

No.Agr.H(8-P)F(10)-20/2017
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 Regional Head,
Reliance General Insurance Co. Ltd.,
S.C.O. 145-146, 2nd Floor Sec., 9-C,
Madhya Marg Chandigarh, 160009.
6. The Area Manager,
IFFCO-TOKIO, First Floor, Savitri Bhawan,
Khalini, Shimla-171002 (H.P.)

Dated: Shimla-5, the 12th Oct, 2017.

Subject: - Notification of Restructured Weather Based Crop Insurance Scheme (R-WBCIS) in Himachal Pradesh for Rabi, 2017-18 season.

Sir,

It is informed that the Govt. of India, Ministry of Agriculture, Department of Agriculture & Cooperation, Krishi Bhawan, New Delhi vide their letter No. 13015/03/2016-Credit-II dated 31st October, 2016 has conveyed its Administrative Approval for the implementation of Restructured Weather Based Crop Insurance Scheme (R-WBCIS) during Rabi, 2017-18 season as per the terms & conditions contained in the scheme.

During Rabi, 2017-18 season, Four crops, i.e. Tomato, Potato, Garlic & Capsicum are to be covered under Restructured Weather Based Crop Insurance Scheme (R-WBCIS). The scheme intends to provide Insurance protection to the cultivators against weather incidence, such as High mean temperature & Low mean temperature, Deficit rainfall and Excess/unseasonal rainfall, Temperature fluctuation, Maximum temperature & Minimum temperature and disease congenial days covered etc. which may adversely affect the Rabi Crops during its cultivation period.

The District/Block-wise coverage of crops, Premium rates and Implementing Agencies as decided on the basis of L-1 under Restructured WBCIS during Rabi, 2017-18 season are as under:-

1. District/Block-wise coverage of Crops under Restructured WBCIS and premium/Implementing Agency as decided on the basis of L-1 Insurance Company during Rabi, 2017-18 season:-

Table-1

Crop	District	Blocks	Insurance Company	Premium Rates (%)
Tomato	Solan	All the Blocks	IFFCO-TOKIO	14.14
Capsicum	-do-	Dharampur	IFFCO-TOKIO	14.14
Garlic	Kullu	All the Blocks	Reliance GIC	14.00
	Sirmour	All the Blocks	Reliance GIC	29.00
Potato	Kangra	Kangra, Bhawarna, Dharamshala & Nagrota Bagwan	Reliance GIC	14.00

2. Season and Risk Period :

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

S. N.	Crop	Block /Reference Unit Area/ Reference Weather Station	Insurance Coverage period
1	Potato	Kangra, Bhawarna, Dharamshala and Nagrota Bagwan Blocks of Kangra District.	1st January, 2018 to 30th April, 2018
2	Tomato	Solan, Kandaghat, Dharampur, Kunihar and Nalagarh Blocks of Solan District.	1st March, 2018 to 31st July, 2018
3	Garlic	Naggar, Kullu, Banjar, Nirmand and Anni Blocks of Kullu District. Sangrah, Nahan, Rajgarh, Pachhad, Shillai and Paonta Sahib Blocks of Sirmour District.	15th December, 2017 to 30th April, 2018
4	Capsicum	Dharampur Block of Solan District.	1st March, 2018 to 31st July, 2018

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 26 number of Reference Weather Stations (RWS) for the above said RUAs/blocks which have already been installed under R-WBCIS during Rabi, 2017-18 season. One new Reference Weather Station (RWS) at Sub-Tehsil Ramshehar, District Solan is to be installed by the Implementing Agency for the coverage of Tomato and Capsicum crops during Rabi, 2017-18 season. The Implementing Agency in Solan District during Rabi, 2017-18 season is IFFCO-TOKIO. The list of Reference Weather Stations (RWS) during Rabi, 2017-18 season is annexed at **Annexure - “A”**.

5. Crops Covered:-

During Rabi, 2017-18 season, Tomato, Potato, Capsicum and Garlic crops are proposed to be covered under Restructured Weather Based Crop Insurance Scheme (R-WBCIS) in Himachal Pradesh.

6. Cultivators Eligible for Coverage:-

All the cultivators (including share croppers and tenant cultivators growing notified crops in any Reference Unit Area shall be eligible for coverage. The scheme shall be

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

Voluntary : For all non- loanee cultivators, i.e. those who do not have sanctioned credit limit from any financial institution for the notified crops in notified RUs. Financial Institution, for the purpose of the scheme includes all District Central Co-operative Bank and also the PAC's affiliated to them, all Commercial banks and all Regional Rural banks as defined in Pradhan Mantri Fasal Bima Yojna (PMFBY).

7. Perils Covered:-

Following are the weather perils, which are deemed to cause "Adverse Weather Incidence", leading to crop loss, would be covered under the scheme such as High Mean Temperature & Low Mean Temperature, Deficit Rainfall & Excess/Unseasonal Rainfall, Temperature Fluctuation, Maximum temperature & Minimum Temperature and Disease Congenial Day cover etc.

The specific "Adverse Weather Incidence" with its timing/ duration applicable are given in the Term sheets annexed at **Annexure - "B"**.

8. Seasonality Discipline (submission of declaration by banks):

The cut- off dates for coverage of Loanee and Non-Loanee farmers shall be as under :

Crop	Type of Farmers	Cut-off Period/Date	Last date for submission of declaration by banks/ intermediaries to Insurance Companies
Potato	Loanee	Credit limit to be sanctioned up to 31st December, 2017	15th January, 2018
	Non-Loanee	Proposals to be accepted by banks from non - loanee farmers up to 31st December, 2017	7th January, 2018
		Proposals to be accepted by intermediaries up to 31st December, 2017	7th January, 2018
Tomato	Loanee	Credit limit to be sanctioned up to 28th February, 2018	15th March, 2018
	Non-Loanee	Proposals to be accepted by banks from non-loanee farmers up to 28th February, 2018	7th March, 2018
		Proposals to be accepted by intermediaries up to 28th February, 2018	7th March, 2018
Garlic	Loanee	Credit limit to be sanctioned up to 14th December, 2017	29th December, 2017
	Non -Loanee	Proposals to be accepted by banks from non loanee farmers up to 14th December, 2017	21st December, 2017
		Proposals to be accepted by intermediaries up to 14th December, 2017	21st December, 2017
Capsicum	Loanee	Credit limit to be sanctioned up to 28th February, 2018	15th March, 2018
	Non-Loanee	Proposals to be accepted by banks from non-loanee farmers up to 28th February, 2018	7th March, 2018
		Proposals to be accepted by intermediaries up to 28th February, 2018	7th March, 2018

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

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9. Coverage Procedure:-

(a) Insurance coverage of Loanee Applicant Cultivators shall be through the existing network of Financial Institutions (FI) at the grass-root level, using Nodal Bank system as in Pradhan Mantri Fasal Bima Yojna (PMFBY).

(b) Insurance coverage of Non-loanee Cultivators shall be through the existing network of Financial Institutions (FIs) at the grass root level; the Insurance Intermediaries and Authorized Representatives of Insurance Companies.

(c) Nodal Bank Branches shall be paid by Insurance Companies, a service charges of 4% on the actual Premium amount remitted by them, being in the nature of sharing the incidental management expenses incurred by them for servicing the scheme.

10. Sum Insured:-

Sum insured is further sub- divided into various covers as given in the term sheets. The sum insured for an individual cultivator shall be the product of the cultivator's declared 'area under cultivation' (in hectare). Sum Insured will be **Rs. 1,00,000/- per hect. for Tomato, Rs. 62,500/- per hect. for Potato, Rs. 75,000/- per hect. for Garlic and Rs. 40,000/- per hect.** for Capsicum crop.

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

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

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

11. Premium Rates:-

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

12. Premium sharing and Subsidy:-

Maximum Insurance premium payable by the farmer for the commercial crops to be covered during Rabi, 2017-18 season will be 5% of Sum Insured or Actuarial rate, whichever is less. The difference between actuarial premium rate and the rate of Insurance charges payable by farmers shall be treated as Rate of Normal premium Subsidy, which shall be shared equally by Centre and State Govts. In the bidding process, L-1 have been decided at District level on the basis of lowest Weighted Average Premium (WAP) and premium rates for all crops in a District have been given in the **Table-1 above**.

Compensation (Payout)

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

(ii) **Pay-out shall arise only** in case of Adverse Weather Incidence. Adverse Weather Incidence is equivalent to the deviation between "Trigger Weather" and "Actual Weather" Data recorded at a "Reference Weather Station" during the specified time period. Trigger Weather is a pre-defined Weather Parameter applicable to a Notified Crop in a notified Reference Unit Area. In case of Adverse Weather Incidence (AWI), all the insured cultivators growing the Notified Crop in the

Reference Unit Area shall be deemed to have suffered the same level of AWI and the same proportion of crop-loss, and become eligible for the same rate of Payouts.

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(iii) Pay-Out Disbursement:

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

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

13. Role of various agencies:-

i) The State Level Bankers Committee (SLBC), The Lead Bank Managers, the Co-operative Banks and the Insurance Companies, i.e. Reliance GIC and IFFCO-TOKIO (Implementing Agencies) shall take immediate necessary action to ensure the implementation of the scheme in the District as mentioned above.

ii) 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.

iii) The banks would also ensure that the claims amount is released/ disbursed to the beneficiaries within a fortnight from the date of receipt of claims amount from the Implementing Agencies.

iv) The Implementing Agencies shall make necessary arrangements to give wide publicity to the scheme.

v) The Convener, District Level Bankers Committee will monitor the progress of this scheme in its periodical meetings time to time.

Encls.: - As above.

Yours faithfully,

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

Endst.No.As above.

Dated: Shimla-5, the 12th October, 2017.

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

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

8. The Director of Land Records, Himachal Pradesh, Shimla-9.
9. The Director, Rural Development Department, H.P., Shimla-9.
10. The Director of Horticulture, Himachal Pradesh, Shimla-2.

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

Sd/-

**Director of Agriculture,
Himachal Pradesh.**

Encls.: As above.

Annexure - A

Detail of Reference Weather Stations (RWS) for Potato, Tomato, Capsicum & Garlic crops under Restructured Weather Based Crop Insurance Scheme (R-WBCIS) during Rabi, 2017-18 season.

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	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
		Nagrota Bagwan	RWS- Nagrota Bagwan, B.D.O. office at Baijnath Phone No. 01894-263024	Block Nagrota Bagwan	Entire Nagrota Bagwan Block	RWS - Kangra
		Kangra	RWS- Kangra, KVK Kangra, Phone No. 01892-264550	Block Kangra	Entire Kangra Block	RWS - Nagrota Surian
		Bhawarna	RWS - Bhawarna O/O BDO Bhawarna 01894-247125	Block Bhawarna	Entire Bhawarna Block	RWS - P/Rukhi
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-		Gram Panchayat Beongal, Buchhes, Bakhnao, Chuwai, Deothi,	RWS - Anni (O/o SMS)

		256677		Dalash, Dingidhar, Fanonti, Jaban, Karshaigad, Karad, Kohila, Kuther, Khani, Khanog, Lagoti, Lajheri, Muhan, Namhong, Pokhri, Shilli, Takresi etc.	
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, Nirmand, Poshna, Sargha, Khushwa, Kharga, Tunan, Bahadva etc.	RWS- Nirmand-A	
Naggar	RWS- Naggar O/o SMS Agri. Patlikuhl	Block Naggar	Entire Naggar Block	RWS - Kullu-B	
Kullu	RWS- Kullu (A) Sh.Vikas Soni s/o Sh. Kundan Soni VPO BradhaTehsil	Block Kullu	Gram Panchayat Baradha, Jalugran, Ratocha, Chong,	RWS- Kullu (B)	

			Bhunter Distt. Kullu H.P Ph. No- 01902207770		Bharain, Banogi, Pini, Jari, Kasol, Manikaran, Barshaini, Shat, Talpini, Chinuar etc.	
			RWS- Kullu (B) O/o DDH, Kullu HP Ph.NO-01902- 222407		Gram Panchayat Kothisari, Basturi, Nahlach, Bandrol, Mohal, Peej, Bahl, Shamshi, Bajaura, Hat, Jia, Bhuin, Badabhuin, Naresh, Dyar, Neul, Hurala, Tharas, Jindor, Jaradbhutti, Kalehli, Tegubehar, Choparsa, Khokhan, Bashona, Mashgan, Sachani, Rot, Surad, Bulang, Shilihar, Shilanal 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)
Sirmour	Garlic	Sangrah	RWS- Sangrah Charna/Charna Sh.Vipta Ram VPO Charna/01702- 203041	Block Sangrah	Entire Sangrah Block	RWS -Shillai
		Shillai	RWS - Shillai	Block	Entire Shillai	RWS-

			Subject Matter Specialist (Agriculture) Phone No. 01704-278543	Shillai	Block	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 , Phone No. 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 O/O BDO Kunihar	Block Kunihar	Gram Panchayat Barail, Balera, Hanuman Barog, Bhumti, Chakkar, Daunti, Dhundand, Dumehar, Kunihar, Navgaon, Saniyarimor, Surajpur, Mangu, Materni, sarli, Sarma, Saryanj etc.	RWS- Dharampur
			RWS Kunihar- A Sh. Rajender S. Verma		Gram Panchayat Bakhalag, Banoh,	RWS- Kunihar

			S/O Dila Ram, Vill. Giyana, PO Mangoo (01796-247067)		Barog, Basantpur, Batal, Chamayaval, Dadhogi, Danoghat, Darla, Daseran, Devra, Ganagu, Giyana, Hatkot, Kashlog, Kotji, Kotli, Kuirushehrol, Mangal, Maan, Palog, Parnu, Plania, Rohan Jalana, Sanan, Sanghoi, Sevra Chandi, Shehrol etc.	
		Kandaghat	RWS - Mahog Bag (Kandaghat) MFC, Mahog Bag, Chail (01792- 248220) SMS Floriculture	Block Kandaghat	Gram Panchayat Chail, Banjini, Bisha, Dangheel, Hinner, Mahi, Jhajha, Nagali, Sakouri, Tundal etc.	RWS- Koti (Mashobra Block)
			RWS - Kandaghat Mini Secretariat, Kandaghat (01792- 257193) SMS Agr.		Gram Panchayat Basha, Chausha, Delgi, Jaghana, Kahla, Kanair, Kot, Kwarag, Mamleeg, Paudhana, Satrol, Sayari, Sirinagar and Waknaghat etc.	RWS -Solam
		Solan	RWS - Solan DDH office, Solan (01792- 230741)	Block Solam	Entire Solam Block	RWS - Kandaghat

	Nalagarh	RWS- Nalagarh, BDO office, Nalagarh (Phone No. 01795-222878)	Tehsil Nalagarh	Entire Nalagarh Tehsil	RWS - Ramshehar
	Ramshehar	Yet to be finalized	Sub - Tehsil Ramshehar	Entire Ramshehar Sub-Tehsil	RWS- Nalagarh

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

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

Restructured Weather Based Crop Insurance Scheme, Rabi:- 2017-18

TERMSHEET

HIMACHAL

State: PRADESH

Unit: HECTARE

Crop: TOMATO

District: SOLAN

Tehsil/Block : Solan

Reference Weather Station:

As per Notification

Backup Weather Station: As per Notification

Reference Unit Area :

As per Notification

Cover-1: Low Temperature

Objective:

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

Cover

Period:

01-Mar To 15-Apr

Cover

Definition:

Commulative downward deviation of Minimum temperature from fortnightly trigger temperature.

Trigger Temperature Table

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

Strike (°C)

10

Exit (°C):

50

Notional Payout per Ha. (Rs./ °C):

250

Maximum Payout (Rs./Hect.):

10000

Nature of cover:

Aggregate of deviations during the cover period.

Cover-2: High Temperature

Objective:

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

Cover Period: 10-Mar To 31-May
Cover Definition: Commulative upward deviation of Mean temperature from fortnightly trigger temperature.

Trigger Temperature Table

Periods Trigger Temperature	10-Mar	31-Mar	01-Apr	15-Apr	16-Apr	30-Apr	01-May	15-May	16-May	31-May
	23 °C		24 °C		25 °C		26 °C		27 °C	

Strike more than (°C)	10
Exit (°C):	50
Notional Payout per Ha. (Rs./ °C):	250
Maximum Payout (Rs./Hect.):	10000
Nature of cover:	Aggregate of deviations during the cover period.

COVER 3: Temperature Fluctuation

Cover Objective: To cover anticipated yield loss due to temperature fluctuations during fruit development
Cover period: 16-May To 30-Jun

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

Trigger Temperature Table

Fortnights	16-May	31-May	01-Jun	15-Jun	16-Jun	30-Jun
Min. Temperature trigger	15.5 °C		15.5 °C		15 °C	
Max.	33 °C		33.5 °C		33.5 °C	

Temperature trigger			
Trigger (Payout begins at):	20	Units	
Exit (100% payout at):	70	Units	
Payout per unit (Rs.):	200.00		
Sum Insured (Rs./Hect.):	10000		
Nature of payout:	Consolidated payout for the entire cover period		

COVER 4: Rainfall Cover

COVER 4A: Deficit Rainfall

Cover Objective:	To cover anticipated yield loss due to deficit in aggregate rainfall across different phases						
	Phase-I				Phase - II		
Cover period	15-Mar	to	15-May		16-May	to	30-Jun
Trigger (mm) cumulative rainfall for the period	60				80		
Exit / 100% payout (mm)	10				30		
Payout /mm (Rs.)	450				450		
Sum Insured (Rs./Hect.)	22500				22500		
Nature of payout:	Payout will be given phase wise						

COVER 4B: Excess Rainfall Cover

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

Objective:

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

Details of Sum Insured & Premium (in Rs.)

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

Restructured Weather Based Crop Insurance Scheme, Rabi:- 2017-18**TERMSHEET**

State: HIMACHAL
 PRADESH
 Unit: HECTARE

Crop: TOMATO

Tehsil/Block

: Kunihar, Nalagarh & Dharampur

District: SOLAN

Reference

Weather

Station: As per Notification

Backup Weather Station: As per Notification

Reference

Unit Area : As per Notification

Cover-1: Low Temperature

Objective:

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

reduced plant growth.

Cover Period: 01-Mar To 15-Apr
Cover Definition: Commulative downward deviation of Minimum temperature from fortnightly trigger temperature.

Trigger Temperature Table

Fortnights Trigger Temperature	01-Mar	15-Mar		16-Mar	31-Mar		01-Apr	15-Apr
	6 °C			6.5 °C			8 °C	

Strike (°C)	10
Exit (°C):	60
Notional Payout per Ha. (Rs./ °C):	200
Maximum Payout (Rs./Hect.):	10000

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

Cover-2: High Temperature

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

Trigger Temperature Table

Periods Trigger Temperature	10-Mar	31-Mar	01-Apr	15-Apr	16-Apr	30-Apr	01-May	15-May	16-May	31-May
	24 °C		25 °C		26 °C		26.5 °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 deviations during the cover period.

COVER 3: Temperature Fluctuation

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

Cover period: 16-May To 30-Jun

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

Trigger Temperature Table

Fortnights	16-May	31-May		01-Jun	15-Jun		16-Jun	30-Jun
Min. Temperature trigger	14.5 °C			14.5 °C			14 °C	
Max. Temperature trigger	34 °C			34.5 °C			34.5 °C	
Trigger (Payout begins at):	20 Units							
Exit (100% payout at):	70 Units							
Payout per unit (Rs.):	200.00							
Sum Insured (Rs./Hect.):	10000							
Nature of payout:	Consolidated payout for the entire cover period							

COVER 4: Rainfall Cover**COVER 4A: Deficit Rainfall**

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

COVER 4B: Excess Rainfall Cover

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

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

payout:

Details of Sum Insured & Premium (in Rs.)

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

Restructured Weather Based Crop Insurance Scheme, Rabi:- 2017-18

TERMSHEET

**HIMACHAL
PRADESH
Unit: HECTARE**

Crop: TOMATO

**State:
Unit:**

District: SOLAN

**Tehsil/Block
: Kandaghat**

**Reference
Weather**

Station: As per Notification

**Backup Weather Station: As per
Notification**

Reference

Unit Area : As per Notification

Cover-1: Low Temperature

Objective:

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

Cover

Period: 01-Mar To 15-Apr

Cover

Commulative downward deviation of Minimum temperature from fortnightly trigger temperature.

Definition:

Trigger Temperature Table

Fortnights	01-Mar	15-Mar		16-Mar	31-Mar		01-Apr	15-Apr
Trigger Temperature	6 °C			7 °C			8.5 °C	
Strike (°C)	10							
Exit (°C)	60							

Notional Payout per Ha. (Rs./ ° C):	200
Maximum Payout (Rs./Hect.):	10000
Nature of cover:	Aggregate of deviations during the cover period.

Cover-2: High Temperature

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

Cover Period: 10-Mar To 31-May

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

Trigger Temperature Table

Periods	10-Mar	31-Mar	01-Apr	15-Apr	16-Apr	30-Apr	01-May	15-May	16-May	31-May
Trigger Temperature	23 °C		24 °C		25 °C		26 °C		27 °C	

Strike more than (°C)	10
Exit (°C):	50
Notional Payout per Ha. (Rs./ ° C):	250
Maximum Payout (Rs./Hect.):	10000
Nature of cover:	Aggregate of deviations during the cover period.

COVER 3: Temperature Fluctuation

Cover Objective: To cover anticipated yield loss due to temperature fluctuations during fruit development
Cover period: 16-May To 30-Jun

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

Trigger Temperature Table

Fortnights	16-May	31-May		01-Jun	15-Jun		16-Jun	30-Jun
Min. Temperature trigger	14.5 °C			14.5 °C			14 °C	
Max. Temperature trigger	34 °C			34.5 °C			34.5 °C	
Trigger (Payout begins at):	20 Units							
Exit (100% payout at):	70 Units							
Payout per unit (Rs.):	200.00							
Sum Insured (Rs./Hect.):	10000							
Nature of payout:	Consolidated payout for the entire cover period							

COVER 4: Rainfall Cover

COVER 4A: Deficit Rainfall

Cover Objective:	To cover anticipated yield loss due to deficit in aggregate rainfall across different phases					
	Phase-I			Phase - II		
Cover period	15-Mar	to	15-May	16-May	to	30-Jun

Trigger (mm) cumulative rainfall for the period	60		75
Exit / 100% payout (mm)	10		25
Payout /mm (Rs.)	450		450
Sum Insured (Rs./Hect.)	22500		22500
Nature of payout:	Payout will be given phase wise		

COVER 4B: Excess Rainfall

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

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

Details of Sum Insured & Premium (in Rs.)

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

Annexure-B

Restructured Weather Based Crop Insurance Scheme (R-WBCIS), Rabi, 2017-18						
TERMSHET FOR WEATHER INDEX INSURANCE						
Season	Rabi, 2017-18					
Crop	Potato			Unit :	Hectare	
District	Kangra					
Blocks:	Kangra, Bhawarna, Dharamshala & Nagrota Bagwan					
Reference Weather Station:	As per Notification		RUA/Back-up Weather Station:		As per Notification	
Risk 1	HMT (High Mean Temperature)					
Index Objective	Total Sum of upward deviation of daily mean temperature of every subphase from corresponding benchmark temperature during cover period in degree celsius where mean temperature of a day is average of maximum and minimum temprature of that particular day					
Cover period	15-Mar-18	to 30-Apr-18				
Fortnights	15-Mar-18	31-Mar-18	01-Apr-18	15-Apr-18	16-Apr-18	30-Apr-18
Trigger (Deg C)	22		23		24.7	
Strike (⁰C)	9					
Exit (⁰C)	40					
Standard Loss Rate between Strike and Exit- Notional (Rs / ⁰C / Hectare)	645.16					
Policy Limit (Rs. / Hectare)	20000					

Risk 2						
(Low Mean LMT Temperature)						
Index Objective	Total Sum of downward deviation of daily mean temperature of every subphase from corresponding benchmark temperature during cover period in degree celsius where mean temperature of a day is average of maximum and minimum temperature of that particular day					
Cover period	01-Jan-18	to 14-Feb-18				
Fortnights	01-Jan-18	15-Jan-18	16-Jan-18	31-Jan-18	01-Feb-18	14-Feb-18
Trigger (Deg C)	6.0		7.0		8.0	
Strike (°C)	10					
Exit (°C)	28					
Standard Loss Rate between Strike and Exit- Notional (Rs / °C / Hectare)	1555.56					
Policy Limit (Rs. / Hectare)	28000					
Risk 3						
Excess Rainfall						
Index Objective	Aggregate rainfall in mm during cover period					
Cover period	16-Feb-18	to 30-Apr-18				
Strike-1 (mm)	198					

Exit (mm)	345
Standard Loss Rate between Strike-and Notional (Rs / mm / Hectare)	98.64
Policy Limit (Rs. / Hectare)	14500

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

Restructured Weather Based Crop Insurance Scheme (R-WBCIS), Rabi, 2017-18 season				
State:	Himachal Pradesh	Cover Start Date:	15-12-17	
District:	Kullu	Cover End Date:	30-04-18	
Crop:	Garlic	Duration:	137	Days
Blocks:	Naggar, Kullu, Banjar, Nirmand & Anni		Total Sum Insured (Rs./Hect.)	75000
Reference Weather Station:	As per Notification		RUA/Back-up Weather Station:	As per Notification
Cover 1 : Minimum Temperature Cover				
Cover Objective :				
Cover Period :	15 Dec. 2017 To 15 Feb. 2018			
Cover Definition :	Total Sum of downward deviation of daily Minimum temperature from trigger temperature given below for the entire cover period.			

Phase		Trigger Min Temp. (<)
15-Dec	22-Dec	6
23-Dec	30-Dec	5.5
31-Dec	07-Jan	5
08-Jan	15-Jan	5
16-Jan	23-Jan	5.5
24-Jan	15-Feb	6
Strike (>°C)	15	
Exit (°C)	50	
Payout (Rs./°C)	535.71	
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750	
Cover 2 : Disease Congeal Days		
Cover Objective :		
Cover Period :	20-Feb-18	To 30-Apr-18
Cover Definition :	No. of consecutive days with mean temp between 24 degree and 30 degree	
STRIKE (>Days)	2	
EXIT (Days)	5	Duration 70
PAYOUT (Rs./Day)	6250.0	
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750	
Cover 3 : Unseasonal /Excess Rainfall		

Cover Objective :	To cover anticipated yield loss due to hugher number of rainy days during the cover		
Cover Period :	15-Feb-18	To	15-Mar-18
Cover Definition :	A day with rainfall of 2.5 mm or more will be counted as rainy day		
STRIKE (>Days)	10	Trigger (>mm)	2.5
EXIT (Days)	20	Duration	29
PAYOUT (Rs./Day)	1875.0		
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750		

Cover 4 : Deficit Rainfall

Cover Objective :	To cover anticipated yield loss due to aggregate deficit rainfall across different phases		
Cover Period :	15 Feb 2018 to 15 Mar 2018		
Phases	Phase1		
Dates	15-02-18	15-03-18	
Duration	29		
Strike 1 (mm)	20		
Exit	0		
Payout 1	937.5		
Max Payout per phase	18750		
Total Max Payout (Rs./Hect.)	18750		

Restructured Weather Based Crop Insurance Scheme (R-WBCIS), Rabi, 2017-18 season

State:	Himachal Pradesh	Cover Start Date:	15-12-17	
District:	Sirmour	Cover End Date:	30-04-18	
Crop:	Garlic	Duration:	137 Days	
Blocks:	Sangrah, Nahan, Rajgarh, Pachhad, Shillai & Paonta Sahib	Unit:	Hectare	Total Sum Insured (Rs./Hect.) 75000

Reference Weather Station:	As per Notification		RUA/Back-up Weather Station	As per Notification
Cover 1 : Min Temperature Cover				
Cover Objective :				
Cover Period :	15 Dec 2017 To 15 Feb. 2018			
Cover Definition :	Total Sum of downward deviation of daily Minimum temperature from trigger temperature given below for the entire cover period.			
Phase		Trigger Min Temp. (<)		
15-Dec	22-Dec	6		
23-Dec	30-Dec	5.5		
31-Dec	07-Jan	5.5		
08-Jan	15-Jan	5.8		
16-Jan	23-Jan	6		
24-Jan	15-Feb	6.5		
Strike (>°C)	10			
Exit (°C)	50			
Payout (Rs./°C)	468.75			
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750			
Cover 2 : Disease Congeal Days				
Cover Period :	20-Feb-18	To	30-Apr-18	
Cover Definition :	No. of consecutive days with mean temp between 24 degree and 30 degree			
STRIKE (>Days)	2			
EXIT (Days)	5	Duration	70	
PAYOUT (Rs./Day)	6250.0			
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750			

Cover 3 : Unseasonal /Excess Rainfall			
Cover Objective :	To cover anticipated yield loss due to hugher number of rainy days during the cover		
Cover Period :	15-Feb-18	To	15-Mar-18
Cover Definition :	A day with rainfall of 2.5 mm or more will be counted as rainy day		
STRIKE (>Days)	10	Trigger (>mm)	2.5
EXIT (Days)	20	Duration	29
PAYOUT (Rs./Day)	1875.0		
TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18750		
Cover 4 : Deficit Rainfall			
Cover Objective :	To cover anticipated yield loss due to aggregate deficit rainfall across different phases		
Cover Period :	15 Feb 2018 to 15 Mar 2018		
Phases	Phase1		
Dates	15-02-18	15-03-18	
Duration	29		
Strike 1 (mm)	20		
Exit	0		
Payout 1	937.5		
Max Payout per phase	18750		
Total Max Payout (Rs./Hect.)	18750		

Restructured Weather Based Crop Insurance Scheme, Rabi, 2017-18 season

TERMSHEET

State:	Himachal Pradesh	District:	Solan	Unit:	Hectare
Crop:	Capsicum	Tehsil/Block:	Dharampur	RWS:	As per Notification
Reference Unit Area		As per Notification		BWS:	As per Notification

Cover 1: Maximum Temperature Cover

Cover Period 10th March
 2018 to 31st
 May 2018

MAXIMUM TEMPERATURE COVER	INDEX	Total sum of upward deviation of average of daily Mean temperature (°C) of various fortnights from their corresponding benchmark temperatures (°C) during the cover phase									
	Fortnightly Cover Period	10-Mar-18	31-Mar-18	1-Apr-18	15-Apr-18	16-Apr-18	30-Apr-18	1-May-18	15-May-18	16-May-18	31-May-18
	Benchmark Temperature (°C)	23		24		25		26		27	
	STRIKE (°C)	10									
	Exit (°C)	50									
	PAYOUT (Rs./°C)	100									
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	4000									

Cover 2: Minimum Temperature Cover

Cover Period 1st March
 2018 to 15th
 April 2018

MINIMUM TEMPERATURE COVER	INDEX	Total sum of downward deviation of average of daily Minimum temperature (°C) of various fortnights from their corresponding benchmark temperatures (°C) during the cover phase				
	Fortnightly Cover Period	1-Mar-18	15-Mar-18	16-Mar-18	31-Mar-18	1-Apr-18

	Benchmark Temperature (°C)	5.5	7	8.5
	STRIKE (°C)	10		
	Exit (°C)	50		
	PAYOUT (Rs./°C)	100		
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	4000		

Cover 3: Temperature Fluctuation Cover

Cover Period 16th May
2018 to 30th
June 2018

TEMPERATURE FLUCTUATION COVER	INDEX	Total Sum of downward deviation of daily Minimum temperature from minimum and Maximum of benchmark Maximum temperature respectively in the entire cover period.					
		Fortnightly Cover Period	16-May-18	31-May-18	1-Jun-18	15-Jun-18	16-Jun-18
	Benchmark Min. Temperature (°C)		15.5		15.5		15
	Benchmark Max. Temperature (°C)		33		33.5		33.5
	Strike (Unit)	20					
	Exit (Unit)	70					
	PAYOUT (Rs./ Unit)	80					
	TOTAL	4000					

	MAXIMUM PAYOUT (Rs./Hect.)	
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Cover 4: Deficit Rainfall Cover

Cover Period 15th March
2018 to 30th
June 2018

DEFICIT RAINFALL COVER	PHASE	PHASE - I		PHASE - II	
	PERIOD	15-Mar-18	15-May-18	16-May-18	30-Jun-18
	INDEX	Aggregate of rainfall over respective Phases			
	STRIKE (< mm)	40		60	
	EXIT	10		10	
	PAYOUT (Rs./mm)	300		180	
	PHASE-WISE MAXIMUM PAYOUT (Rs.)	9000		9000	
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	18000			

Cover 5: Excess Rainfall Cover

Cover Period 16th May
2018 to 31st
July 2018

EXCESS RAINFALL COVER (Multiple Payout)	PHASE	PHASE - I		PHASE - II	
	PERIOD	16-May-18	15-Jun-18	16-Jun-18	31-Jul-18

	INDEX	Daily rainfall in respective phases	
	STRIKE (> mm)	50	125
	EXIT	175	250
	PAYOUT (Rs./mm)	80	
	PHASE-WISE MAXIMUM PAYOUT (Rs.)	10000	
	TOTAL MAXIMUM PAYOUT (Rs./Hect.)	10000	

Sum Insured and Premium Description

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