAL PRADESH** District: **Shimla**

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

1 A.	RAINFALL VOLUME	PHASE - I		PHASE - II	
		PERIOD	1-Jun to 15-Jul	16-Jul to 15-Aug	PERIOD
	INDEX	Aggregate of rainfall in respective phases			
	STRIKE I (<)	150 mm	175 mm		
	STRIKE II (<)	75 mm	75 mm		
	EXIT	25 mm	25 mm		
	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	Phase II		Phase III	
		1-Jun to 30-Jun	1-Jul to 31-Jul	1-Aug to 31-Aug	1-Aug to 31-Aug
	INDEX	Maximum Of 4 Consecutive Days			
	STRIKE I (>)	75 mm	75 mm	75 mm	75 mm
	STRIKE II (>)	125 mm	125 mm	125 mm	125 mm
	EXIT	175 mm	175 mm	175 mm	175 mm

RATE I (Rs./ mm)	40	50	30
RATE II (Rs./ mm)	160.00	150.00	170
MAXIMUM PAYOUT (Rs.)	10000	10000	10000
TOTAL MAXIMUM PAYOUT (Rs.)	30000		

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jul to 15-Aug
	Index	Largest spell of consecutive DCC days
	DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean Temperature > 25 °C
	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 %		

Note :- For Kharif, 2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2020, KHARIF 2021 & KHARIF 2022)

State: HIMACHAL PRADESH District: Sirmaur

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

1 A.	RAINFALL VOLUME	PHASE - I		PHASE - II		
		PERIOD	1-Jun to 15-Jul	16-Jul to 15-Aug		
		INDEX	Aggregate of rainfall in respective phases			
		STRIKE I (<)	250 mm	325 mm		
		STRIKE II (<)	100 mm	175 mm		
		EXIT	50 mm	50 mm		
		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:

EXCESS RAINFALL	PERIOD	1-Jun to 30-Jun	Phase II	Phase III
			1-Jul to 31-Jul	1-Aug to 31-Aug

COVER (Single event of maximum payout will be paid)	INDEX	Maximum Of		4 Consecutive Days			
		STRIKE I (>)	100	mm	175	mm	150
STRIKE II (>)	175	mm	250	mm	250		
EXIT	250	mm	350	mm	325	mm	
RATE I (Rs./ mm)	40		30		30		
RATE II (Rs./ mm)	93.33		77.50		93.333		
MAXIMUM PAYOUT (Rs.)	10000		10000		10000		
TOTAL MAXIMUM PAYOUT (Rs.)	30000						

3.

DISEASE CONGENIAL CLIMATE	PERIOD	1-Jul to 15-Aug
	Index	Largest spell of consecutive DCC days
DCC Def	A day is DCC day if Daily average RH > 85% with Daily Mean Temperature > 25 °C	
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 %		

Note :- For Kharif, 2020 Season:

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.
2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.
3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

For Kharif, 2021 & Kharif 2022 seasons, Full Term Sheet & Total Sum Insured (Rs./Hect.) = Rs. 75,000 will be covered/considered.

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

Crop	Tomato
District	Bilaspur
Block / RUA / RWS / BWS	As per Notification
Risk 1	HMT
Cover Phase, From	1-Aug-20
To	15-Oct-20
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)	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-20
To	31-Aug-20
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-20
To	15-Sep-20
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-20
To	15-Oct-20
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 particular day
Strike (°C)	4.00

Subphase		Benchmark Temperature (°C)
From	To	
1 Aug 20	15 Aug 20	28.0
16 Aug 20	31 Aug 20	28.0
1 Sep 20	15 Sep 20	28.5
16 Sep 20	30 Sep 20	28.5
1 Oct 20	15 Oct 20	28.5

Subphase		Benchmark Temperature (°C)
From	To	

Exit (°C)	14.00	15 Sep 20	30 Sep 20	15.0
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	2000.00	1 Oct 20	15 Oct 20	16.0
Policy Limit (Rs / Hectare)	20000.00	Premium Rate Quoted		
Combined Policy Limit (Rs. / Hectare)	100000			
Premium (Rs. / Hectare)				

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) for Kharif 2020, Kharif 2021 & Kharif 2022 seasons

Crop	Tomato		District	Kangra		
Block/RUA/RWS/BWS	As per Notification					
A. Excess Rainfall Cover						
Phase Period (Start Date)	15-Aug-20					
Phase Period (End Date)	15-Sep-20					
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-20		01-Oct-20			
Phase Period (End Date)	30-Sep-20		15-Oct-20			
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)	35.00		35.00			
Rate 2(Rs/°C/Hectare)	(2,435.00)		(1,635.00)			
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-20		16-Aug-20		01-Sep-20	01-Oct-20
Phase Period (End Date)	15-Aug-20		31-Aug-20		15-Sep-20	15-Oct-20
Index >	Cumulative daily upward deviation of Maximum Temperature from Trigger Temperature					
Trigger (° C)	35		35		34.0	34.0
Strike 1 (°C)	20		20		20	20
Strike 2 (°C)	35		35		35	35
Exit (°C)	45		45		45	45
Rate 1(Rs/°C/Hectare)	40.00		40.00		50.00	40.00
Rate 2(Rs/°C/Hectare)	340.00		340.00		575.00	340.00
Phase Sum Insured (Rs/Hectare)	4,000.00		4,000.00		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-20					
Phase Period (End Date)	31-Aug-20					
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)					

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

State :	Himachal Pradesh	District:	Kullu	Block / RUA / RWS /BWS	As per Notification
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Cr op:	Tomato	BWS	As per Notification	Unit:	HECTARE
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1	EXCESS RAINFALL (Single Payout)	PERIOD	15-Aug	to	15-Sep
		INDEX	Maximum of	5	consecutive days rainfall
		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	15-Aug	16-Sep	to	15-Oct	
		INDEX	Cumulative Daily Upward deviation of Mean Temperature from Phasewise Trigger						
		TRIGGER (°C)	25.5	25.0	24.0	23.5	22.5	21.5	20.5
		STRIKE 1 (>)	5						
		STRIKE 2 (>)	15						
		EXIT	30						
		RATE 1 (Rs/°C)	1000						
		RATE 2 (Rs/°C)	1000						
MAXIMUM PAYOUT (Rs./Hect.)	25000								

3	Rainfall Distribution	PERIOD	1-Aug	to	31-Aug				
		INDEX	Maximum Number of the days in a spell of Consecutive dry days with rainfall below 2.5 mm						
		STRIKE (>=)	5	12	22	26	31		
		Payout	3000	5000	10000	20000	30000		
		MAXIMUM PAYOUT (Rs./Hect.)	30000						

4	LOW MEAN TEMPERATURE	PERIOD	15-Sep	to	30-Sep	1-Oct	to	5-Oct	
		INDEX	Cumulative Daily Downward deviation of Mean Temperature from Phasewise Trigger						
		TRIGGER (°C)	19.0	18.5	18.0	17.5	17.0	16.5	16.0
		STRIKE 1 (>)	3						
		STRIKE 2 (>)	20						
		EXIT	35						

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 %	

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons			
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 (%)			

Revamped Restructured Weather Based Crop Insurance Scheme Termsheet Kharif 2020, Kharif 2021 & Kharif 2022 seasons					
Crop	Tomato		District	Shimla	
Block/RUA/RWS/BWS	As per Notification				
A. Excess Rainfall Cover					
Phase Period (Start Date)	15-Aug-20				
Phase Period (End Date)	15-Sep-20				
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-20	01-Oct-20			
Phase Period (End Date)	30-Sep-20	15-Oct-20			
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-20	16-Aug-20	01-Sep-20	16-Sep-20	01-Oct-20
Phase Period (End Date)	15-Aug-20	31-Aug-20	15-Sep-20	30-Sep-20	15-Oct-20
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-20				
Phase Period (End Date)	31-Aug-20				
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)					

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons

Crop: Tomato
District: Sirmour
Block / RUA/RWS / BWS: As per Notification

Risk 1: HMT

Cover Phase, From	1-Aug-20
To	15-Oct-20
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 temperature 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

Subphase		Benchmark Temperature (°C)
From	To	
1 Aug 20	15 Aug 20	28.0
16 Aug 20	31 Aug 20	27.5
1 Sep 20	15 Sep 20	27.0
16 Sep 20	30 Sep 20	26.5
1 Oct 20	15 Oct 20	26.0

Risk 2: Dry Spell

Cover Phase, From	1-Aug-20
To	31-Aug-20
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-20	
To	15-Sep-20	
Index (>)	Aggregate rainfall in mm during cover period	
Strike 1 (mm)	250.00	
Strike 2 (mm)	450.00	
Exit (mm)	700.00	
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)	92.00	
Policy Limit (Rs / Hectare)	25000.00	

Risk 1		LMT
Cover Phase, From	15-Sep-20	
To	15-Oct-20	
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 particular 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 20	30 Sep 20	15.0
1 Oct 20	15 Oct 20	15.0

Premium Rate Quoted	
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Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons					
Crop	Tomato		District	Solan	
Block/RUA/RWS/BWS	As per Notification				
A. Excess Rainfall Cover					
Phase Period (Start Date)	15-Aug-20				
Phase Period (End Date)	15-Sep-20				
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-20	01-Oct-20			
Phase Period (End Date)	30-Sep-20	15-Oct-20			
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-20	16-Aug-20	01-Sep-20	16-Sep-20	01-Oct-20
Phase Period (End Date)	15-Aug-20	31-Aug-20	15-Sep-20	30-Sep-20	15-Oct-20
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-20				
Phase Period (End Date)	31-Aug-20				
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)					

Revamped Restructured Weather Based Crop Insurance Scheme Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons						
T E R M S H E E T						
State:	Himachal Pradesh	District:	Solan	Unit:	Hectare	
Crop:	Capsicum	Tehsil/ Block:	Dharampur	RWS:	As per Notification	
Block/Reference Unit Area		As per Notification		BWS:	As per Notification	

Cover 1: Maximum Temperature Cover

Cover Period 10th March to 31st May

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-21	31- Mar- 21	1- Apr- -21	15- Apr-21	16-Apr- 21	30- Apr- 21	1- May- 21	15- May- 21	16- May- 21	31- May- 21
	Benchmark Temperature (°C)		23		24		25	26	27			
	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 to 15th April

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- 21	15- Mar- 21	16- Mar- -21	31- Mar- 21	1- Apr-21	15- Apr- 21
	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 2021 to 30th June 2021

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 cover period.					
	Fortnightly Cover Period		16- May-21	31- May- 21	1- Jun- 21	15- Jun-21	16-Jun- 21	30- Jun-21
	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 2021 to 30th June 2021

	PHASE	PHASE - I		PHASE - II	
	PERIOD	15- Mar-21	15- May- 21	16- May -21	30- Jun-21
DEFICIT RAINFALL COVER	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 2021 to 31st July 2021

	PHASE	PHASE - I		PHASE - II	
	PERIOD	16- May-21	15- Jun- 21	16- Jun- 21	31-Jul- 21
EXCESS RAINFALL COVER (Multiple Payout)	INDEX	Daily rainfall in respective phases			
	STRIKE (> mm)	50		125	
	EXIT (mm)	175		250	
	PAYOUT (Rs./mm)	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 Subsid y (in Rs./He ct.)
40000			

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons					
State:	Himachal Pradesh		Cover Start Date:	15-12-20	
District:	Kullu		Cover End Date:	30-04-21	
Crop:	Garlic		Duration:	136	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. 2020 To 15 Feb. 2021		
Cover Definition :			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-21	To	30-Apr-21
Cover Definition :			No. of consecutive days with mean temp between 24 degree and 30 degree		
STRIKE (>Days)			2		
EXIT (Days)			5	Duration	70
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 hugher number of rainy days during the cover		
Cover Period :			15-Feb-21	To	15-Mar-21
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	29
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 2021 to 15 Mar 2021		
Phases	Phase I		
Dates	15-02-21	15-03-21	
Duration	29		
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		

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons				
State:	Himachal Pradesh	Cover Start Date:	15-12-20	
District:	Sirmour	Cover End Date:	30-04-21	
Crop:	Garlic	Duration:	136	Days
Blocks:	Sangrah, Nahan, Rajgarh, Pachhad, Shillai & Paonta Sahib	Unit:	Hectare	Total Sum Insured (Rs./Hect.) 75000
Reference Weather Station:	As per Notification		Block/RUA/Back-up Weather Station	As per Notification

Cover 1 : Min Temperature Cover			
Cover Objective :			
Cover Period :	15 Dec 2020 To 15 Feb. 2021		
Cover Definition :	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-21	To	30-Apr-21
Cover Definition :	No. of consecutive days with mean temp between 24 degree and 30 degree		
STRIKE (>Days)	2		
EXIT (Days)	5	Duration	70
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 hugher number of rainy days during the cover		
Cover Period :	15-Feb-21	To	15-Mar-21
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	29
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 2021 to 15 Mar 2021		
Phases	Phase1		
Dates	15-02-21	15-03-21	
Duration	29		
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 - F

TERMSHET FOR WEATHER INDEX INSURANCE						
Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS) Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons						
Season	Rabi, 2020-21					
Crop	Potato			Unit :	Hectare	
District	Kangra					
Blocks:	Kangra, Bhawarna, Dharamshala & Nagrota Bagwan					
Reference Weather Station:	As per Notification		Block/RUA/Back-up Weather Station:		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-21 to 30-Apr-21					
Fortnights	15-Mar-21	31-Mar-21	01-Apr-21	15-Apr-21	16-Apr-21	30-Apr-21
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-21 to 14-Feb-21					
Fortnights	01-Jan-21	15-Jan-21	16-Jan-21	31-Jan-21	01-Feb-21	14-Feb-21
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-21	to 30-Apr-21
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.)		

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS), Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 Seasons

TERMSHEET

State: HIMACHAL PRADESH
Unit: HECTARE

Crop: TOMATO
District: SOLAN Tehsil/Block : Solan

Reference Weather Station: As per Notification
Block/Reference Unit Area : As per Notification
Backup Weather Station: 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

Fortnights	01-Mar	15-Mar		16-Mar	31-Mar		01-Apr	15-Apr
Trigger Temperature	6.5 °C			7 °C			8.5 °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

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-Apr	30-Apr	01-May	15-May	16-May	31-May
Trigger Temperature	23 °C		24 °C		25 °C		26 °C		27 °C	

Strike more than (°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 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	15-Jun		16-Jun	30-Jun
Min. Temperature trigger	15.5 °C			15.5 °C			15 °C	

Max. Temperature trigger	33 °C		33.5 °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				Phase - II		
Cover period	15-Mar	to	15-May		16-May	to	30-Jun
Trigger (mm) cumulative rainfall for the period	60				80		
Exit / 100% payout (mm)	10				30		
Payout /mm (Rs.)	450				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-Jul
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.)

	Total Sum Insured (Rs./Hect.)	Premium Sharing in Rs./Hect.			
		Farmer's Share of Prem. (Rs./Hect)	State Govt's Share (Rs./Hect.)	Central Govt's Share (Rs./Hect.)	Total
	100000				

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS), Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 Seasons

TERMSHEET

State : HIMA
CHAL
PRAD
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Unit: HECTAR
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Crop: TOMATO

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District: SOLAN

Tehsil/Block :

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Reference Weather Station: As per Notification

Reference Unit Area /Block: 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

Fortnights	01-Mar	15-Mar	6.5 °C	31-Mar	01-Apr	15-Apr
	Trigger Temperature					

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-May	31-May	
Trigger Temperature	24 °C		25 °C		26 °C		27 °C
Strike more than (°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 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	15-Jun	16-Jun	30-Jun
Min. Temperature trigger	14.5 °C			14.5 °C		14.4 °C	
Max. Temperature trigger	34 °C			34.5 °C		34.5 °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						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 - Jul
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.)

	Total Sum Insured (Rs./Hect.)	Premium Sharing in Rs./Hect.		
		Farmer's Share of Prem. (Rs./Hect.)	Govt's Share	Central Govt's Share
	100000			

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS), Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 Seasons

TERMSHEET State: HIMACHAL PRADESH
Unit: HECTARE

Crop: TOMATO
District: SOLAN Tehsil/Block : Kandaghat

Reference Weather Station: As per Notification Backup Weather 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

Fortnights	01-Mar	15-Mar	16-Mar	31-Mar	01-Apr	15-Apr
Trigger Temperature	6 °C			7 °C		8.5 °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-Apr	30-Apr	01-May	15-May	16-May	31-May
Trigger Temperature	23 °C		24 °C		25 °C		26 °C		27 °C	
Strike more than (°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 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	15-Jun	16-Jun	30-Jun
Min. Temperature trigger	14.5 °C		14.5 °C		14 °C	
Max. Temperature trigger	34 °C		34.5 °C		34.5 °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			Phase - II		
Cover period	15-Mar	to	15-May		16-May	to 30-Jun
Trigger (mm) cumulative rainfall for the period	60				75	
Exit / 100% payout (mm)	10				25	
Payout /mm (Rs.)	450				450	
Sum Insured (Rs./Hect.)	22500				22500	
Nature of payout:	Payout will be given phase wise					

COVER 4B: Excess Rainfall

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-Jul
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.)

	Total Sum Insured (Rs./ Hect.)	Premium Sharing in Rs./Hect.			
		Farmer's Share of Prem. (Rs./Hect.)	State Govt's Share (Rs./Hect.)	Central Govt's Share. (Rs./Hect.)	Total
	100000				

TERMSHEET

Crop: TOMATO

Cover Period: 1st March - 31 July

District: MANDI

Block: Balh, Sundernagar

State:
Himachal
Pradesh
**Total
Sum
Insured
(Rs./Ha.):**
1,00,000

Block/RWS/Backup Weather Station & Reference Unit Area: As per Annexure - V (b) **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 TABLE

Fortnights Trigger Temperature	01-Mar	15-Mar	16-Mar	31-Mar	01-Apr	15-Apr
	9 °C		10 °C		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	16-May	31-May
	26 °C		26.5 °C		27 °C		27.5 °C		28.5 °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			200		
Sum Insured (Rs./Ha.)	25000			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	Total
1,00,000				