Revamped R-WBCIS w.e.f. Kharif 2020 to Rabi, 2022-23 Seasons.

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-	Kangra	Potato	Kharif 2020	Baijnath	SBI-GIC	29.00
WBCIS		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
11 DC10		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

(from pre-page)

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,	SBI-GIC	25.00
				Rampur, Basantpur, Mashobra		
		Tomato	Kharif 2020, Kharif 2021, Kharif 2022	Theog, Rampur, Basantpur, Narkanda, Mashobra, Rohru,	SBI-GIC	25.00
				Chhohara, Chopal, Jubbal,		
			14. 10.000	Nankhari		
		Peas	Kharif 2020	Nankhari, Narknda, Rohru, Chhohara, Jubbal,	SBI-GIC	25.00
				Mashobra, Theog, Chopal, Basantpur, Rampur		
		Peas	Kharif 2021, Kharif 2022	Nankhari, Narknda, Rohru,	SBI-GIC	25.00
				Chhohara, Jubbal, Mashobra, Theog, Chopal, Basantpur, Rampur		
		Cabbage	Kharif 2020, Kharif 2021,	Theog	SBI-GIC	16.00
		Cauliflower	Kharif 2022 Kharif 2020,	Theory	CDI CIC	15.00
		Caumower	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.	Сгор	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. Baijnath 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. Baijnath 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	Kharif,	1 st July of
	8	Bilaspur District. Nahan, Paonta, Shillai,	2020,2021,	respective
		Rajgarh, Sangrah and Pachhad blocks of	2022	season &
		Sirmour District.	2022	year to 15 th
		Kunihar, Kandaghat, Dharampur blocks of		Sept of
		Solan District.		respective
				season &
6.	Tomoto	Sadar, Ghumarwin, Jhandutta Blocks of	Vh onif	year
0.	Tomato	Bilaspur District. Bhedu Mahadev, Nagrota	Kharif,	1 st Aug of
		Bagwan, Kangra, Rait, Bhawarna, Baijnath	2020,2021,	respective
		blocks of Kangra District .	2022	season &
		Kullu, Naggar, Nirmand, Banjar & Anni		year to 15 th
		blocks of Kullu District.		Oct. of
		Siraj, Gohar, Karsog, Balh & Drang blocks of		respective
		Mandi District. Theog, Rampur, Basantpur,		season &
		Narkanda, Mashobra, Rohru, Chhohara,		year
		Chopal, Jubbal & Nankhari blocks of Shimla		
		District. Nahan Paonta Paigarh Sangrah Shillai &		
		Nahan, Paonta, Rajgarh, Sangrah, Shillai & Pachhad blocks of Sirmour District.		
		Kunihar, Kandaghat, Dharampur, Solan &		
		Nalagarh blocks of		
		Solan District.		
7.	Peas	Salooni & Tissa blocks of Chamba District.	Kharif, 2020	1 st July, 2020
		Pooh, Kalpa, Nichar, blocks of Kinnaur District.		to 30 th Sept.,
		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.		
8.	Peas	Salooni & Tissa blocks of Chamba District.	Kharif, 2021	15 th May of
		Pooh, Kalpa, Nichar, blocks of Kinnaur District.	Kharif, 2022	respective
		Nirmand, Anni, Kullu, Naggar, Banjar blocks		season &
		of Kullu District.		year to 30 th
				Sept. of
		Siraj, Gohar, Karsog, Balh, Drang blocks of Mandi District.		respective season &
		Nankhari, Narkanda, Rohru, Chhohara,		year
		Jubbal, Mashobra, Theog, Chopal, Basantpur		
		& Rampur blocks of Shimla		
		District.		

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9.	Peas	Lahaul & Spiti blocks of Lahaul & Spiti	Kharif 2020,	1 st July of
			Kharif 2021,	respective
			Kharif 2022	season &
				year to 30 th
				Sept. of
				respective
				season &
				year
10.	Cabbage	Nirmand, Anni, Kullu, Naggar & Banjar	Kharif 2020,	16 th June of
		blocks of Kullu District.	Kharif 2021,	respective
		Theog block of Shimla District.	Kharif 2022	season &
				year to 15 th
				Sept. of
				respective
				season &
				year
11.	Cauliflower	Theog block of Shimla District.	Kharif 2020,	16 th June of
			Kharif 2021,	respective
			Kharif 2022	season &
				year to 15 th
				Sept. of
				respective
				season &
				year
12	Cauliflower	Lahaul & Spiti Blocks of Lahaul Spiti	Kharif 2020,	16 th June of
		District.	Kharif 2021,	respective
			Kharif 2022	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.	1 st January of respective season & year to 30 th April of respective season & year
2	Tomato	Solan, Kandaghat, Dharampur, Kunihar and Nalagarh Blocks of Solan District. Balh & Sundernagar Blocks of Mandi District.	1 st March of respective season & year to 31 st 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.	15 th December of respective season & year to 30 th April of respective season & year
4	Capsicum	Dharampur Block of Solan District.	1 st March of respective season & year to 31 st 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
	Kharif 2020	Chamba, Kangra,	Loanee	Credit limit to be sanctioned up to 30 th June, 2020.	15 th July, 2020
		Kinnaur, Kullu, Mandi, Shimla, Sirmour	Non- Loanee	Proposals to be accepted by banks from non- loanee farmers up to 30 th June, 2020 Proposals to be accepted by	15 th July, 2020 2 nd July, 2020
Potato	Kharif 2021 & Kharif 2022	Chamba, Kangra, Kinnaur, Kullu,	Loanee	intermediaries up to 30 th June, 2020 Credit limit to be sanctioned up to 31 st May of respective Season & Year	15 th June of respective Season & Year
		Mandi, Shimla, Sirmour	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	if 2021	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,	Loanee	Credit limit to be sanctioned up to 30 th June, 2020	15 th July, 2020
		Kullu, Mandi, Shimla	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,	Loanee	Credit limit to be sanctioned up to 14 th May of respective Season & Year	29 th May of respective Season & Year
		Shimla	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,	Lahaul Spiti	Loanee	Credit limit to be sanctioned up to 30 th June of respective Season & Year	15 th July of respective
	Kharif 2021,				Season & Year
	Kharif 2022		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

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Cabbage	Kharif 2020, Kharif 2021,	Kullu, Shimla	Loanee	Credit limit to be sanctioned up to 15 th June of respective Season & Year.	30 th June of respective Season & Year
	Kharif 2022		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	17th June of respective Season & Year
Cauliflow er	Kharif 2020, Kharif 2021,	Shimla	Loanee	Credit limit to be sanctioned up to 15 th June of respective Season & Year	30 th June of respective Season & Year
	Kharif 2022	Charif 2022	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,	Lahaul Spiti	Loanee	Credit limit to be sanctioned up to 15 th June of respective Season & Year	30 th June of respective Season & Year
	Kharif 2022	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 :

Сгор	Season & Year	Districts covered	Type of Farmer S	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
Capsicu m	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.

~	Rabi = Rabi 2020-21, Rabi 202 Activity	Kharif	Rabi	Action to be taken by
Sr. No.				
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	Noti	ek of issuance of fications	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	enrolment of farm	of cut-off date for hers/debit of premium e and Non-Loanee	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 Hot application & prer	urs of receipt of nium.	Insurance Companies and their agents

11.	Cut-off date for insurer to accept or reject the farmer's data on Portal	for uploading of of Banks/PACS/CSC/A	om the cut-off date data/information by Agent respectively and within 30 days mers.	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 intimation by Insura	From the date of ance Companies	CSCs/Banks/Intermediary
13.	Cut-off date for insurer to accept the corrected /updated applications	Within 7 days submission of corthe Banks/CSC.	from the date of rection/updation by	Insurance Companies
14.	Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt alongwith folio to the insured farmer	Within 7 days f proposal by con Company on Portal	rom acceptance of ncerned Insurance	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 enrolment /debit farmers.	e cut-off date for of premium from	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 enrolment/debit of farmer.	e cut-off date for f premium from	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 da farmers	te of enrolment of	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 rd 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 by ICs	approval of Claims	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, Kullu, Sirmour) and Peas (Chamba, Kinnaur, Mandi, Shimla), 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 with 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 Revaised/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 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	Cron	Cron Code	Cron Season	Notified	Notified Level		Total Sum
Code	Name	Crop code	& Year	Scheme	(Notified Unit)	Method of Total Sum Insured Scale of Finance (SOF)/ (NAY X MSP)	
							Insured (Rs./Ha)
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
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
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
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
	030	O30 Ginger Tomato O23 Potato Potato Peas Peas Potato Potato Potato Potato Potato Potato	Code Name 030 Ginger 020511200 Tomato 022129500 023 Potato 022122400 Peas 022121001 Peas 022121001 Peas 022122400 Potato 022122400 Tomato 022122400 Potato 022122400 Potato 022122400 Potato 022122400 Potato 022122400 Potato 022122400	Code Name & Year 030 Ginger 020511200 Kharif 2020, Kharif 2021, Kharif 2022 Tomato 022129500 Kharif 2020, Kharif 2021, Kharif 2021, Kharif 2022 023 Potato 022122400 Kharif 2021, Kharif 2022 Peas 022121001 Kharif 2020 Peas 022121001 Kharif 2021, Kharif 2022 024 Potato 022122400 Kharif 2020 Potato 022122400 Kharif 2021, Kharif 2022, Kharif 2022, Kharif 2022, Kharif 2022, Rabi 2022-23 034 Potato 022122400 Kharif 2020 Potato 022122400 Kharif 2020-21, Rabi 2021-22, Rabi 2022-23 034 Potato 022122400 Kharif 2020 Potato 022122400 Kharif 2020 Potato 022122400 Kharif 2020 Potato 022122400 Kharif 2020	Code Name & Year Scheme 030 Ginger 020511200 Kharif 2020, Kharif 2021, Kharif 2022 R-WBCIS Tomato 022129500 Kharif 2020, Kharif 2021, Kharif 2022 R-WBCIS Potato 022122400 Kharif 2021, Kharif 2022 R-WBCIS Peas 022122400 Kharif 2021, Kharif 2021, Kharif 2022 R-WBCIS Peas 022121001 Kharif 2021, Kharif 2022 R-WBCIS Potato 022122400 Kharif 2020 R-WBCIS Potato 022122400 Kharif 2021, Kharif 2022, Kharif 2021, Kharif 2022, Kharif 2021, Kharif 2022, Rabi 2021-22, Rabi 2021-22, Rabi 2022-23 R-WBCIS Potato 022122400 Kharif 2020 R-WBCIS Potato 022122400 Kharif 2020, Kharif 2021, Rabi 2021-22, Rabi 2022-23 R-WBCIS Potato 022122400 Kharif 2021, Kharif 2021, Kharif 2022 R-WBCIS	Code Name & Year Scheme (Notified Unit) 030 Ginger 020511200 Kharif 2020, Kharif 2021, Kharif 2022, Kharif 2022, Kharif 2022 R-WBCIS Gram Panchayat 023 Potato 022122400 Kharif 2020, Kharif 2021, Kharif 2022 R-WBCIS Gram Panchayat Peas 022122400 Kharif 2021, Kharif 2022 R-WBCIS Gram Panchayat Peas 022121001 Kharif 2021, Kharif 2022 R-WBCIS Gram Panchayat 024 Potato 022122400 Kharif 2021, Kharif 2022 R-WBCIS Gram Panchayat Potato 022122400 Kharif 2020, Kharif 2020, Kharif 2022, Kharif 2021, Kharif 2022, Kharif 2021, Kharif 2022, Kharif 2021, Kharif 2022, Kharif 2022, Rabi 2021-22, Rabi 2021-22, Rabi 2021-22, Rabi 2021-22, Rabi 2021-22, Rabi 2021-22, Rabi 2022-23 R-WBCIS Gram Panchayat 034 Potato 022122400 Kharif 2020, Kharif 2020, Kharif 2020, R-WBCIS Gram Panchayat Potato 022122400 Kharif 2020, Rabi 2020-21, Rabi 2021-22, Rabi 20	Code Name A Year Scheme Notified Unit Method of Total Sum Insured Scale of Finance (SOF)/(NAY X MSP)

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 02. 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
		_		TT 100001	R-WBCIS	Gram Panchayat	SOF	
		Potato	022122400	Kharif 2021,	K-WDCI5	Grain r anchayat	301	75,000
				Kharif 2022				
		Ginger	020511200	Kharif 2020,	R-WBCIS	Gram Panchayat	SOF	1,50,000
		3		Kharif 2021,				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
				Kharif 2022				
		Tomato	022129500	Kharif 2020,	R-WBCIS	Gram Panchayat	SOF	1,00,000
				Kharif 2021,				
				Kharif 2022				
		Garlic	020511000	Rabi 2020-21,	R-WBCIS	Gram Panchayat	SOF	75,000
				Rabi 2021-22,				
				Rabi 2022-23				
Solan	031	Ginger	020511200	Kharif 2020,	R-WBCIS	Gram Panchayat	SOF	1,50,000
				Kharif 2021,				
				Kharif 2022		G P I		
		Tomato	022129500	Kharif 2020,	R-WBCIS	Gram Panchayat	SOF	1,00,000
				Kharif 2021,				
				Kharif 2022	D HID CIG	Gram Panchayat	905	
		Tomato	022129500	Rabi 2020-21,	R-WBCIS	Gram Panchayat	SOF	1,00,000
				Rabi 2021-22,				
				Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	
		Capsicum	022105300	Rabi 2020-21,	R-WBCIS	Grain Fanchayat	SOF	40,000
				Rabi 2021-22,				
T I	020	D-4-4-	022122400	Rabi 2022-23	R-WBCIS	Gram Panchayat	SOF	75 000
Una	029	Potato	022122400	Kharif 2020,	K- W DCI9	Crain r anonayat	501	75,000
				Kharif 2021,				
				Kharif 2022				

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

Endst.No.As above.

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.

Sd/-

Director of Agriculture, Himachal Pradesh.

Encls.: As above.

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.	Block Ghumarwin	Entire Block of Ghumarwin	RWS- Jhandutta- A
			Tel. No. 01978-285278			
			M.No. 98170-18086			
		Jhanduta (Geharwin)	RWS Jhandutta-A Sh. Ashwani Chandel S/O Sh. Rattan Singh Vill.Lekhwin,P.O Geharwin Distt. Bilaspur Tel. No. o1978-270077&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 - Ghumarwi n
			RWS Jhandutta-B O/O Deputy Director of Horticulture, Bilaspur H.P Tel. No. 01978-222363		Gram Panchayat Rishi- Kesh, BehnaJatta, Badoa,Thuran, Bakroa, Fatoh, Amarpur, Damli, Auhar, Badol, Hirapur etc.	RWS - Ghumarwi n
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, Kandral, 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, Majhairna, Majharina & Thandhol (Dhandhol) etc.	RWS - P/Rukhi
			RWS- PCDO Multhan		Gram Panchayat Bara Bhangal, Baragraon, Dharman, Kothikor, Luayai, Multhan, Poling, Swad & Kothi Kohar etc.	RWS- Bharmour
Kinnaur	Potato, Peas	Nichar	RWS- Nichar Vill. Nigani (Sh. Laxman Negi, S/o Sh. Gangawar Negi, Near PCDO Nichar)	Block Nichar	Entire Nichar Block	RWS - Rampur
		Pooh	RWS-Pooh O/o BDO, Pooh Ph. No.: 01785-232311	Block Pooh	Entire Pooh Block	RWS - Kalpa
		Kalpa	RWS-Kalpa O/o DDH, Kinnaur Ph. No. 01786-222362	Block Kalpa	Entire Kalpa Block	RWS - Nichar
Lahaul Spiti	Potato, Peas, Cauliflower	Lahaul	RWS -Lahaul O/o DDH, Keylong Ph. No.: 01900-222250	Block Lahaul	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		Gram Panchayat Arsu, Kot, Bari, Nishani, Twar, Bhalsi, Nimand, Poshna, Sargha, Khushwa, Kharga, Tunan, Bahadva etc.	RWS- Nirmand- A
		Naggar	Land line No. 01904-258361 RWS- Naggar O/o SMS Agri. Patlikuhl	Block Naggar	Entire Naggar Block	RWS - Kullu-B
		Kullu	RWS Kullu (A) Sh.Vikas Soni s/o Sh. Kundan Soni VPO BradhaTehsil Bhunter Distt. Kullu H.P Ph. No- 01902207770	Block Kullu	Gram Panchayat Baradha, Jalugran, Ratocha, Chong, Bharain, Banogi, Pini, Jari, Kasol, Manikaran, Barshaini, Shaat, Talpini, Chinuar etc.	RWS- Kullu (B)
			RWS Kullu (B) O/o DDH, Kullu HP Ph.N0-01902-222407		Gram Panchayat Kullu, Kothisari, Bastori, Nahlach, Bandrol, Bhallan - II, Mohal, Parli, Peej, Bahl, Shamshi, Railla, Bajaura, Hat, Jia, Bhuin, Badabhuin, Naresh, Dyar, Neul, Hurala, Tharas, Jindor, Jaradbhutti, Kalehli, Tegubehar, Choparsa, Khokhan, Bashona, Mashgan, Sachani, Rot, Surad, Bulang, Shilihar, Shilanal, Manjhali etc.	RWS - Kullu (A)
			RWS Kullu (C) Dr. Prem lal Thakur S/o Sh. Sangat Ram Village Jathoni. PO Bhalyani Ph. No 01902-204204		Gram Panchayat Bhalyani, Brahman, Mangarh, Dunkhrighar, Mashna, Chaupaisa, Majhat, Dugilag, Buai, Barahar, Khadiyar, Shilirajgiri, Bhumitar, Falan etc.	RWS - Kullu (B)
Mandi	Potato, Tomato, Peas	Balh (Rewalsar)	RWS Balh O/O BDO Balh, Tel. No. 01905-241839	Block Balh (Rewalsar)	Entire Balh (Rewalsar) Block	RWS - Sadar
		Drang	RWS Drang O/O BDO Drang Tel. No. 01908-260252	Block Drang	Entire Drang Block	RWS- Sadar
		Gohar	RWS Gohar-A Sh. Labh Singh, S/o Sh. Janku Ram V.P.O. Badhu, Sub Tehsil Nihri Distt Mandi H.P.Tel. No. 01907-274157	Block Gohar	Gram Panchayat Basa (Ghr), Dharot, Jhungi, Killing, Kutahachi, Masogal, Shilhanu, Chhamiyar etc.	RWS- Gohar-B
			RWS-Gohar-B Sh. Diwan Chand, S/o Sh. Ram Singh V.P.O.Bagsaid, Tehsil Chachyot Distt Mandi H.P.Tel. No. 01907-254365		Gram Panchayat Chachyot, Dhisthi, Jahal, Kandha, Kandhi, Kamrunag, Kharsi, Lot, Majothi, Parwara, Tharjoon, Tunna, Musrani, Murhag, Bara, Shala, Saran, Gohar, Delgi Tikri, Seri, Bahwa, Bassi, Chail Chowk, Nandi, Tandi, Sainj, Saroua, Baila, Naun, Chhaprahan, Balhari etc.	RWS Gohar-A
		Karsog	RWS - Karsog O/O Himachal Gramin Bank, Churag	Block Karsog	Entire Karsog Block	RWS- Jhanjhalli- A

		Siraj	RWS- Thunag, Mr. Anil Sharma, Tehsildar, P.O. Thunag, Tehsil Thunag, District Mandi, H.P. 175048	Block Siraj	Entire Siraj Block	RWS - Gohar-B
		Sunder Nagar	RWS- Sunder Nagar, BDO, Sunder Nagar, District, Mandi, Tel. No. 01907-267203	Block Sunder Nagar	Entire Sunder Nagar Block	RWS- Balh
Shimla	Potato, Tomato, Peas, Cabbage, Cauliflower	Jubbal	RWS- Kiari, Branch Manager SBI, Kiari, tehsil Kotkhai, Distt. Shimla, HP Ph. No. 01793-258820	Block Jubbal	Gram Panchayat Purag, Panog, Kiari, Baghar, NAC Kotkhai, Pandli, Prem Nagar, Mahasu, Bakhol, Gumma etc.	RWS- Tharola
			RWS -Tharola, Sh. Liaq Ram S/o Sh. Bhop Singh, Village & PO Tharola, Tehsil Kotkhai Ph. No. 01783-252222		Gram Panchayat Tharola, Darkoti, Garawag, Shilli (Deori Khaneti), Parali (Deori Khaneti), Bag Domehar, Parali Baduni etc.	RWS- Kiari
			RWS- Kalbog, Branch Manager SBI Kalbog, Teh. Kotkhai, Distt. Shimla Ph. No. 01783-240098		Gram Panchayat Devgarh, Himri, Rawlakiar, 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, Tiyali etc.	RWS- Theog
			RWS -Dhamandari Gram Panchayat Dhamandari,V PO Dhamandari		Gram Panchayat Balag, Dadas, Dhamandri, Jais, Kamah, Kelvi, Kiara, Mahori, Mundu, Nahol, Sainj, Satog, Kiar, Bagain etc.	RWS- Deha

		RWS- Deha Tehsil Office Deha, VPO Deha, Tehsil Theog, Distt. Shimla, HP.		Gram Panchayat Bagri, Ghorna, Deha, Pargean, Kuthar, Basadhar, Chainar, Deothi -Janan, Ghund, Tikkar, Balghar etc.	RWS- Dhamanda ri
		RWS- Matiana PPC Matiana, VPO. Matiana, Tehsil Theog, Distt. Shimla, HP.		Gram Panchayat Kalantoo, Dharkandroo, Kaleend, Matiyana, Kalzer, Shilaroo (Kot), Roni, Sharmalla, Bharana, Kalinda Matiyana etc.	RWS- Theog
		RWS -Theog O/O SMS (Horticulture) Theog Tehsil Theog, Distt. Shimla, HP.		Gram Panchayat Barog, Basa (Theog), Bharada, Chikhar, Deorighat, Kathog, Mahog, Sandhu, Sariun, Sarog, Shari Dharampur, Kiartoo etc.	RWS- Matiana
	Rohru	RWS- Lowerkoti Panchayat Ghar Lower Koti, VPO Lowerkoti, Tehsil Rohru, Distt. Shimla, HP.	Block Rohru	Gram Panchayat Lowerkoti, Sidhroti, Chhupari, Bagi, Shekhal, Rantari & Munchhara etc.	RWS-Kui
		RWS- Rohru O/O Soil Conservation (Agriculture) Rohru		Gram Panchayat Arhal, Dalgaon, Karasa, Kutara, Ukli- Mendli, Samoli & Brasali Bashla etc.	RWS-KUI
		RWS- Sheelghat PPC Sheelghat P.O. Sheel, Tehsil Rohru, Distt.Shimla, HP.		Gram Panchayat Sheel, Brall, Katlah, Kot Kaina, Mandhol, Jhaldri, Jharag Nakrari etc.	RWS- Tikkar
		RWS- Khadralla PCDO Khadralla VPO Khadralla		Gram Panchayat Khangteri, Kuthari, Kadiwan, Dharara, Bhaloon, Village Nasari of GP Summerkot etc.	RWS- Kui
		RWS -Tikkar HP PWD Rest House, Tikkar, Sub Tehsil Tikkar, Distt. Shimla, HP.		Gram Panchayat Tikkar, Sharontha, Hanstari, Pujarli No.3, Pujarli no.4 & Karchhari etc.	RWS- Sheelghat
		RWS- Kui Panchayat Ghar Kui, VPO Kui, Tehsil Rohru, Distt. Shimla, HP.		Gram Panchayat Kui, Bhamnoli, Summerkot, Bhalara, & Jagothi etc.	RWS- Khadralla
		RWS- Kralash, KVK Shimla at Karlash, Rohru, District, Shimla-H.P.		Gram Panchayats Kralash, Basla, Brasli, Dalgaon & Kuttara etc.	RWS- Kui/Rohru
	Chopal	RWS Bamta Panchyat Bhawan Bamta Tehsil Chopal, District Shimla Contact No. 98163 42616	Block Chopal	Gram Panchayat Bamta, Mattal, Pouria etc.	RWS- Chopal
		RWS Chopal O/o SMS (Agi) VPO Chopal, Tehsil Chopal, Distt. Shimla, HP.		Gram Panchayat Chanju Chopal, Thana, Khagna, Dhabas, Sarahan, Lingzar, Khaddar, Devat etc.	RWS- Maraog
		RWS Nerwa		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 Kafla, 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- Dhamanda ri
Rampur	RWS Sarahan PCDO, Sarahan	Block Rampur	Gram Panchayat Kinnu, Shahdhar, Sarahan, Jeori, Badhal, Labana Sadana, Phancha, Jagori, Kariyo, Koot, Chandi Branda (Bp), Kyao etc.	RWS- PCDO Bahli
	RWS- Gopalpur PCDO Gopalpur, Vill. Gopalpur P.O., Kartot		Gram Panchayat Gopalpur, Dhar Gaura, Sarpara, Dofda, Jhakri, Racholi	RWS - Sarahan
	RWS- PCDO Bahli		etc. Gram Panchayat Bahli, Narain, Taklech, Darkoli, Dev nagar, Munish, Deothi, Dansa (BP), Neerath, Bhadhawali, Duttnagar, Shingla, Lalsa & Kuhal etc.	RWS- Rampur
Nankhari	RWS-Nankhari-A Gurdyal Singh S/O Krishan Singh Vill. 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 Brahmna of Neri Panchayat, Chaily, Totu, Majthai, Ghanahatti, Dudhalti, Moolbari (Dev nagar), Ganewog, Nehra, Halog, Dhami, 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-opertaive 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 Dhamoon, 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 Panhyat 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 Panchyat Ghar Khatnol VPO, Khatnol, Tehsil Sunni, Distt. Shimla, HP.		Gram Panchayat Khatnol, Garkahan, Deola, Dummi, Neen, Naldehra, Majhwar, Sunni, Thachi, Majailu, Madhod, Maul Bhajji, Ghariana (Suni), Ghaini, Nehra, Village Panohi of Nehra Panchayat, Bainsh, Baldehan, Basantpur, Juni, Kotla, Okhru, Rewag, Shakrori etc.	RWS- Himri
		Chhohara at Chirgaon	RWS Devidhar, C/o Sh. Joginder Damalu, VPO Devidhar, Tehsil Rohru, Distt. Shimla, HP	Block 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
			_1		i	

1	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
	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.	Dharampu r
			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, Ghanagughat, Arki etc.	RWS- Kunihar
		Kandaghat	RWS Mahog Bag (Kandaghat) MFC,Mahog Bag, Chail (01792-248220) SMS Floriculture	Block Kandaghat	Gram Panchayat Chail, Banjini, Bisha, Dangheel, Hinner, Mahi, Jhajha, Nagali, Sakouri, Tundal etc.	RWS- Koti (Mashobra Block)
			RWS Kandaghat Mini Secretariat, Kandaghat (01792-257193) SMS Agr.		Gram Panchayat Basha, Chausha, Delgi, Jaghana, Kahla, Kanair, Kot, Kwarag, Mamleeg, Paudhana, Satrol, Sayari, Sharyana, Sirinagar and Waknaghat etc.	RWS - Solan
		Solan	RWS Solan 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 - Ramsheha r
			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/oTara Chand, V&PO Jawal).	Block Amb	Gram Panchayats Ghangret, Gindpur Malon, Kharoh, Behar-Bhatehar, Bhgroh, Dharamshala Mahanta-I, Dharamshala, Mahanta-II, Badhmana, Jawal, Ladoli, Lohara Upper, Lohara Lower, Chhaproh, Duhal Bhangwalan, Duhal 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 Panchayts Hamboli, Bhaira,	RWS-
	KWS- Alii0 (B) 0/0 B.D	O, Amo		Diara , Dussara, Takarla, Thathal, Diara , Dussara, Takarla, Thathal, Nandpur, Sathothar, Amb, Mubarikpur, Mandoli, Saloohi, Andora-1, Andora- II, Andora Lower, Andera Upper, Karloohi, Katohar Kalan, Kuthera, Kuthera Kherla, Khairla etc.	Jawal
	RWS-Takarla, Gram Pan mobile no-98166-33428	chayat Pradhan Takarla	Takarla	Gram Panchayats Dhusara, Chururu, Nandpur, Kuthiari, Katohar Khurd, Takarla etc.	RWS- Amb
	RWS-Rapoh, Misra Hort 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 B 01975-226076	clock, Una Tel. No.	Block Una	Entire Una Block	RWS - Haroli
Gagret	RWS- Gagret, O/O BDC Gagret, Tel. No. 01976-2	D, Development Block – 141345	Block Gagret	Entire Gagret Block	RWS – Amb-(B)
Haroli	RWS- Haroli, O/O BDO 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 reffered 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	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)	Block Kullu	Gram Panchayat Baradha,	RWS- Kullu

			Sh. Vikas Soni s/o Sh. Kundan Soni VPO BradhaTehsil 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.N0-01902-222407		Gram Panchayat Kullu, Kothisari, Bastori, Nahlach, Bandrol, Bhallan - II, Mohal, Parli, Peej, Bahl, Shamshi, Railla, Bajaura, Hat, Jia, Bhuin, Badabhuin, Naresh, Dyar, Neul, Hurala, Tharas, Jindor, Jaradbhutti, Kalehli, Tegubehar, Choparsa, Khokhan, Bashona, Mashgan, Sachani, Rot, Surad, Bulang, Shilihar, Shilanal, Manjhali etc.	RWS - Kullu (A)
			RWS Kullu (C) Dr. Prem lal Thakur S/o Sh. Sangat Ram Village Jathoni. PO Bhalyani Ph. No 01902-204204		Gram Panchayat Bhalyani, Brahman, Mangarh, Dunkhrighar, Mashna, Chaupaisa, Majhat, Dugilag, Buai, Barahar, Khadiyar, Shilirajgiri, Bhumitar, Falan etc.	RWS - Kullu (B)
Mandi	Tomato	Balh (Rewalsar)	RWS Balh O/O BDO Balh, Tel. No. 01905-241839	Block Balh (Rewalsar)	Entire Balh (Rewalsar) Block	RWS -Sadar
		Sunder Nagar	RWS- Sunder Nagar, BDO, Sunder Nagar, District, Mandi, Tel. No. 01907-267203	Block Sunder Nagar	Entire Sunder Nagar Block	RWS- Balh
Sirmour	Garlic	Sangrah	RWS- Sangrah Charna/Charna Sh.Vipta Ram VPO Charna/01702-203041	Block Sangrah	Entire Sangrah Block	RWS Shillai
		Shillai	RWS Shillai Subject Matter Specialist (Agriculture) 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	Tomato, Capsicum	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,	Dharampur
	RWS Kunihar-A Sh. Rajender S. Verma S/O Dila Ram, Vill. Giyana, PO Mangoo (01796-247067)		Dhundan, Dumehar, Kunihar, Kunhar, Navgaon, Saniyarimor, Surajpur, Mangu, Materni, sarli, Sarma, Saryanj etc. 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, Ghanagughat, Arki etc.	RWS- Kunihar
Kandaghat	RWS Mahog Bag (Kandaghat) MFC,Mahog Bag, Chail (01792-248220) SMS Floriculture	Block Kandaghat	Gram Panchayat Chail, Banjini, Bisha, Dangheel, Hinner, Mahi, Jhajha, Nagali, Sakouri, Tundal etc.	RWS- Koti (Mashobra Block)
	RWS Kandaghat Mini Secretariat, Kandaghat (01792- 257193) SMS Agr.		Gram Panchayat Basha, Chausha, Delgi, Jaghana, Kahla, Kanair, Kot, Kwarag, Mamleeg, Paudhana, Satrol, Sayari, Sharyana, Sirinagar and Waknaghat etc.	RWS -Solan
Solan	RWS Solan 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 reffered to for it.

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

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Annexure-II: Application form for Opt In PMFBY scheme Name of Bank "Opt In" form for Revamped PMFBY/RWBCIS Date: _ 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: 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 _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 /__/20_ Date: Branch code no. Bank Branch Name: Applicant Details 1. Name of account holder as per updated Aadhaar: 2. Name of account holder as per bank pass book:

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

3. KCC Loan Account No:

5. Mobile/Telephone No:

6. Opting in season Kharif/Rabi (year)_

Branch Manager (signature with date)

4. Aadhar No:

Annerouse - "D"

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

Name of Bank "Opt Out" form for Revamped PMFBY/RWBCIS Date:/ 20	Annex	ure-I: Application	form for Op	t out iron.			and the same of th
Bank Branch Name:							
Applicant Details 1. Name of the KCC Holder: 2. KCC Loan Account 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 Insuarance Companies, Online facility on PMFBY Portal or android based Crop Insuance 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:		"Opt Out" form	for Revampe	d PMFBY/RW	/BCIS Date:		20
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)	Applicant Details 1. Name of the	KCC Holder:	Bran	ch code 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 himsel/herself enrol under the scheme through other channels of eurolment like Common Service Centre, Agents of Insuance Companies, Online facility on PMFBY Portal or android based Crop Insuance App. For office use: The above declaration is recorded in the bank documents for appropriate action as on date. Branch Manager (signature) with date	2. KCC Loan Ac	count No:					
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 Insuarnce Companies, Online facility on PMFBY Portal or android based Crop Insuarnce 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 Branch code no Applicant Details 1. Name of the KCC Holder: 2. 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 Insuarnce Companies, Online facility on PMFBY Portal or android based Crop Insuarnce App.	I am aware o would like to contin Kharif/Rabi (Year)	f the scheme provision	ons and benefi cheme, howev by choice. The	ts of PMFBY, eer, I am opti	/RWBCIS. I ing out of P sting for non	hereby, declar MFBY/RWBC - enrolment ur	e that I IS from ader the
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 Insuance Companies, Online facility on PMFBY Portal or android based Crop Insuance 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 Branch Name:		1.11					
Opt Out form for Revamped PMFBY/RWBCIS Date://20 Applicant Details Name of the KCC Holder: KCC Loan Account No: Mobile/Telephone No. 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 Insuarnce Companies, Online facility on PMFBY Portal or android based Crop Insuarnce App.	Insuarnce Companies, t For office use: The a date.	bove declaration is re	ecorded in the	bank docum			
Applicant Details 1. Name of the KCC Holder: 2. 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 eurol under the scheme through other channels of enrolment like Common Service Centre, Agents of Insuarnce Companies, Online facility on PMFBY Portal or android based Crop Insuarnce App.					WBCIS D	ate:/	/20
Applicant Details 1. Name of the KCC Holder: 2. 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 eurol under the scheme through other channels of enrolment like Common Service Centre, Agents of Insuarnce Companies, Online facility on PMFBY Portal or android based Crop Insuarnce App.	n I Barah Namer		Bra	anch code no			
4. Opting Out for season: Kharif/Rabi (Year)	Applicant Details 1. Name of the	KCC Holder:					
The above declaration is recorded in the pank uncuments for appropriate	4. Opting Out f Disclaimer: In case, ij get himself/herself en Agents of Insuarnce O	or season: Kharif/F the fanner wish to Pa rol under the scheme th Companies, Online faci	rtial Opt in Jo crough other ch lity on PMFBY	Portal or an	droid based (Crop Insuarnce	App.
date. Branch Manager (signature) with date	date.		recorded in	the bank do	- Included to		1

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

TERMSHEET

1

2

State: **Himachal Pradesh** Distt: Kullu Block/RUA/RWS/BWS: As per Crop: Cabbage Notification PHASE-**PHASE-I** PHASE-III 16-JUL to 16-JUN to 15-16-AUG to **PERIOD** 15-JUL AUG 15-SEP Highest of 4 consecutive day's cumulative rainfall in **INDEX** respective phases 100 **EXCESS** 75 STRIKE 1 (>) mm mm 75 mm **RAINFALL** 150 STRIKE 2 (>) 125 125 mm mm mm 200 **EXIT** 175 mm 175 mm mm PAYOUT RATE 1 (Rs./mm) 90 187.50 75 PAYOUT RATE 2 (Rs./mm) 210 312.50 225 15000 25000 15000 MAXIMUM PAYOUT (Rs./Hect.) TOTAL MAXIMUM PAYOUT (Rs./Hect.) 55000 **PERIOD** 16-Jun to 15-Sep Maximum No. of Consecutive days having daily Maximum Temp.> 32°C INDEX HIGH 5 STRIKE 1 (>) **TEMPRATURE** STRIKE 2 (>) 10 **EXIT** 15 1500 PAYOUT RATE 1 (Rs./day) PAYOUT RATE 2 (Rs./day) 2500 MAXIMUM PAYOUT (Rs./Hect.) 20000 **TOTAL MAXIMUM PAYOUT** 20000 (Rs./Hect.) **SUM INSURED (Rs./Hect.)** 75000 PREMIUM (%) PREMIUM (Rs./Hect.)

F	RESTRUCTURED W	EATHER BASED CROP INSURANCE SCHEME seasons TERMSHEET		2021 & Ki	narif 202	2							
	State:	Himachal Pradesh									Distt: Shi Block : Th		
	Crop:	Cabbage					Block/RU : As po Notificat	er Ann					
			PHASE-I				PI	HASE-I	I		Р	HASE-II	I
L	EXCESS	PERIOD	16-JUN to 15-JUL				16-JUL AUG	to	15-		16-AUG	to	15-SEP
	RAINFALL	INDEX	Highest of 4 consecutive day's	cumulativ	e rainfal	l in re		nases					
		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
			Г			1							
		TOTAL MAXIMUM PAYOUT (Rs./Hect.)			55000								
										1			
2	HIGH	PERIOD	16-Jun Maximum No. of Consecutive of	lavs havin	ρ	to			15-Sep				
	TEMPERATURE	INDEX	daily Maximum Temp.> 30°C	, 5	0								
		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								

20000

75000

TOTAL MAXIMUM PAYOUT (Rs./Hect.)

SUM INSURED (Rs./Hect.)

PREMIUM (Rs./Hect.)

PREMIUM (%)

Revamped	RESTRUCTURED WEATHER BASED CROP INSU	RANCE SCHEME (KHARIF 2020, KHARIF	2021 & KHARIF	2022)	
	TERI	MSHEET			
State:	Himachal Pradesh	Distt: Lahaul & Spiti	Cover Perio June - 15th	od: 16th September	
Crop:	Cauliflower	Block: Lahaul, Spiti	Block/RUA S: As per Notification	r	
		PHASE-I	PHASE- II	PHASE- III	
DEFICIT	DEDICE	16 1101 45 45 111	16-JUL to	16-AUG to	
1 RAINFALL	PERIOD	16-JUN to 15-JUL	15-AUG	15-SEP	
	INDEX STRIKE 1 (mm)	Aggregate rainfall in mm o			
	STRIKE 1 (mm)	50	30 15	30	
	STRIKE 2 (mm)	10		15	
	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		
	MAXIMOW PATOUT (IS./Tiect.)	15000	18000	18000	
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	55000			
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	55000			
2 HIGH	PERIOD	16-Jun	to 15-Sep		
TEMPERATURE	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: Crop:	Himachal Pradesh Cauliflower				Distt: Shimla Block: Theog /RWS/BWS Notification
			PHASE-I		PHASE- II	PHASE- III
					16 1111	16-
					16-JUL to	AUG to
1	EXCESS	PERIOD	16-JUN to 15-JUL		15-AUG	15-SEP
	RAINFALL	INDEX	Highest of 4 consecutive day's cumulative rainfall in re-	pective		
		STRIKE 1 (>)	75 mr	n	100 mm	75 mm
					150	125
		STRIKE 2 (>)	125 mr	n	mm 200	mm 175
		EXIT	175 mr	n	mm	mm
		PAYOUT RATE 1 (Rs./mm)	9	0	187.50	75
		PAYOUT RATE 2 (Rs./mm)	21	0	312.50	225
		MAXIMUM PAYOUT (Rs./Hect.)	1500	0	25000	15000
		TOTAL MAXIMUM PAYOUT (Rs./Hect.)	5500	0		
2	HIGH	PERIOD	16-Jun	to	15-Sep	
	TEMPERATURE	INDEX	Maximum No. of Consecutive days having daily Maximum Temp.> 30°C			
		STRIKE 1 (>)		5		
		STRIKE 2 (>)	1	0		
		EXIT	1	5		
		PAYOUT RATE 1 (Rs./day)	150			
		PAYOUT RATE 2 (Rs./day)	250			
		MAXIMUM PAYOUT (Rs./Hect.)	2000	0		
		TOTAL MAXIMUM PAYOUT (Rs./Hect.)	2000	0		
		SUM INSURED (Rs./Hect.)	7500	0		
		PREMIUM (%)				
		PREMIUM (Rs./Hect.)				

Стор	Ginger	
District	Bilaspur	
Block / RUA / RWS / BWS	As per Notification	

Deficit Rainfall Cover				
Index A (<)	Aggre	gate rainfall du	ring the cover phases in r	nm
Cover Phase, From	1-Jul-20	21-Jul-20	11-Aug-20	1-Sep-20
		10-Aug-		15-Sep-
To	20-Jul-20	20	31-Aug-20	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 (>)	Aggre	egate rainfall duri	ing the cover phases in	mm
Cover Phase, From	1-Jul-20	21-Jul-20	11-Aug-20	1-Sep-20
		10-Aug-		15-Sep-
То	20-Jul-20	20	31-Aug-20	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 Temprature Index B (>)	Cumulative upward deviation of daily mean temperature from benchmark of the respective phase			
Cover Phase, From	15-Jul-20	1-Aug-20	16-Aug-20	
То	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 cove	er		Maximum number of consicutive DCW Days where DCW day is a da when rainfall and average Temprature for the day is grater than the			
Index C (>)			benchmarks			
				16-Aug-		
Cover Phase,	From		1-Aug-20	20	1-Sep-20	
		To	15-Aug-20	31-Aug-	15-Sep-20	

	20	
9		
15		
4	3	3
8	8	7
12	13	12
750	600	750
1750	1400	1400
10000	10000	10000
	750 1750	9 15 4 3 8 8 12 13 750 600 1750 1400

		1			
Combined Policy Limit (Rs. / Hectare)	150000		Premium Rate Quo	oted	

Season	Kharif 2020, Kharif 2021 & Kharif 2022		Сгор	Gin	ger
State	Himachal Pradesh		Стор	District	Sirmour
	111111111111111111111111111111111111111		L	21341144	As per
Block / RUA	As per Notification	Reference Weather	r Station & Backup Wo	eather Station	Notificatio
		Phase I	Phase II		
	Period	01-Jul-20	16-Aug-20		
		15-Aug-20	15-Sep-20		
	Index		l over respective phases		
1. Deficit Rainfal	Strike I (<) mm	300	175		
(Single Maximum Payout)	Strike II (<) mm	150	125		
1 ayout)	Exit mm	20.00	25 24.00		
	Rate I (Rs/mm) Rate II (Rs/mm)	170.00	188.00		
	Maximum Payout (Rs)	20000	20000		
Total I	Maximum Payout (Rs.)	40000	20000	I	
			· I	1	
		Phase I	Phase II		
	Period	01-Jul-20	16-Aug-20		
		15-Aug-20	15-Sep-20		
	Index	Maximum of 2 cons phases	acutive day's cumulativ	e rainfall in respective	
2. Excess Rainfall (Single Maximum	Strike I (>) mm	125	100		
	Strike II (>) mm	225	155		
Payout)	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 I	Maximum Payout (Rs.)	40000			
		Phase I	Phase II		
	Period				
	1 CHOU	15-Jul-20	06-Aug-20		
	Tri Tri (CC)	05-Aug-20	31-Aug-20		
	Trigger Temp (°C)	27.00	26.00		
3. High Mean Cover	Index	Number of C		Mean Temperature grater the pective phase	nan trigger temperat
(Single Maximum	Strike 1 (>) Days	5	5		
Payout)	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 N	Maximum Payout (Rs.)	40000		1	
Total I	vianimum i ayout (NS.)	1	J		

	Peroid	01-Aug-20	
		15-Sep-20	
	Index	Disease congenial d	ay is a day when mean Temp Between 24 °C to 28 °C , Relative humidity should be >80 % and Rainfall >2.5 mm
4. Disease conductive	Index		
cover (Single Maximum Payout)	Strike 1 (>) Days	4	
manifer and the second	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.)

Сгор	Ginger	District	Solan			
Reference Weather Station	As per Notification	Block/RUA/BWS	As per Notifica	tion		
	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	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 du	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. Dinon	se Congenial Day Cover					
Phase Period (Start Date)	C. Disea	01-Aug-20	n				
Phase Period (End Date)		15-Sep-20)				
Index >	Maximum consecutive days in the phase where daily average temperature is $< 25^{\circ}$ C than and Average Humdity is $> 80\%$ ((Humidity at 8.30 am + Humdity at 5.30 pm) /2)						
Strike 1 (days)		5					
Strike 2 (days)		15					
Exit (days)		25					
Rate 1(Rs/day/Hectare)		500.00					
Rate 2(Rs/day/Hectare)		2,500.00					
Phase Sum Insured (Rs/Hectare)		30,000.00	1				
	D. Hiç	gh Temperature Cover					
Phase Period (Start Date)	15-Jul-20	01-Aug-20					
Phase Period (End Date)	31-Jul-20 Cumulative daily upward devi	31-Aug-20 ation of Maximum Temperature	from Trigger Temperature				
Index >			1				
Trigger (° C)	35.0	36					
Strike 1 (° C)	20	30					
Strike 2 (° C)	30	40					
Exit (° C)	40	45					

			1	
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 Comp Incomed				
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 R	ainfall 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/ ⁰ C/Hectare)	30	30	30	30		
Rate 2(Rs/ ⁰ 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 $< 20^{\circ}$ C than and Average Humdity is $> 80\%$ ((Humidity at 8.30 am + Humdity 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)						

	T	TERMS	HEET	T	
State :-	Himachal Pradesh	District -	Chamba	Block/RUA/RWS/BWS	As per Notification
Crop -	Peas				Unit- Hectare
			T	T	1
	Period	Phase I	Phase II	Phase III	
	From	1-Jul-20	1-Aug-20	1-Sep-20	
	То	31-Jul-20	31-Aug-20	30-Sep-20	
	Index -	If the Sum of 2 Con	secutive days rainfall during cover peri	l (mm) is more than strike iod	
1. Unseasonal Rainfall /	Strike 1>(mm)	125	125	75	
Excess Rainfall - (Single	Strike 2>(mm)	200	200	150	
Maximum Payout)	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		
	Devied	Dhara I	Dhana II	Phase III	1
	Period From	Phase I 01-Jun-20	Phase II 01-Jul-20	01-Sep-20	
	То	30-Jun-20	31-Aug-20	30-Sep-20	
	Index	00 34.1. 20			
	Strike I (<) mm	120	175	150	
2. Deficit Rainfal (Single Maximum Event)	Strike II (<) mm	50	75	25	
Maximum Event)	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			•
	-	1	T	1	
	Period	Phase I	Phase II		
	From	15-May-20	16-Jun-20		
	То	15-Jun-20	15-Jul-20		
	Trigger Temp °C	29.00	31.00		
3. High mean	Index	Number of		ing high mean Temperature gr ature in respective phase	eater than their trigger
Temperature Cover (Single Maximum	Strike I (>) day	5	5		
(Single Maximum Payout)	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 Maxi	mum Payout (Rs.)	15000			
		1 212	Ī		
4. Disease Conginial	Period	Sub Period 1			

From	15-Jul-20					
То	15-Sep-20					
Index -	Cumulative of Dise	_			•	°C , Max Temp
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					
Payout (Rs.)	25000					
Total Sum Insured (Rs. / Hect.)	100000					
	To Index - Strike 1 (Days) Strike 2 (Days) Exit (Days) Notional 1 (Rs./Day/Ha) Notional 2 (Rs./Day/Ha) Max. Payout (Rs./Ha) Payout (Rs.)	To 15-Sep-20 Index - Cumulative of Dise 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 Payout (Rs.) 25000	To 15-Sep-20 Index - Cumulative of Disease Conginial <26.5°C and 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 Payout (Rs.) 25000	To 15-Sep-20 Index - Cumulative of Disease Conginial Day(A da <26.5°C and Avg related 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 Payout (Rs.) 25000	To 15-Sep-20 Index - Cumulative of Disease Conginial Day(A day having Min <26.5°C and Avg relative Humidit* Strike 1 (Days)	To 15-Sep-20 Index - Cumulative of Disease Conginial Day(A day having Min temp is > 7 <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 Payout (Rs.) 25000

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, Maximum Payout=Rs. 15,000 will not be covered
- 3. Total Sum Insured (Rs./Hect.)= Rs. 75,000 will be covered/considered.

Premium %

Disease conducive cover

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

Crop	Peas			
District	Kinnaur			
Block /RUA/ RWS/BWS	As per Noti	fication		
	Ī			
Deficit Rainfall Cover				
Index A (<)	Ag	gregate rainfall	during the cover phases	in mm
Cover Phase, From	1-Jun-20	1-Jul-20	1-Aug-20	1-Sep-20
То	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 (>)	Ag	gregate rainfall	during the cover phases	in mm
Cover Phase, From	1-Jul-20	1-Aug-20	1-Sep-20	
То	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	

Maximum number of consecutive DCW Days where DCW day is a day

Index C (>)		when rainfa	III and average	Temprature for the day is grate benchmarks
Cover Phase, From		15-Jul-20	6-Aug-20	27-Aug-20
	То	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		Cumulat		viation of daily mean temperatu
Index D (>)				rk of the respective phase
•	_	15-May-20	benchman 4-Jun-20	rk of the respective phase
Index D (>) Cover Phase, From	То	15-May-20 3-Jun-20	benchman 4-Jun-20 23-Jun-20	24-Jun-20
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C)	То	15-May-20 3-Jun-20 23	4-Jun-20 23-Jun-20 22	24-Jun-20 15-Jul-20 23
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C) Strike 1 (° C)	То	15-May-20 3-Jun-20 23 78	4-Jun-20 23-Jun-20 22 97	24-Jun-20 15-Jul-20 23 81
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C)	То	15-May-20 3-Jun-20 23 78 91	4-Jun-20 23-Jun-20 22 97 110	24-Jun-20 15-Jul-20 23
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C) Strike 1 (° C) Strike 2 (° C)	То	15-May-20 3-Jun-20 23 78	4-Jun-20 23-Jun-20 22 97	24-Jun-20 15-Jul-20 23 81 99
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C) Strike 1 (° C) Strike 2 (° C) Exit (° C)	То	15-May-20 3-Jun-20 23 78 91 108	4-Jun-20 23-Jun-20 22 97 110 134	24-Jun-20 15-Jul-20 23 81 99 110
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C) Strike 1 (° C) Strike 2 (° C) Exit (° C) Standard Loss Rate between Strike 1 and Strike 2 - Notional 1	То	15-May-20 3-Jun-20 23 78 91 108 77	4-Jun-20 23-Jun-20 22 97 110 134 77	24-Jun-20 15-Jul-20 23 81 99 110 100
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C) Strike 1 (° C) Strike 2 (° C) Exit (° C) Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 Standard Loss Rate between Strike 2 and Exit - Notional 2	То	15-May-20 3-Jun-20 23 78 91 108 77 235	97 110 134 77 167	24-Jun-20 15-Jul-20 23 81 99 110 100 291
Index D (>) Cover Phase, From MEAN TEMPERATURE BENCHMARK (° C) Strike 1 (° C) Strike 2 (° C) Exit (° C) Standard Loss Rate between Strike 1 and Strike 2 - Notional 1 Standard Loss Rate between Strike 2 and Exit - Notional 2	То	15-May-20 3-Jun-20 23 78 91 108 77 235	97 110 134 77 167	24-Jun-20 15-Jul-20 23 81 99 110 100 291

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.

			TERM SHE	<u>ET</u>							
State:	Himachal Pradesh	D	vistrict: Kullu	Block /	RUA / R	ws / Bws	_	-	As per	Notifica	tion -
Crop:	Peas			BWS	As pe	r Notificati	on				Unit
		PERIOD	1-Jun	to	15- Jul	16-Jul	to	15- Aug	16- Aug	to	30 Sej
		INDEX			Agg	regate of	rainfall ov	er Period			
		STRIKE I (<)	160	mm		220	mm		190	mm	
	DEFICIT	STRIKE II (<)	30	mm		40	mm		30	mm	
	RAINFALL	EXIT	0	mm		0	mm		0	mm	
		RATE I (Rs./ mm)	20			16			16		
						470.00			248.00		
		RATE II (Rs./ mm)	246.67			178.00					
		RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.)	246.67 10000			178.00			10000		
									10000		

STRIKE 1 (>) 20 mm 30 mm 35 mm 35 mm 150 150 160		(Single Payout)	INDEX	Maximum o	of	5	consecu Period	tive day's o	cumulat	ive rainfall	Over		
EXIT			STRIKE 1 (>)	20	mm	_	30	mm		35	mm		
RATE 1 (Rs/mm)			STRIKE 2 (>)	150		=	180			150			
## RATE 2 (Rs/mm) ## 81.80			EXIT	250	mm		280	mm		250	mm		
MAXIMUM PAYOUT (Rs) 100000 100000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 10000 10000 10000 10000 10000 10000 100000 100000 10000 1000000			RATE 1 (Rs/mm)	14.00			22.00			20.00			
Total SI (Rs./Hect.) 30000			RATE 2 (Rs/mm)	81.80			67.00			77.00			Ì
Period 15-May to May 1-Jun to Jun 16-Jun to INDEX TRIGGER (°C) 26.5 27.0 27.5			MAXIMUM PAYOUT (Rs)	10000			10000			10000			
PERIOD 15-May 10 May 1-Jun 10 Jun 16-Jun 10 INDEX Cumulative Daily Upward deviation of Mean Temperature from Phasewise Trigger 26.5 27.0 27.5 TRIGGER (°C) 26.5 27.0 27.5 STRIKE 1 (>) 5 °C STRIKE 2 (>) 25 EXIT 40 °C RATE 1 (Rs/°C) 840 MAXIMUM PAYOUT (Rs./ Hect.) 15000 Average RH > 80 & 8 Maximum Temperature 24 Maximum number of DCD days during the cover period STRIKE 1 (>) 5 STRIKE 2 (>) 25 EXIT 40 40 RATE 1 (Rs/days) 200.00 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 3 (Rs./ days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 3 (Rs./ days) 1400.00 MAXIMUM PAYOUT (Rs./ Hect.) 25000 RATE 3 (Rs./ days) 1400.00 RATE 3 (Rs./ day			Total SI (Rs./Hect.)	30000									-
INDEX	2		DEBIOD	15 May	t-a		4 lum			16 lum	t-a	30-	1- Ju
TRIGGER (°C) 26.5 27.0 27.5 TRIGH MEAN TEMPERATURE 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 PERIOD 15-Jul to Sep INDEX Average RH > 80 & Maximum Temperature 24 Maximum number of DCD days during the cover period 25 TRIKE 1 (>) 5 STRIKE 1 (>) 5 STRIKE 2 (>) 25 EXIT 40 Maximum number of DCD days during the cover period 25 TRIKE 1 (>) 5 STRIKE 2 (>) 25 EXIT 40 RATE 1 (Rs/days) 200.00 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./Hect.) 25000	3			Cumulative								Jun	JU
## HIGH MEAN TEMPERATURE STRIKE 1 (>)			TRIGGER (°C)	990.	26.5			27.0			27.5		
TEMPERATURE STRIKE 2 (>) EXIT 40 °C RATE 1 (Rs/°C) RATE 2 (Rs/°C) 840 MAXIMUM PAYOUT (Rs./ Hect.) 15000 PERIOD 15-Jul to Sep INDEX Average RH > 80 & Naximum Temperature COVER Maximum number of DCD days during the cover period STRIKE 1 (>) STRIKE 2 (>) EXIT 40 STRIKE 2 (>) EXIT 40 RATE 1 (Rs/days) RATE 2 (Rs/days) RATE 2 (Rs/days) MAXIMUM PAYOUT (Rs./ Hect.) 25 MAXIMUM PAYOUT (Rs./ Hect.) 25 MAXIMUM PAYOUT (Rs./ Hect.)		HIGH MEAN	STRIKE 1 (>)	5									
EXIT 40 °C RATE 1 (Rs/°C) 120 RATE 2 (Rs/°C) 840 MAXIMUM PAYOUT (Rs./ Hect.) 15000 PERIOD 15-Jul to Sep INDEX Average RH > 80 & Maximum Temperature > 24 Maximum number of DCD days during the cover period STRIKE 1 (>) 5 STRIKE 2 (>) 25 EXIT 40 RATE 1 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./Hect.) 25000													
RATE 2 (Rs/°C) 840				40	°C								
MAXIMUM PAYOUT (Rs./ Hect.) DISEASE CONGENIAL COVER EXIT COVER COVER EXIT COVER CO			RATE 1 (Rs/°C)										
MAXIMUM PAYOUT (Rs./ Hect.) DISEASE CONGENIAL COVER EXIT COVER COVER EXIT COVER CO			RATE 2 (Rs/°C)	840									
PERIOD 15-Jul to Sep			MAXIMUM PAYOUT (Rs./ Hect.)	15000]						
PERIOD 15-Jul to Sep													_
INDEX	4		PERIOD	15-Jul	to								
DISEASE COVER STRIKE 1 (>) 5			INDEX	Average	80	&		m Tempera	ature	24		0C	ĺ
CONGENIAL COVER 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		DIOFACE											
EXIT 40 RATE 1 (Rs/days) 200.00 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./Hect.) 25000			STRIKE 1 (>)	5									
RATE 1 (Rs/days) 200.00 RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./Hect.) 25000			STRIKE 2 (>)	25									
RATE 2 (Rs/days) 1400.00 MAXIMUM PAYOUT (Rs./Hect.) 25000			EXIT	40									
MAXIMUM PAYOUT (Rs./Hect.) 25000			RATE 1 (Rs/days)	200.00									
			RATE 2 (Rs/days)	1400.00									
SUM INSURED (Rs./Hect.) 100000			MAXIMUM PAYOUT (Rs./Hect.)	25000]						
			SUM INSURED (Rs./Hect.)	100000]						
Premium (Rs./Hect.)			` '				1						
Premium %			`				1						

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.

Revamped Restructured Weather Based Crop Insurance Schen	ne (R-RWBCIS) KHARIF 2020, KHARIF 2021 & KHARIF	2022 SEASONS			
Crop	Pe	as			
District	Ma	ndi			
Block /RUA/RWS/BWS	As per No	tification			
Cover 1	Deficit	Rainfall			
Index	Sum of total rainfall during the cove	r 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.)	300	000			
Cover 2	Excess rain	nfall cover			
Index	Sum of 2 consecutive day	s rainfall above threshold			
Period	01-Jul	to 30-Sep			
Trigger I (mm)	15	0			
Trigger II (mm)	25	60			
Exit (mm)	35	60			
Payout I (Rs./mm)	6	0			
Payout II (Rs./mm)	24				
Max. Payout (Rs./Hect.)	300				
Cover 3	High Mean T	emperature			
	Sum of daily deviation of Mean Te				
Index	tempe	rature			
Threshold	2	8			
Period	15-May	to 15-Jul			
Trigger I (°C)	3	0			
Trigger II (°C)	5	0			
Exit (°C)	7	5			
Payout I (Rs./°C)	20	00			
Payout II (Rs./ °C)	44	10			
Max Payout (Rs./Hect.)	150	000			
Cover 4	Disease Con				
Index		Consecutive days with rainfall greater than 5 mm and mean temperatu in range of 20 to 25 degree			
Period	15-Jul	to 15-Sep			
Trigger I (Days)		•			
Trigger II (Days)		5			
Exit (mm)	2				
Payout I (Rs./Days)	25				
Payout II (Rs./Days)	1,58				
Max Payout (Rs./Hect.)	250				
Gross Sum Insured (Rs./Hect.)	100,				
Premium (Rs./Hect.)	100,				
rieiliulii (NS./ Nect.)					

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.

			arif 2022	_		
	T	T:	ERMSHEE			
State :-	Himachal Pradesh	District -	Shimla	Block / RUA /RWS /BWS		As per Notification
oute	Timachar Fraucsii	District -	Simila	/KWS/BWS	Unit-	Notification
Crop -	Peas				Hectare	
		T	I			
	Period	Phase I	Phase II	Phase III		
	From	1-Jul-20	1-Aug- 20	1-Sep-20		
			31-Aug-			
1.	То	31-Jul-20	20	30-Sep-20		
Unseasonal				tive days rainfall		
Rainfall / Excess	Index -	(mm) is mo		ke during cover		
Rainfall -	C4-:1 1> ()	100	period			
(Single	Strike 1>(mm) Strike 2>(mm)	100 175	100 175	75 150		
Maximum	Exit (mm)	275	275	250		
Payout)	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			
		T	T ==	⁻		
	Period	Phase I	Phase II	Phase III		
	From	01-Jun-20	01-Jul-20	01-Sep-20		
	То	30-Jun-20	31-Aug- 20	30-Sep-20		
2. Deficit	Index			nfall over respective	phases	
Rainfal	Strike I (<) mm	150	175	100		
(Single	Strike II (<) mm	50	125	50		
Maximum	Exit mm	25	25	0		
Event)	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	10000	10000		
	Total payout (HSW11000)	20000	1			
	Period	Phase I	Phase II			
	From		16-Jun-			
		15-May-20	20			
	To Some Transport	15-Jun-20	15-Jul-20			
3. High	Trigger Temp °C	29.00 Numbe	r of Continio	Lous days having mear	Temperature grad	iter than their
mean Temperatura	Index	TAUIIIOC		temperature in respe		aci man men
Temperature Cover	Index Strike I (>) day	7	5		•	
(Single	Strike II (>) day	17	15			
Maximum	Exit	25	20			
Payout)	Rate I (Rs/day)	70	100			
	Rate II (Rs/day)	850	1300			
	Maximum Payout	7500	7500			
m . 125	(Rs./Hect.)		.200			
ı otai Max	imum Payout (Rs./Hect.)	15000	J			
4. Disease	Period	Sub Period				
Conginial	From	15-Jul-20				
Day Cover-	To	15-Sep-20				
(Single Maximum	Index -	Cumulative		Conginial Day(A da <24°C and Avg rela		
Payout)	Strike 1 (Days)	5	az remb 19	Cana Avg I cla	re mannaity /	, 0 / 0

	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	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.

Revamped RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (R-RWBCIS) Kharif 2020, Kharif 2021 & Kharif 2022 seasons Una, Haroli, HIMACHAL Gagret, PRADESH UNA Amb State: District: Blocks: Block/RUA/RWS/BWS Unit: Crop: Potato As per Notification **HECTARE** DEFICIT 1. RAINFALL PHASE - I PHASE - II 15-16-15-**PERIOD** 1-Sep Oct to Nov INDEX Aggregate of rainfall in respective phases 175 STRIKE I (<) mm mm RAINFALL STRIKE II (<) 75 mm mm VOLUME **EXIT** 25 mm 25 mm 40.00 50.00 RATE I (Rs./ mm) RATE II (Rs./ mm) 280.00 380.00 MAXIMUM PAYOUT (Rs.) 18000 12000 TOTAL MAXIMUM PAYOUT (Rs.) 30000 **EXCESS** 2. RAINFALL COVER: Phase I Phase II Phase III 30-PERIOD 31-Oct 1-Sep Sep 1-Oct 1-Nov 30-Nov to to INDEX **Maximum of 4 Consecutive Days EXCESS** RAINFALL 75 50 STRIKE I (>) 75 mm mm mmCOVER STRIKE II (>) 125 125 100 mm mm mm (Single event **EXIT** 175 mm 175 mm 150 mm of maximum payout will be 30.00 RATE I (Rs./ mm) 40.00 30.00 paid) RATE II (Rs./ mm) 200.00 170.00 130.00 MAXIMUM 12000 10000 8000 PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) 30000 DISEASE 3. **CONGENIAL CLIMATE:** 31-PERIOD 1-Sep_ to Oct Single Largest spell of consecutive DCC days INDEX payable A day is DCC day if Daily average RH >80% with Daily Mean Temperature DISEASE CONGENIAL DCC Definition CLIMATE STRIKE (>) 3 Days 13 **EXIT** Days RATE (Rs./ Cons. 1500.0 Day) 0 MAXIMUM PAYOUT (Rs.) 15000 TOTAL MAXIMUM 15000 PAYOUT (Rs.) TOTAL SUM INSURED (Rs./Hect.) 75000 **PREMIUM** (Rs./Hect.) PREMIUM %

			KOP INSUKAN	NCE SCI	HEME (KHAI	RIF 2	020, KHAR	IF 2021 &	X KHAKIF A	2022	3)	
- State:	HIMACHAL PRADESH	- District:	Lahaul & Spiti	-	-	-	-			-	-	-
Crop:	Potato	Block/RUA/RWS/BWS	As per Notification						Unit:		НЕСТ	ARE
		י										
DEFICIT	T RAINFALL	J	-: ~ T									
		PERIOR	PHASE - I				SE - II]		
		PERIOD	1-Jul Aggregate of rainfall in	to	15-Aug	<u> </u>	16-Aug	to	15-Sep			
		INDEX	respective phases									
	i	STRIKE I (<)	75	mm			100	mm				
1 A.	RAINFALL VOLUME	STRIKE II (<)	25	mm		1	50	mm		1		
		EXIT	10	mm			20	mm				
		RATE I (Rs./ mm)	50			1	65					
	i	RATE II (Rs./ mm)	666.67			┦ [475.00					
		MAXIMUM PAYOUT				1 [
		(Rs.)	12500.00			ا ل	17500.00]		
	1	TOTAL MAXIMUM PAYOUT (Rs.)	30000									
	EXCESS RAINFALL		_			_						
	COVER:											
	Cover Definition:											
	_	т	Phase I			Pha	ase II			Pha	se III	_
		PERIOD	1-Jul	to	31-Jul		1-Aug	to	31-Aug		1-Sep	to
		INDEX	Maximum Of		Consecutive							
	EXCESS RAINFALL		75	4	Days	1 1				 	75	mm
	EXCESS KAINDALL	C.L.D.IK E. I. 121				I	75	mm			13	111111
	COVER (Single event of	STRIKE I (>) STRIKE II (>)		mm mm			75 125	mm				
	COVER (Single event of maximum payout will be	STRIKE II (>)	125	mm			125	mm			125	
	COVER (Single event of											mm
	COVER (Single event of maximum payout will be	STRIKE II (>) EXIT RATE I (Rs./ mm)	125 175	mm			125 175 50	mm		-	125 175	
	COVER (Single event of maximum payout will be	STRIKE II (>) EXIT	125 175 40	mm			125 175	mm		-	125 175 30	
	COVER (Single event of maximum payout will be	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.)	125 175 40 160.00	mm			125 175 50 150.00	mm		-	125 175 30 170	
	COVER (Single event of maximum payout will be	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT	125 175 40 160.00	mm			125 175 50 150.00	mm		-	125 175 30 170	
	COVER (Single event of maximum payout will be	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM	125 175 40 160.00 10000 30000	mm mm	31-Aug		125 175 50 150.00	mm			125 175 30 170	
	COVER (Single event of maximum payout will be	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive	mm mm	31-Aug		125 175 50 150.00	mm			125 175 30 170	
	COVER (Single event of maximum payout will be paid)	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.)	125 175 40 160.00 10000 30000 1-Jul Largest spell of	mm mm	31-Aug		125 175 50 150.00 10000	mm			125 175 30 170	
	COVER (Single event of maximum payout will be paid) DISEASE	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days	mm mm			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm
	COVER (Single event of maximum payout will be paid)	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def	125 175 40 160.00 10000 30000 1-Jul Largest spell consecutive DCC days A day is DCC	mm mm to	31-Aug		125 175 50 150.00 10000	mm mm			125 175 30 170	mm
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>)	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC	to f day if D Days			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./mm) RATE II (Rs./mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>) EXIT	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC 4 14	mm mm to			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>) EXIT RATE(Rs./ Cons. Day) MAXIMUM PAYOUT	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC 4 14 1500	to f day if D Days			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>) EXIT RATE(Rs./ Cons. Day)	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC 4 14	to f day if D Days			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>) EXIT RATE(Rs./ Cons. Day) MAXIMUM PAYOUT	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC 4 14 1500	to f day if D Days			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>) EXIT RATE(Rs./ Cons. Day) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC 4 14 1500 15000	to f day if D Days			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm
	COVER (Single event of maximum payout will be paid) DISEASE CONGENIAL	STRIKE II (>) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) PERIOD Index DCC Def STRIKE (>) EXIT RATE(Rs./ Cons. Day) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) TOTAL SUM INSURED	125 175 40 160.00 10000 30000 1-Jul Largest spell of consecutive DCC days A day is DCC 4 14 1500 15000	to f day if D Days			125 175 50 150.00 10000	mm mm			125 175 30 170 10000	mm

te:	-	HIMACHAL PRADESH	- District:	- Chamba	-	-			-	=			-	-	-
	Crop:	Potato	Block/RUA/RWS/BWS	As per	Notificatio	n	ı	Unit:		HEC	TARE				
1. DEF	ICIT RAINFALL]												
I. DEF	TCH RAINFALL		J	PI	HASE - I			Pł	HASE - II		_				
			DEDIOD	1 1	+0	15- Jul	1.0	: 1l	+0	15-					
			PERIOD INDEX	1-Jun Aggregate	of rainfall		•	5-Jul	to	Aug					
			STRIKE I (<)	175	mm	iii respe	22		mm						
		RAINFALL	STRIKE II (<)	75	mm		10		mm						
	1 A.	VOLUME	EXIT	25	mm		25		mm						
			RATE I (Rs./ mm)	25			30								
			RATE II (Rs./ mm)	200.00				33.33							
			MAXIMUM PAYOUT												
			(Rs.)	12500			17	7500							
			TOTAL MAXIMUM PAYOUT (Rs.)	30000											
2.		EXCESS RAINFAI Cover Definition:	LL COVER:												
								P	hase II		, <u>-</u>	Phase III		,	
			PERIOD	1-Jun	to	30- Jun	1-	Jul	to	31- Jul		-Aug	to	31- Aug	
		EXCESS	INDEX	Maximum Of		Conse									
		RAINFALL	STRIKE I (>)	100	mm		15	50	mm		1	.25	mm		
	COVER (Singl event of	event of	STRIKE II (>)	150	mm		27	75	mm		1	.75			
		maximum	EXIT	200	mm		32	25	mm		2	25	mm		
		payout will be paid)	RATE I (Rs./ mm)	30			30)			2	.0			
		F/	RATE II (Rs./ mm)	170.00			12	25.00			1	.80			
			(Rs.)	10000			10	0000			1	.0000			
			TOTAL MAXIMUM PAYOUT (Rs.)	30000											
3.			PERIOD	1-Jul	to	15- Aug			7						
			Index	Largest sp	ell of cons	ecutive I	DCC da	ıys			n ''				
		DISEASE	DCC Def	A day is Do	CC day if D	aily aver	rage RI	H >	85%	with I Mean Temp		e >	25	;	•
		CONGENIAL CLIMATE	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.)												

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)

HIMACHAL

State: PRADESH District: Kangra

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

3.

1.

PHASE - I PHASE - II 15-15-**PERIOD** 1-Jun Aug Jul to to INDEX Aggregate of rainfall in respective phases STRIKE I (<) 200 mm **RAINFALL** STRIKE II (<) 75 mm 125 mm VOLUME **EXIT** 25 25 mm 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:

						P	hase II		Ш		
				30-				31-			31-
	PERIOD	1-Jun	to	Jun		1-Jul	to	Jul	1-Aug	to	Aug
		Maximum									
EXCESS	INDEX	Of	4	Conse	cut	ive Days					
RAINFALL COVER (Single	STRIKE I (>)	125	mm			175	mm		150	mm	
event of	STRIKE II (>)	175	mm			250	mm		250		
maximum	EXIT	225	mm			350	mm		325	mm	
payout will be paid)	RATE I (Rs./ mm)	20				15			15		
pu.u,	RATE II (Rs./ mm)	180.00				88.75			113.33		
	MAXIMUM PAYOUT										
	(Rs.)	10000				10000			10000		

Phase

TOTAL MAXIMUM	
PAYOUT (Rs.)	30000

14

1500

15000

EXIT

(Rs.)

RATE(Rs./ Cons. Day)

MAXIMUM PAYOUT

		13-				
	PERIOD	1-Jul to Aug	<u></u>			
	Index	Largest spell of consecutive DCC days				
			with Daily			
DISEASE			Mean			
CONGENIAL	DCC Def	A day is DCC day if Daily average RH >	85% Temperature >	25	°C	
CLIMATE	STRIKE (>)	4 Davs				

Days

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)

MAXIMUM PAYOUT

(Rs.)

HIMACHAL

State: PRADESH District: Kinnaur

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

1 A.

15-15-**PERIOD** 1-Jun to Jul 16-Jul Aug INDEX Aggregate of rainfall in respective phases STRIKE I (<) 90 mm mm RAINFALL STRIKE II (<) 40 mm mm VOLUME EXIT 10 25 mm mm RATE I (Rs./ mm) 35 50 358.33 RATE II (Rs./ mm) 600.00

PHASE - I

PHASE - II

Phase

17500

TOTAL MAXIMUM
PAYOUT (Rs.) 30000

12500

2. EXCESS RAINFALL COVER:

Cover Definition:

						P	hase II		Ш		
				30-				31-		_	31-
	PERIOD	1-Jun	to	Jun		1-Jul	to	Jul	1-Aug	to	Aug
		Maximum									
EXCESS	INDEX	Of	4	Conse	cut	ive Days					
RAINFALL COVER (Single	STRIKE I (>)	75	mm			75	mm		75	mm	
event of	STRIKE II (>)	125	mm			125	mm		125		
maximum	EXIT	175	mm			175	mm		175	mm	
payout will be paid)	RATE I (Rs./ mm)	40				50			30		
paia,	RATE II (Rs./ mm)	160.00				150.00			170		
	MAXIMUM PAYOUT		•								
	(Rs.)	10000				10000			10000		

TOTAL MAXIMUM	
PAYOUT (Rs.)	30000

DISEASE	PERIOD	1-Jul	to	15- Aug			
CONGENIAL	Index	Largest spe	ell of con	secutive	DCC days		
CLIMATE					with Daily		
	DCC Def	A day is DO	C day if	85%	Mean		

3.

		_
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)

HIMACHAL

State: PRADESH District: Kullu

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

1 A.

		P	HASE - I			PHASE - II							
				15-			15-						
	PERIOD	1-Jun	to	Jul	16-Ju	l to	Aug						
	INDEX	Aggregate of rainfall in respective phases											
	STRIKE I (<)	150	mm		200	mm							
RAINFALL	STRIKE II (<)	75	mm		75	mm							
VOLUME	EXIT	25	mm		25	mm							
	RATE I (Rs./ mm)	40			50								
	RATE II (Rs./ mm)	190.00			225.0	0							
	MAXIMUM PAYOUT												
	(Rs.)	12500			17500)							

TOTAL MAXIMUM	
PAYOUT (Rs.)	30000

EXCESS RAINFALL COVER:

Cover

Definition:

					_	P	hase II		III	_		
				30-				31-		-	31-	١
	PERIOD	1-Jun	to	Jun		1-Jul	to	Jul	1-Aug	to	Aug	
		Maximum										1
EXCESS	INDEX	Of	4	Conse	ecut	ive Days						
RAINFALL COVER (Single	STRIKE I (>)	75	mm			75	mm		75	mm		
event of	STRIKE II (>)	125	mm			125	mm		125			
maximum	EXIT	175	mm			175	mm		175	mm		
payout will be paid)	RATE I (Rs./ mm)	60				75			50			
, ,	RATE II (Rs./ mm)	140.00				125.00			150			
	MAXIMUM PAYOUT (Rs.)	10000				10000			10000			

Phase

TOTAL MAXIMUM	
PAYOUT (Rs.)	30000

15-**PERIOD** 1-Jul to Aug Index Largest spell of consecutive DCC days with Daily Mean DISEASE °C DCC Def A day is DCC day if Daily average RH > 85% Temperature > 25 CONGENIAL CLIMATE STRIKE (>) 4 Days 14 **EXIT** Days 1500 RATE(Rs./ Cons. Day) MAXIMUM PAYOUT 15000 (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) 15000 TOTAL SUM INSURED 75000 (Rs.) 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)

HIMACHAL
State: PRADESH District: Mandi

Crop: Potato Block/RUA/RWS/BWS As per Notification Unit: HECTARE

PHASE - I

PHASE - II

Phase

1. DEFICIT RAINFALL

1 A.

15-15-PERIOD 1-Jun 16-Jul to Jul to Aug INDEX Aggregate of rainfall in respective phases STRIKE I (<) 200 mm mm **RAINFALL** STRIKE II (<) 75 mm 100 mm VOLUME **EXIT** 25 50 mm 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:

						P	nase II			111		
				30-				31-			-	31-
	PERIOD	1-Jun	to	Jun		1-Jul	to	Jul		1-Aug	to	Aug
		Maximum										
EXCESS	INDEX	Of	4	Conse	ecut	ive Days						
RAINFALL COVER (Single	STRIKE I (>)	100	mm			150	mm			125	mm	
event of	STRIKE II (>)	150	mm			200	mm			175		
maximum	EXIT	200	mm			250	mm			225	mm	l
payout will be paid)	RATE I (Rs./ mm)	60				75				50		
, ,	RATE II (Rs./ mm)	140.00				125.00				150		
	MAXIMUM PAYOUT											
	(Rs.)	10000				10000				10000		
					•	·			-	<u> </u>		

PAYOUT (Rs.) 30000 15-**PERIOD** 1-Jul to Aug Index Largest spell of consecutive DCC days with Daily Mean DISEASE DCC Def A day is DCC day if Daily average RH > 25 °C 85% Temperature > CONGENIAL CLIMATE STRIKE (>) Days **EXIT** 14 Days RATE(Rs./ Cons. Day) 1500 **MAXIMUM PAYOUT** (Rs.) 15000 TOTAL MAXIMUM PAYOUT (Rs.) 15000 **TOTAL SUM INSURED** 75000 (Rs.) PREMIUM (Rs.) **PREMIUM %**

Note :- For Kharif, 2020 Season:

3.

1. In Deficit Rainfall, Phase-I (1 June to 15 July), Maximum Payout (Rs./Hect.) = Rs. 12,500 will not be covered.

TOTAL MAXIMUM

2. In Excess Rainfall, Phase-I (1 June to 30 June), Maximum Payout (Rs./Hect.) = Rs. 10,000 will not be covered.

District:

3. Total Sum Insured (Rs./Hect.) = Rs. 52,500 will be covered.

PRADESH

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)

HIMACHAL

Shimla Block/RUA/RWS/BWS Unit: **HECTARE** Crop: Potato As per Notification

DEFICIT RAINFALL 1.

1 A.

State:

PHASE - I PHASE - II 15-15-PERIOD Aug 1-Jun Jul 16-Jul to to INDEX Aggregate of rainfall in respective phases STRIKE I (<) 175 150 mm mm RAINFALL STRIKE II (<) 75 75 mm mm VOLUME 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:**

								nase II		III		
	EVECC				30-				31-			31-
	EXCESS	PERIOD	1-Jun	to	Jun		1-Jul	to	Jul	1-Aug	to	Aug
RAINFALL			Maximum									
	VER (Single event of	INDEX	Of	4	Conse	ecut	ive Days					
	naximum	STRIKE I (>)	75	mm			75	mm		75	mm	
payout will be	STRIKE II (>)	125	mm			125	mm		125	<u> </u>		
paid)		EXIT	175	mm	·		175	mm		175	mm	·

Phase

nped I	State: Crop: DEFICIT RAINFALL 1 A.	HIMACHAL PRADESH	District: Block/RUA/RWS/BWS PERIOD INDEX STRIKE I (<) EXIT RATE I (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.) ALL COVER:	- Sirmaur As per N PH		-	Unit: PH 16-Jul ive phases 325 175 50 80.00 17500	- HASE - II	15- Aug	TARE Phase III	-	31-
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL VOLUME EXCESS RAINFA	PERIOD INDEX STRIKE I (<) EXIT RATE I (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.)	- Sirmaur As per N PH 1-Jun Aggregate (250) 100 50 40 130.00 12500	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175 50 50 80.00	- IASE - II to mm mm	15-			- I
nped I	State: Crop: DEFICIT RAINFALL	Potato RAINFALL VOLUME	PERIOD INDEX STRIKE I (<) EXIT RATE I (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM PAYOUT (Rs.)	- Sirmaur As per N PH 1-Jun Aggregate (250) 100 50 40 130.00 12500	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175 50 50 80.00	- IASE - II to mm mm	15-		-	- I
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL	PERIOD INDEX STRIKE I (<) EXIT RATE I (Rs./mm) MAXIMUM PAYOUT (Rs.) TOTAL MAXIMUM	- Sirmaur As per N PH 1-Jun Aggregate (250) 100 50 40 130.00 12500	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175 50 50 80.00	- IASE - II to mm mm	15-	 「ARE	- _	- I
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL	PERIOD INDEX STRIKE I (<) STRIKE II (<) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT	- Sirmaur As per N PH 1-Jun Aggregate (250) 100 50 40 130.00	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175 50 50 80.00	- IASE - II to mm mm	15-		-	- I
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL	PERIOD INDEX STRIKE I (<) STRIKE II (<) EXIT RATE I (Rs./ mm) RATE II (Rs./ mm)	As per N PH 1-Jun Aggregate of 250 100 50 40	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175 50 50	- IASE - II to mm mm	15-		- _	- I
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL	PERIOD INDEX STRIKE I (<) STRIKE II (<) EXIT RATE I (Rs./ mm)	As per N PH 1-Jun Aggregate of 250 100 50 40	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175 50 50	- IASE - II to mm mm	15-		-	-
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL	PERIOD INDEX STRIKE I (<)	As per N PH 1-Jun Aggregate (250) 100	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res mm mm	-	Unit: PH 16-Jul ive phases 325 175	- IASE - II to mm mm	15-		-	-
nped I	State: Crop: DEFICIT RAINFALL	HIMACHAL PRADESH Potato RAINFALL	District: Block/RUA/RWS/BWS PERIOD INDEX STRIKE I (<)	As per N PH 1-Jun Aggregate of	ARIF 2021 & KF Notification ASE - I 15- to Jul of rainfall in res	-	Unit: PH 16-Jul ive phases 325	- HASE - II to	15-	 「ARE	-	-
nped I	- State: Crop:	HIMACHAL PRADESH	- District: Block/RUA/RWS/BWS PERIOD INDEX	- As per N PH 1-Jun Aggregate	ARIF 2021 & KF Notification ASE - I to Jul of rainfall in res	-	Unit: PH 16-Jul ive phases	- HASE - II	15-	 FARE	-	
nped	- State: Crop:	HIMACHAL PRADESH	District: Block/RUA/RWS/BWS PERIOD	- Sirmaur As per N PH	ARIF 2021 & KF Notification ASE - I 15- to Jul	-	- Unit:	- HASE - II	15-	 IARE	-	-
nped	- State: Crop:	HIMACHAL PRADESH	- District: Block/RUA/RWS/BWS	Sirmaur As per N	ARIF 2021 & KH Notification ASE - I	-	= 2022) - Unit: PH	- - HASE - II	15-	 ΓARE		
nped	- State: Crop:	HIMACHAL PRADESH	- District:	Sirmaur As per N	ARIF 2021 & KH Notification ASE - I	iARIF	= 2022) - Unit:	-		 IARE		
nped I	- State: Crop:	HIMACHAL PRADESH	- District:	- Sirmaur	ARIF 2021 & KF		- 2022) -	-	нест	 FARE		
nped	- State:	HIMACHAL PRADESH	- District:	- Sirmaur	ARIF 2021 & KF		- 2022) -	-	- HEC1	 TARE		
nped I	-	HIMACHAL	-	-				_	-		-	-
nped I	RESTRUCTURED WEAT		INSURANCE SCHEME (KHA	ARIF 2020,KH <i>i</i>				-	-		-	-
nped I	RESTRUCTURED WEAT	THER BASED CROP	INSURANCE SCHEME (KHA	ARIF 2020,KH								
					-		cu, conside					
rif, 20			2,500 will be covered. et & Total Sum Insured (Rs.	/Hect.) = Rs. 1	75,000 will be o	over	ed/conside	ered.				
	2. In Excess Rainfall,	Phase-I (1 June to 3	30 June), Maximum Payou									
	1. In Deficit Rainfall.	Phase-I (1 June to 1	15 July), Maximum Payout	(Rs./Hect.) =	Rs. 12,500 will	not h	oe covered.					
For 2020				•		_						
			PREMIUM %			1						
			(Rs.) PREMIUM (Rs.)	75000		1						
			TOTAL SUM INSURED			7						
			TOTAL MAXIMUM PAYOUT (Rs.)	15000								
						_ 						
			MAXIMUM PAYOUT (Rs.)	15000								
			RATE(Rs./ Cons. Day)	1500	·							
		CLINALL	EXIT	14	Days	1						
		CONGENIAL CLIMATE	DCC Def STRIKE (>)	A day is DC	C day if Daily av Days	verag	ge KH >	85%	remp€	erature >	25	<u>'</u>
		DISEASE	DCC Def	V 4277;= D.C	C day if Daile -	1022	ro DII s	050/	Mean		25	
			Index	Largest spe	ll of consecutiv	e DC	C days		with Da	ailv		
			PERIOD	1-Jul	to Aug			1				
			<u> </u>		15-	7						
			PAYOUT (Rs.)	30000		_]						
			TOTAL MAXIMUM			7						
			(Rs.)	10000			10000			10000		
			MAXIMUM PAYOUT	100.00			150.00			170		
			RATE II (Rs./ mm)	160.00								

40

RATE I (Rs./ mm)

50

COVER (Single
event of
maximum
payout will be
paid)

Maximum		
Of	4	Consecut
100	mm	
175	mm	
250	mm	
40		
93.33		
10000		
	Of 100 175 250 40 93.33	Of 4 100 mm 175 mm 250 mm 40 93.33

ıt	ive Days			
	175	mm	150	mm
	250	mm	250	
	350	mm	325	mm
	30		30	
	77.50		93.333	
	10000		10000	

with Daily Mean

Temperature >

85%

25

°C

TOTAL MAXIMUM	
PAYOUT (Rs.)	30000

PERIOD

PERIOD 151-Jul to Aug

Index Largest spell of consecutive DCC days

DISEASE CONGENIAL CLIMATE

DCC Def	A day is DCC day if Daily average RH >		
STRIKE (>)	4	Days	
EXIT	14	Days	
RATE(Rs./ Cons. Day)	1500		
MAXIMUM PAYOUT			
(Rs.)	15000		

TOTAL MAXIMUM	
PAYOUT (Rs.)	15000

TOTAL SUM INSURED	
(Rs.)	75000
PREMIUM (Rs.)	
PREMIUM %	

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.

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

Crop District	Tomato
	Bilaspur
Block / RUA / RWS / BWS	As per Notification
Risk 1	нмт
Cover Phase, From	1-Aug-20
То	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 / ⁰ C / Hectare)	3125.00
Policy Limit (Rs. / Hectare)	25000.00

Subpl		Benchmark Temperatur
From	То	e (°C)
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

Risk 2	Dry Spell
Cover Phase, From	1-Aug-20
То	31-Aug-20
	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
Index (>)	
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
То	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
То	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		Benchma	
From	То	Tempera e (°C)	tur

Exit (°C)	14.00	15 Sep 20	30 Sep 20	15.0
Standard Loss Rate between Strike and Exit- Notional (Rs / ⁰ C / Hectare)	2000.00	1 Oct 20	15 Oct 20	16.0
Policy Limit (Rs / Hectare)	20000.00			
Combined Policy Limit (Rs. / Hectare)	100000	Premium Rate Quoted		
Premium (Rs. / Hectare)				

Crop	Tomato		District	Kanara	
Block/RUA/RWS/BWS	As per Notification		District	Kangra	
	A. Excess Rainfall Cover				
Phase Period (Start Date)	15-Aug-20				
Phase Period (End Date)	15-Sep-20				
Index >	Aggregate rainfall in mm during o				
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)	25,00	0.00			
	B. Low Temperature Cover				•
Phase Period (Start Date)	15-Sep-20	01-Oct-20	1		
Phase Period (End Date)	30-Sep-20	15-Oct-20			
Index >	Cumulative daily downward devia from Trigger Temperature	Cumulative daily downward deviation of Minimum Temperature			<u>.</u>
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/ ⁰ C/Hectare)	35.00	35.00			
Rate 2(Rs/ ⁰ C/Hectare)	(2,435.00)	(1,635.00)			
Phase Sum Insured (Rs/Hectare)	12,000.00	8,000.00			
Maximum Sum Insured(Rs/Hectare)	20,00	0.00			
	C. High Temperature Cover				
Phase Period (Start Date)	01-Aug-20	16-Aug-20	01-Sep- 20	16-Sep-20	01-Oct- 20
·	01-Aug-20	-	15-Sep-	,	15-Oct-
Phase Period (End Date)	15-Aug-20	31-Aug-20	20	30-Sep-20	20
Index >	Cumulative daily upward deviation of Trigger Temperature	of Maximum Temperature from			
Trigger (° C)	35	35	34.0	34.0	33.0
Strike 1 (°C)	20	20	20	20	20
Strike 2 (°C)	35	35	35	35	35
Exit (°C)	45	45	45	45	45
Rate 1(Rs/ ⁰ C/Hectare)	40.00	40.00	50.00	50.00	40.00
Rate 2(Rs/ ⁰ 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)	25,00	0.00	1		

01-Aug-20

31-Aug-20

Maximum number of consecutive dry days (Dry day is a day with total

D. Consecutive Dry Day Cover

Phase Period (Start Date)

Phase Period (End Date)

Index >

	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)				

St ate :	Himachal Pradesh	District:	Kullu	Blo	ck / RUA / RW /BWS	S As Noti	ifica	_	_	_					
Cr op:	To	omato		B W S	As per Notif	ication				U ni t:	HECT ARE	_	_	_	
		PERIOD	15-Aug	to	15-Sep										
I		INDEX	Maximum of	5	consecuti ve days rainfall										
	EXCESS	STRIKE 1 (>)	100	m m m											
	RAINFALL (Single	STRIKE 2 (>)	130	m m											
	Payout)	EXIT	250	m											
		RATE 1 (Rs/mm)	160.00												
		RATE 2 (Rs/mm) MAXIMUM PAYOUT (Rs./Hect.)	168.33 25000												
		Total SI (Rs./Hect.)	25000												
						1 6 - A u	3 1- A u	1 - S e	t o	15 - S			3 0 - S e	1 - O c	_
		PERIOD	1-Aug	to	15-Aug	g to	g	р		ер	16-Sep	to	р	t	
		INDEX	Cumulative Daily Upward deviation of Mean Ten	nperati	ure from Phase	ewise Trig	gger	l	2		Ι				_
	HIGH MEAN	TRIGGER (°C)		25 .5		2 5. 0			0			2 3. 5			
	TEMPERA TURE	STRIKE 1 (>)	5	°C											
		STRIKE 2 (>)	15												
		EXIT	30	°C											
		RATE 1 (Rs/°C)	1000												
		RATE 2 (Rs/°C) MAXIMUM PAYOUT (Rs./Hect.)	1000 25000												
		PERIOD	1-Aug	to	31-Aug										
I		INDEX	Maximum Number of the days in a spell of Consecutive dry days with rainfall below 2.5 mm		31-Aug										
	Rainfall Distributio			1										_	
	n	STRIKE (>=)	5			12			22		26	;	31		
		Payout	3000			5000)	1	0000)	20000	30	0000		
		MAXIMUM PAYOUT (Rs./Hect.)	30000												
ſ						1	4								_
						0 c	1 5- O								
		PERIOD	15-Sep	to	30-Sep	t to	ct								_
	LOW	INDEX	Cumulative Daily Downward deviation of Mean	Гетре	rature from Ph		Trigge	er			Г				_
	MEAN TEMPERA TURE	TRIGGER (°C)		19 .0		1 8. 5									
		STRIKE 1 (>)	3	°C											
		STRIKE 2 (>)	20												
		EXIT	35	°C											

RATE 1 (Rs/°C)	250
RATE 2 (Rs/°C)	1050
MAXIMUM	
PAYOUT	
(Rs./Hect.)	20000

SUM INSURED (Rs./Hect.)	100000
Total Premium (Rs./Hect.)	
Total Premium %	

Crop		Tomato		
District	Mandi			
Blocks / RUA/ RWS /BWS	As per Notification		tion	
Cover 1	Dry Spell Maximum No. of Consecutive days with rainfa			
Index (>)		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	30000	
Cover 2	E	xcess rainfall c	over	
Index (>)	Aggregate rai	nfall in mm du	ring 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	Hig	h Mean Tempe	erature	
	Sum of daily dev	ation of Mean	Temperature abo	
Index (>)	thres	nold mean tem	perature	
Threshold		26		
Period	01-Aug	to	15-Oct	
Trigger I (°C)		15		
Trigger II (°C)	30 50 200			
Exit (°C)				
Payout I (Rs./ °C)				
Payout II (Rs./ °C)		1,100		
Max Payout (Rs./Hect.)		25000		
Cover 4	Low Mean Te		rature	

Index (>)	Sum of daily deviation threshold	•	
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 (%)			

Crop	Tomato		District	Shimla		
Block/RUA/RWS/BWS	As per Notification		District		mia	
		ss Rainfall Cover	1	Γ	-	
Phase Period (Start Date)	15-Aug-20					
Phase Period (End Date)	15-Sep-20					
Index >	Aggregate rainfall in	n mm during cover p	eriod	Γ		
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 To	emperature Cover				
Phase Period (Start Date)	15-Sep-20	01-Oct-20				
Phase Period (End Date)	30-Sep-20	15-Oct-20				
Index >	Cumulative daily do	wnward deviation of	f Minimum Tempera	ture 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/ ⁰ C/Hectare)	35.00	35.00				
Rate 2(Rs/ ⁰ 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			
Phase Period (Start Date)	C. High T	emperature Cover 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 >			mum Temperature fro		1	
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/ ⁰ C/Hectare)	40.00	40.00	50.00	50.00	40.00
Rate 2(Rs/ ⁰ 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. Consecu	ıtive Dry Day Cove	r		
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
То	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)	12.00
Exit (°C)	17.00
Standard Loss Rate between Strike and Exit- Notional (Rs / ⁰ C / Hectare)	5000.00
Policy Limit (Rs / Hectare)	25000.00

		Benchmark Temperature
Subp	hase	(°C)
From	То	
	45.4	
	15 Aug	
1 Aug 20	20	28.0
	31 Aug	
16 Aug 20	20	27.5
	15 Sep	
1 Sep 20	20	27.0
	30 Sep	
16 Sep 20	20	26.5
	15 Oct	
1 Oct 20	20	26.0

Risk 2	Dry Spell			
Cover Phase, From	1-Aug-20			
То	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			

550.00	
4083.33	
30000.00	
	4083.33

Risk 3	Excess Rainfall				
Cover Phase, From	15-Aug-20				
То	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
То	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 / ⁰ C / Hectare)	2000.00
Policy Limit (Rs / Hectare)	20000.00
	1
Combined Policy Limit (Rs. / Hectare)	100000

Premium (Rs. / Hectare)

Subp	hase	Benchmark
From	То	Temperature (°C)
	30 Sep	
15 Sep 20	20	15.0
	15 Oct	
1 Oct 20	20	15.0

Premium Rate Quoted	
------------------------	--

Crop	Tomato				
•	A NI -4:6:4:		District	\$	Solan
Block/RUA/RWS/BWS	As per Notification	ss Rainfall Cover			
Phase Period (Start Date)	15-Aug-20	SS Kamian Cover			
Phase Period (End Date)	15-Sep-20				
Index >	Aggregate rainfall in n	nm during cover perio	od		
Strike 1 (mm)	250				
Strike 2 (mm)	400				
Exit (mm)	500				
Rate 1 (Rs/mm/Hectare)	20.00				
Rate 2 (Rs/mm/Hectare) Phase Sum Insured (Rs/Hectare)	220.00				
	25,000.00		25,000,00		
Maximum Sum Insured (Rs/Hectare)			25,000.00		
		emperature Cover			
Phase Period (Start Date)	15-Sep-20	01-Oct-20			
Phase Period (End Date)	30-Sep-20	15-Oct-20			
Index >	Cumulative daily down	award daviation of M	inimum Tamparatı	ura fram Triggar Ta	maratura
Trigger (° C)	22.0	14.0	inimum Temperau	ire from Trigger Te	imperature
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/ ⁰ 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 T	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
Thuse Terrou (Bin Bute)	13 1145 20	31 / lug 20	13 Sep 20	30 Sep 20	13 000 20
Index >	Cumulative daily upwa		1 1		
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 45	35	35	35
Exit (°C) Rate 1(Rs/°C/Hectare)	45 40.00	40.00	45 50.00	50.00	45 40.00
Rate 2(Rs/ ⁰ 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
Fliase Suili liisuleu (Ks/Flectale)	4,000.00	4,000.00		0,300.00	4,000.00
Maximum Sum Insured(Rs/Hectare)			25,000.00		
	D. Consecu	tive Dry Day Cover			
Phase Period (Start Date)			01-Aug-20		
Phase Period (End Date)			31-Aug-20		
Index >	Maximum nun	nber of consecutive d	ry days (Dry day is	a day with total rai	infall <2.5 mm)
Strike 1 (>) (Days)	15				
Exit (Days)	30				
Rate (Rs/ Day)	2000	-			
Payout (Rs)	30000	1			
Maximum Sum Insured(Rs/Hectare)			30000.00		
		7			
Total Sum Insured (Rs/Hectare)	100,000	4			
Total Premium (%)					

Revamped	Revamped Restructured Weather Based Crop Insurance Scheme Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 seasons								
	TERMSHEET								
State:	Himachal Pradesh	District:	Sola	ın	Unit:	Hectare			
Crop:	Capsicum	Tehsil/ Block:	Dharampur		RWS:	As per Notification			
Blo	ck/Reference Unit Area	As per Notificati	on		BWS:	As per Notification			

Cover 1: Maximum Temperature Cover

Cover Period 10th March to 31st May

						erage of dail heir correspo	•		,		
	INDEX		tem	peratur	es (°C) du	ring the cove	er phase				
			31-	1-			30-	1-	15-	16-	31-
		10-	Mar-	Apr	15-	16-Apr-	Apr-	May-	May-	May-	May-
	Fortnightly Cover Period	Mar-21	21	-21	Apr-21	21	21	21	21	21	21
MAXIMUM	Benchmark Temperature (°C)	23	3		24	25	26		27		
TEMPERATURE COVER	STRIKE (°C)				10)					
COVER	Exit (⁶ C)				50)					
	PAYOUT (Rs./ °C)				100	0					
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)				400	00					

Cover 2: Minimum Temperature Cover

Cover Period 1st March to 15th April

	INDEX	of ave tempe fortnights benchr	m of down rage of da erature (° s from the nark temp ring the co	aily Mini C) of va eir corre perature	imum rious sponding es (°C)		
		435	15-	16-	31-		15-
		1-Mar-	Mar-	Mar	Mar-		Apr-
MINIMUM	Fortnightly Cover Period	21	21	-21	21	1-Apr-21	21
TEMPERATURE	Benchmark Temperature (°C)	5.:	5.5 7			8.5	
COVER	STRIKE (°C)		10)			
	Exit (^a C)		50				
	PAYOUT (Rs./ °C)	100					
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)		400	00			

Cover 3: Temperature Fluctuation Cover

Cover Period 16th May 2021 to 30th June 2021

Cover I chou	16th May 2021 to 30th June 2021							
	INDEX	of daily from mi benchma	m of dow Minimum nimum an rk Maxim tively in the					
	11,2211		31-	1-			1	I
		16-	May-	Jun-	15-	16-Jun-		30-
	Fortnightly Cover Period	May-21	21	21	Jun-21	21	Ju	ın-21
TEMPERATURE FLUCTUATION	Benchmark Min. Temperature (°C)	15.	15.5 15.5		15			
COVER	Benchmark Max. Temperature (°C)	33	33 33.5			33.5		
	Strike (Unit)		20)				
	Exit (Unit)		70	1				
	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	
		15-	15- May-	16- May	30-
	PERIOD Mar-21 21	-21	Jun-21		
	INDEX	ove	Aggre er respect	egate of a	
	STRIKE (< mm)	4(40		60
DEFICIT RAINFALL COVER	EXIT (mm)	10)	10	
	PAYOUT (Rs./mm)	300		180	
	PHASE-WISE MAXIMUM PAYOUT (Rs./Hect.)	9000		9000	
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	1800		00	

Cover 5: Excess Rainfall Cover

Cover Period 16th May 2021 to 31st July 2021

	PHASE	PHAS	E - I	PHASE - II		
	DEDICO	16-	15- Jun-	16- Jun-	31-Jul-	
	PERIOD INDEX	May-21 Daily rai	21 nfall in r	espectiv	e phases	
EXCESS	STRIKE (> mm)	50		125		
RAINFALL COVER	EXIT (mm)	175		250		
(Multiple Payout)	PAYOUT (Rs./mm)	40		40		
	PHASE-WISE MAXIMUM PAYOUT (Rs./Hect.)	500	00	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		e Scheme (R-R	WBCIS) R	abi 2020-21, R	kabi 2021-22 &	Rabi
State:		Himachal Pradesh			15-12-20	
District:	Kullu	Cover End Date:		30-04-21		
	Garlic	Duration:		136 Days		
Crop: Blocks:		Naggar, Kullu, Banjar, Nirmand			Total Sum	75000
Siocko.	& Anni	a, i vii iiaita	Unit	Hectare	Insured (Rs./Hect.)	75000
Reference Weather Station:	As per Notification		Block/R	RUA/BWS :	As per Not	ification
	Cover 1 : Minimum	n Temperatur	e Cover			
Cover Objective	e:					
Cover Period	:			2020 To 15 Fel		
Cover Defination	1:	temperatur	e from trigg		of daily Mining re given below od.	
Phase		Trigger Min Temp.				
15-Dec	22-Dec	6				
23-Dec	30-Dec	5.5				
23-Dec 31-Dec	07-Jan	5				
		5				
08-Jan	15-Jan	5.5				
16-Jan	23-Jan	6				
24-Jan	15-Feb	0				
Strike (>°C)	15					
Exit (°C)	15					
Payout (Rs./°C)	50					
TOTAL MAXIMUM PAYOUT	535.71					
(Rs./Hect.)	18750					
	Cover 2 : Disea	so Conginoal I	Dave			
Cover Objective :	COVET 2 : Disca	se Conginear i	Jays			
Cover Period :	20-Feb-2	<u>.</u> 1		То	30-Apr	-21
Cover Definition :	No. of consecuti		nean temp l	between 24 des	•	
STRIKE (>Days)	2					8
EXIT (Days)	5			Duration		70
PAYOUT (Rs./Day)		5250.0				
TOTAL MAXIMUM PAYOUT		##U•U				
(Rs./Hect.)	1	18750				
	Cover 3 : Unseaso	onal /Excess R	ainfall			
Cover Objective :	To cover anticipat			er number of r	ainy days dur	ing the
Cover Period :	15-Feb-2	.1		To	15-Mai	:-21
Cover Definition:	A day with 1	ainfall of 2.5 r	nm or more	will be count	ed as rainy da	y
STRIKE (>Days)	10		Tr	igger (>mm)		2.5
EXIT (Days)	20			Duration		29
PAYOUT (Rs./Day)	1	875.0				
TOTAL MAXIMUM PAYOUT	1					
(Rs./Hect.)	1	18750				

Cover 4 : Deficit Rainfall									
Cover Objective :	To cover anticipated yield loss due to aggregate deficit rai across different phases								
Cover Period :	15 Feb 2021 to 15 Mar 2021								
Phases	Phas	e1							
Dates	15-02-21	15-03-21							
Duration	29								
Strike 1 (<mm)< th=""><th>20</th><th>)</th><th></th></mm)<>	20)							
Exit (mm)	0								
Payout 1 (Rs./mm)	937	.5							
Max. Payout per phase (Rs./Hect.)	1875	50							
Total Max. Payout (Rs./Hect.)	18750								

Revamped Restructured Weather	Based Cro	op Insurance Scheme 2022-23 seasons		CIS) Rabi 202	20-21, 1	Rabi 2021-22 &	Rabi
State:	Н	imachal Pradesh	Cover	Start Date:	15-12-20		
District:		Sirmour	Cove	End Date:	30-04-21		
Crop:		Garlic	Dı	uration:	136	Days	
Blocks:		h, Nahan, Rajgarh, d, Shillai & Paonta	Unit:	Hectare	Total	Sum Insured	75000
Reference Weather Station:		As per Notification		Block/RUA/ up Weather Station	Back-	As per Notifi	cation
	Cov	ver 1 : Min Temperatu	ire Cover				
Cover Objective :							
Cover Period :		15 Dec	2020 To 15 F	eb. 202	1		
Cover Defination:		Total Sum of downward deviation of daily Minimum temperatur 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)	FCD	10					
Exit (°C)		50					
Payout (Rs./°C)		468.75					
TOTAL MAXIMUM PAYOUT (Rs./Hect.)		18750					

	Cov	ver 2 : Disease Congin	eal Days			
Cover Period :		20-Feb-21	cai Days	То		30-Apr-21
Cover Definition :	No	. of consecutive days v	vith mean		1 24 de	•
STRIKE (>Days)	110		vitii illean	temp between	124 40	gree and 50 degree
EXIT (Days)		<u>2</u> 5				
PAYOUT (Rs./Day)				Duration		70
, ,		6250.0				
TOTAL MAXIMUM PAYOUT (Rs./Hect.)		18750				
		r 3 : Unseasonal /Exce				
Cover Objective :	To co	over anticipated yield l		o hugher numl cover	ber of	rainy days during the
Cover Period :		15-Feb-21		То		15-Mar-21
Cover Definition :		A day with rainfall of	2.5 mm	or more will be	e coun	ted as rainy day
STRIKE (>Days)		10	Tı	rigger (>mm)		2.5
EXIT (Days)		20		Duration		29
				Duration		29
PAYOUT (Rs./Day)						
		1875.0				
TOTAL MAXIMUM PAYOUT (Rs./Hect.)		18750				
		Cover 4 : Deficit Rai	nfall			
Cover Objective :		To cover anticipated different phases	yield loss	due to aggregat	te defic	cit rainfall across
Cover Period :			15 Feb	2021 to 15 Ma	ar 2021	
Phases		Phase1				
			15-03-	1		
Dates		15-02-21	21			
Duration		29				
Strike 1 (<mm)< td=""><td></td><td>20</td><td></td><td></td><td></td><td></td></mm)<>		20				
Exit (mm)		0				
Payout 1 (Rs./mm)		937.5				
Max. Payout per phase (Rs./Hect	.)	18750				
Total Max Payout (Rs./Hect.)		18750				

					1-22 & Rabi 2022	-23 seasons
		T FOR WEAT	HER INDEX	INSURAN	ICE	
Season	Rabi, 2020-2	21			1	
Crop	Potato		Unit:	Hectare	_	
District	Kangra]
Blocks:	Kangra, Bha	awarna, Dhara	mshala & Na	grota Bagw	an	
Reference Weather Station:	As per Notif	iastion	Block/RUA/B)	4h C4-4i	A
Station.	As per Noth	ication	DIOCK/KUA/D	back-up wea	uner Station:	As per Notification
Risk 1	HMT (High	h Mean Temp	erature)			
Index Objective	correspondi	ng benchmark rature of a day	temperature	during cov	er period in de	ry subphase from egree celsius where n temprature of that
	45 Man	t- 00 A	1			
Cover period	15-Mar- 21	to 30-Apr- 21				
Over periou	۷۱	۷۱	J			
	15-Mar-		01-Apr-	15-Apr-		
Fortnights	21	31-Mar-21	21	21	16-Apr-21	30-Apr-21
Trigger (Deg C)		22	23			24.7
	T 1					
Strike (⁰ C)	9					
Exit (°C)	40					
Standard Loss Rate						
between Strike and Exit-						
	645 16					
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare)	645.16 20000					
Notional (Rs / ⁰ C / Hectare)	LMT Total Sum o		eviation of dai			
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare)	LMT Total Sum o	f downward de ng benchmark rature of a day	eviation of dai temperature	during cov	er period in de	egree celsius where
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare) Risk 2	LMT Total Sum o correspondi mean tempe	f downward do ng benchmark rature of a day ay	eviation of dai temperature	during cov	er period in de	every subphase from egree celsius where n temprature of that
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective	LMT Total Sum o correspondi mean tempe particular d	f downward de ng benchmark rature of a day	eviation of dai temperature	during cov	er period in de	egree celsius where
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective	LMT Total Sum of corresponding mean temper particular description of the corresponding temperature	f downward do ng benchmark rature of a day ay to 14-Feb-	eviation of dai temperature is average of	during cov	er period in de	egree celsius where
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period	LMT Total Sum of corresponding mean temper particular description of the corresponding of th	f downward do ng benchmark rature of a day ay to 14-Feb- 21	eviation of dai temperature is average of	during cover maximum	er period in do and minimum	egree celsius where n temprature of that
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights	LMT Total Sum of corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding temperature of the correspondin	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in de	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / ⁰ C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights	LMT Total Sum of corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding temperature of the correspondin	f downward do ng benchmark rature of a day ay to 14-Feb- 21	eviation of dai temperature is average of	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where n temprature of that
Notional (Rs / OC / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C)	20000 LMT Total Sum of corresponding mean temper particular description of the corresponding of the correspondin	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C)	20000 LMT Total Sum of corresponding mean temper particular description of the corresponding temperature of the corresponding temp	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C)	20000 LMT Total Sum of corresponding mean temper particular description of the corresponding of the correspondin	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C) Standard Loss Rate	20000 LMT Total Sum of corresponding mean temper particular description of the corresponding of the corresponding mean temper particular description of the corresponding of th	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C) Standard Loss Rate between Strike and Exit-	20000 LMT Total Sum of corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding temperature of the corre	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C) Standard Loss Rate between Strike and Exit-Notional (Rs / °C / Hectare)	20000 LMT Total Sum of corresponding mean temper particular d 01-Jan-21 01-Jan-21 01-Jan-21 01-Jan-21 01-Jan-21	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C) Standard Loss Rate between Strike and Exit-	20000 LMT Total Sum of corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding mean temper particular description of the corresponding temperature of the corre	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C) Standard Loss Rate between Strike and Exit-Notional (Rs / °C / Hectare)	20000 LMT Total Sum of corresponding mean temper particular d 01-Jan-21 01-Jan-21 01-Jan-21 01-Jan-21 01-Jan-21	f downward do ng benchmark rature of a day ay to 14-Feb- 21 15-Jan-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21
Notional (Rs / °C / Hectare) Policy Limit (Rs. / Hectare) Risk 2 Index Objective Cover period Fortnights Trigger (Deg C) Strike (°C) Exit (°C) Standard Loss Rate between Strike and Exit-Notional (Rs / °C / Hectare)	20000 LMT Total Sum of corresponding mean temper particular d 01-Jan-21 01-Jan-21 01-Jan-21 01-Jan-21 01-Jan-21	f downward dong benchmark rature of a day ay to 14-Feb-21	eviation of dai temperature is average of 16-Jan- 21	during cov maximum 31-Jan- 21	er period in do and minimum	egree celsius where a temprature of that 14-Feb-21

	16-Feb-	to 30-Apr- 21
Cover period	21	21
Strike-1 (mm)	198	
Exit (mm)	345	
Standard Loss Rate between Strike-and Notional (Rs / mm /	98.64	

14500

Sum Insured (Rs./Hect.)	62500
Premium (Rs./Hect.)	
Farmer's Share	
(Rs./Hect.)	

Hectare)

Policy Limit (Rs. / Hectare)

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS), Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 Seasons **HIMACHAL PRADESH** TERMSHEET State: **TOMATO** Unit: Crop: **HECTARE** District: **SOLAN** Tehsil/Block: Solan Reference **Backup** Weather Weather As per Station: As per Notification Station: Notification Block/Reference Unit Area: As per Notification Cover-1: Low Temperature To provide cover for low minimum temperature (drop in night temperature) during cover period Objective: resulting in reduced plant growth. **Cover Period:** 01-Mar To 15-Apr Cumulative downward deviation of Cover Minimum temperature from Definition: fortnightly trigger temperature. Trigger Temperature Table 31-15-Mar 16-Mar **Fortnights** 01-Mar Mar 01-Apr 15-Apr Trigger Temperature 0C °C 6.5 7 8.5 Strike (°C) 10 Exit (°C): 50 Notional Payout per Ha. (Rs./° 250 C): Maximum Payout (Rs./Hect.): Aggregate of deviations during the cover Nature of cover: period. Cover-2: High Temperature To cover anticipated yield / quality loss due to higher mean Objective: temperature during cover period. **Cover Period:** 31-May 10-Mar To Cumulative upward deviation of Mean temperature from fortnightly Cover Definition: trigger temperature. Trigger Temperature Table 30-31-16-**Periods** 10-Mar 31-Mar 01-Apr 01-May 15-May 16-May 15-Apr Apr Apr May Trigger ^{0}C ^{0}C ^{0}C 23 °C 26 °C Temperature 24 25 Strike more than (°C) 10 Exit (°C): 50 **Notional Payout** Per Ha. (Rs./ C): 250 Maximum **Payout** (Rs./Hect.): 10000 Aggregate of deviations during the cover Nature of cover: period. **COVER 3: Temperature Fluctuation** To cover anticipated yield loss due to temperature fluctuations during **Cover Objective:** fruit development 30-Jun 16-May Cover period: Cover Sum of downward deviation of daily Minimum temperature and upward deviation of Definition: daily Maximum temperature from the respective triggers as below. Trigger Temperature Table 15-**Fortnights** 16-May 01-Jun 16-Jun 30-Jun 31-May Jun Min. **Temperature** °C °C °C

15.5

15

15.5

trigger

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	d payout for t	he entire cover period			

COVER 4: Rainfall Cover

COVER 4A: Deficit Rainfall

Cover Objective:	To cover anti	ver anticipated yield loss due to deficit in aggregate rainfall across different phases								
	Phase-I						Pl	nase - 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		

COVER 4B: Excess Rainfall Cover

Payout will be given phase wise

Nature of payout:

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

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

Details of Sum Insure	ed & Premium	(in Rs./Hect.)		
	Prer	nium Sharing	in Rs./Hect.	
	Farmer's	State	Central	
	Share of	Govt's	Govt's	
Total Sum Insured	Prem.	Share	Share	
(Rs./Hect.)	(Rs./Hect)	(Rs./Hect.)	(Rs./Hect.)	Total
100000				

Revamped Restructured Weather Ba		CIS), Rabi 2020-21, Rabi 2021-22 & Rab	i 2022-23		
	Seasons			HIMA	
				CHAL	
		TERMSH		State PRAD ESH	
Commit	TOMATO			Uni	HECTAR
Crop:	TOMATO		Ku	t:	E
			nih		
			ar, Nal		
			aga		
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			Dha		
District:	SOLAN	Tehsil/Block:	ram pur		
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				i o As per	
				n Notificat	
Reference Weather Station:	As per Notification			: ion	I
Reference Unit Area /Block:	As per Notification			_	
	Cover-1: Low Temperature To provide cover for low minimum temperat	re			i
Objective:	during cover period resulting in reduce				
Cover Period:	01-Mar	To 15-Apr			•
Cover Definition:	Cumulative downward deviation of M trigger temperature.	inimum temperature from fortnightly			
Cover Benniuon	ungger temperature.	ı			į
	Trigger Temperature Table				
	Trigger Temperature Table		3		
	Trigger Temperature Table		3 1		. [
	Trigger Temperature Table			1 - A	I
Fortnights		15.Mar	1 - 16- M Ma a	1 - A p 15-	I
Fortnights	01-Mar	15-Mar	16- M Ma a r r	1 - A p 15- r Apr	I
Trigger Temperature	01-Mar 6	15-Mar °C	16- M Ma a r r	1 - A p 15- r Apr	I
Trigger Temperature Strike (°C)	01-Mar 6		16- M Ma a r r	1 - A p 15- r Apr	I
Trigger Temperature Strike (°C) Exit (°C):	01-Mar 6 10 60		16- M Ma a r r	1 - A p 15- r Apr	.
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./ ° C):	01-Mar 6 10 60 200		16- M Ma a r r	1 - A p 15- r Apr	l
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./°C): Maximum Payout (Rs./Hect.):	01-Mar 6 10 60 200 10000	°C	16- M Ma a r r	1 - A p 15- r Apr	
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./ ° C):	01-Mar 6 10 60 200	°C	16- M Ma a r r	1 - A p 15- r Apr	
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./°C): Maximum Payout (Rs./Hect.):	01-Mar 6 10 60 200 10000	°C	16- M Ma a r r	1 - A p 15- r Apr	
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./°C): Maximum Payout (Rs./Hect.):	01-Mar 6 10 60 200 10000 Aggregate of deviations during the of the control	°C cover period.	16- M Ma a r r	1 - A p 15- r Apr	
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./ ° C): Maximum Payout (Rs./Hect.): Nature of cover:	01-Mar 6 10 60 200 10000 Aggregate of deviations during the of the control	°C cover period.	16- M Ma a r r	1 - A p 15- r Apr	
Trigger Temperature Strike (°C) Exit (°C): Notional Payout per Ha. (Rs./ ° C): Maximum Payout (Rs./Hect.):	01-Mar 6 10 60 200 10000 Aggregate of deviations during the of the control	°C cover period.	16- M Ma a r r	1 - A p 15- r Apr	

	Tr	igger Tempera	ture Table	,							
Periods	10-Mar		31-Mar	01-Apr		15- Ap r	6 - A p r	3 0 0 1 A M p a r y 2	M 1 15- 7 May	16-May	31-May
Trigger Temperature		24	⁰ C		25	°C	2	, C 5	5 °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 deviation	ons during the o	cover perio	d.							

	COVER 3: Temperature Fluc	tuation					
Cover Objective:	To cover anticipated yield loss due to development	temperatur	e fluctuations during fruit				
Cover period:	16-May	То	30-Jun				
Cover Definition:	Sum of downward deviation of daily Maximum temperature from the	Minimum te	emperature and upward deviation of	of dail	y		
	respective triggers as below.						
	Trigger Temperature Table				1	1	
Fortnights	16-May	31-May		01- Jun	5 - J u n	6 - J u 30- n Jun	
Min. Temperature trigger	14.5	°С		14. 5		1 4 °C	
Max. Temperature trigger	34	$^{0}\mathrm{C}$		34. 5	0 C	3 4 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 co	ver period					

	COVER 4: Rainfall Cove	r					
	COVER 4A: Deficit Rainfa	a <u>ll</u>					
Cover Objective:	To cover anticipated yield loss due to	deficit in a	ggregate rainfall across different phas	ses			
	P	Phase-I					
Cover period				1 6	- II		
				- M			
	15-Mar	to	15-May	a	t o		
Trigger (mm) cumulative rainfall for the period	55				75		
Exit / 100% payout (mm)		10		- 2	25		
Payout/mm (Rs.)		500		4	150		

Sum Insured (Rs./Hect.)	22500	2250					
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 (mu	ultiple events)					
Cover period		1 3					

Cover period					1		3
					6		1
					-		-
					J		J
	16-May	to	15-Jun		u n	0	u l
Daily Rainfall Trigger (mm)	50						Ī
Exit / 100% payout (mm)	175						1
Payout /mm (Rs.)		200		1			_
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.)				
Details of Suin Fisher et at Trenham (in 1833 freed)	Premium Sharing in R	s./He	ect.	
			C	
			e	
		G	n	
		S	t r	
		a	a	
		t	l	
		e		
			G	r
		G	0	
		0	V	
		V	t	
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		s	3	
		_	S	
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		h	a	
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		R	R	
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		H		
		e	e c	
		t	t	Lì
	Farmer's Share of			;
Total Sum Insured (Rs./Hect.)	Prem. (Rs./Hect.)))	l
 100000				

Revamped Restructured Weather Based Crop Insurance Scheme (R-RWBCIS), Rabi 2020-21, Rabi 2021-22 & Rabi 2022-23 Seasons HIMACHAL TERMSHEET State: **PRADESH** Crop: **TOMATO** Unit: **HECTARE** District: **SOLAN** Tehsil/Block: Kandaghat **Backup Weather** As per **Reference Weather Station:** As per Notification Station: Notification Block/Reference Unit Area As per Notification **Cover-1: Low Temperature** To provide cover for low minimum temperature (drop in night temperature) during cover Objective: period resulting in reduced plant growth. **Cover Period:** 01-Mar 15-Apr Cumulative downward deviation of Minimum temperature from fortnightly trigger **Cover Definition:** temperature. Trigger Temperature Table 15-31-01-01-Mar 15-Mar 16-Mar **Fortnights** Mar Apr Apr ${}^{0}C$ ${}^{0}C$ ${}^{0}C$ Trigger Temperature 6 8.5 Strike (°C) 10 Exit (°C): 60 Notional Payout per Ha. (200 Rs./ ° C): Maximum Payout (Rs./Hect.): 10000 Nature of cover: Aggregate of deviations during the cover period. **Cover-2: High Temperature** To cover anticipated yield / quality loss due to higher mean temperature during cover Objective: period. **Cover Period:** Cumulative upward deviation of Mean temperature from fortnightly trigger **Cover Definition:** temperature. Trigger Temperature Table 16-30-01-15-31-10-Mar Periods 31-Mar 01-Apr 15-Apr May May 16-May May Apr Apr 23 ^{0}C 24 ^{0}C 25 ^{0}C 26 ^{0}C 27 ^{0}C **Trigger Temperature** Strike more than (°C) 10 50 Exit (°C): Notional Payout per Ha. (Rs./ ° C): 250 Maximum Payout 10000 (Rs./Hect.): 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 16-May To 30-Jun Cover period: **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 30-15-16-**Fortnights** 16-May 31-May 01-Jun Jun Jun Jun

14.5

34.5

 ^{0}C

 ^{0}C

14 °C

 ^{0}C

34.5

Min. Temperature trigger

Max. Temperature trigger

14.5

34 °C

 ^{0}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 payo	out for the entire cov

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 - II					
Cover period	15-Mar	to	15-May	16- May	to Jun		
Trigger (mm) cumulative rainfall for the period		60					
Exit / 100% payout (mm)		10					
Payout /mm (Rs.)		450			50		
Sum Insured (Rs./Hect.)		22500			500		
Nature of payout:	Payout will be given ph	ase wise		<u>.</u>			

COVER 4B: Excess Rainfall

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

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

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

	TERMSHEET	
Crop: TOMATO	Cover Period: 1st March - 31 Ju	State: Himachal uly Pradesh Total Sum Insured
District: MANDI	Block: Balh, Sunderna	(Rs./Ha.):
Block/RWS/Backup Weather Station & Reference Unit A	Area: As per Annexure - V (b)	As per Notification
	Cover-1: LOW TEMPERATU	URE
Objective: To provide cover for low minimum temperature	(drop in night temperature) during cover peri	od resulting in reduced plant growth.
Cover Period: 01-Mar to	15-Apr	
Cover Definition: Cumulative downward deviation	on of Minimum temperature from fortnightly	trigger temperature.
	TRIGGER TABLE	
Fortnights Trigger Temperature	01-Mar 15-Mar	16-Mar 31-Mar 01- 15- Apr Apr 11 °C
Strike (°C) : 10		Exit (°C): 50
Notional Payout (Rs.J°C):	250	Maximum Payout (Rs./Ha.): 10000
Nature of Cover: Aggregate of deviations during	g the cover period.	
	Cover-2: HIGH MEAN TEMPER	ATURE
Objective: To cover anticipated yield/quality loss due to hig	th mean temperature during cover period.	
Cover Period: 10-Mar to	31-May	
Cover Definition: Cumulative upward deviation of	of Mean temperature from fortnightly trigger	temperature.

		TRIGGE	ER TABLE				
Fortnights Trigger Temperature	10-Mar	31-Mar	01-Apr	15-Apr	16-Apr 30-Apr	01-May 15- May	16- May 31-May
	27.5 °C	28.5 °C					
Strike (°C): 10				Exit (°C)	: 50		
Notional Payout (RsJ°C):	250			Maximun	n Payout (Rs./Ha.):	10000	
Nature of Cover: Aggregate of dev	viations during the cover po	eriod.					
	Cover	r-3: TEMPERAT	TURE FLUCTU	JATION			
Objective: To cover anticipated yield loss due	to temperature fluctuation	ns during fruit dev	elopment.				
Cover Period: 16-May	to	30-Jun					
Cover Definition: Sum of downwar	d deviation of daily Minin	num temperature	and upward devi	ation of dai	ly Maximum temperat	ure	
from the respecti	ve triggers as below.	TDICCE	ER TABLE				
		TRIOUL	EK TABLE				
Fortnights Trigger Temperature		16-May	31-May		01-Jun 15-Jun	16- Jun	30- Jun
	Min. Temp	18 °	С		18.5 °C	19) °C
	Max. Temp	34 °	С		35 °C	36	°C
Trigger Strike (°C) : 20 Units				Exit (°C) Units	: 70		
Notional Payout (Rs./unit):	200			Maximun	n Payout (Rs./Ha.):	10000	
Nature of Payout: Consolidated pay	out for the entire cover pe	eriod.					

Cover-4: DEFICIT RAINFALL											
Objective: To cover anticipated yield loss du	ne to deficit in aggregate r	ainfall across differer	nt phases.								
Cover Period: 15-Mar	to	30-Jun									
Cover Definition: Cumulative rain	nfall for the period.										
		I	Phase-I			P	Phase-II				
		15-Mar	to	15-May	16	6-May	to 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 s	given phasewise.										
		Cover-5: EXCE	SS RAINFAL	L							
Objective: To cover anticipated yield loss du	ne to daily excess rainfall	during fruit developp	nent (multiple (events)							
	ic to daily excess railian		ient (murupie v	events).							
Cover Period: 16-May	to	31-Jul									
Cover Definition: Daily excess rai	infall										
		I	Phase-I			P	Phase-II				
		16-May	to	15-Jun	1	6-Jun	to Jul				
Trigger strike (mm)			50				125				
Exit (mm)			175				250				
Payout (Rs./mm)				200							
Sum Insured (Rs/Ha.)				25000							
Nature of Payout: Multiple payou	ts (subject to a maximum	of Sum Insured unde	er the cover).								
	n-	tails of Sum Insure	d & Duominion	(in Da)							
Total Sum Insured	De	tans of Sum Insure		(in Ks.) nium Sharing	(in Rs)						
(Ps/Ho)	E _a ,	rmar's Chara	Fiell		Covt's Shara		Control Covt's Shore	Total			

1,00,000