

REVISED WEATHER BASED CROP INSURANCE SCHME (2018-19)-TERM SHEET

State	District	Crop	Reference weather Station	Unit
Jammu & Kashmir	Pulwama, Budgam, Srinagar, Kishtwar	Saffron	Pampore	Hectare

S No	Weather Parameter	Phase I	Phase II	Phase III		
1	Deficit Rainfall Volume	Period	Bud Sprouting (15 th August to 2 nd September)	Shoot Elongation & Flower initiation (3 rd September to 20 th October)	Initial Vegetative Phase (11 th November to 4 th December)	
		Index	Aggregate of rainfall over respective phases			
		Strike I (<)	69 mm	114 mm	46 mm	
		Strike II (<)	30 mm	70 mm	20 mm	
		Exit	0 mm	0 mm	0 mm	
		Rate I (Rs/mm)	351	390	200	
		Rate II (Rs/mm)	2878	1612	740	
		Maximum Payout(Rs)	1,00000	1,30,000	20,000	
	Total Payout (Rs)	2,50,000				
2	Excess Rainfall Volume	Period	Phase I Flower initiation & Blooming (15 th October to 10 th November)	Phase II Vegetative Phase (1 st March to 31 st March)	Phase III Senescence (1 st April to 30 th May)	Phase IV. Dormancy (1 st May to 31 st May)
		Index	Maximum of 3 consecutive days cumulative rainfall in respective phases			
		Strike I(>)	25 mm	50 mm	50 mm	50 mm
		Strike II(>)	50 mm	125 mm	125 mm	125 mm
		Exit	100 mm	150 mm	150 mm	150 mm
		Rate I (Rs/mm)	425	240	240	240
		Rate II (Rs/mm)	1488	480	480	480
		Maximum Payout(Rs)	85000	30000	30000	30000
	Total Payout (Rs)	175000				

3	Decrease in Day Temperature (DDT)	Period	Phase I	Phase II	Phase III	
			Bud Sprouting (26 th August to 9 th September)	Shoot Elongation (10 th September to 30 th September)	Flower initiation (1 st October to 10 th November)	
		Index	Highest of Consecutive days having day temperature less than bench mark			
		Bench Mark	22 ⁰ c	22 ⁰ c	18 ⁰ c	
		Strike I(>)	5 ⁰ c	5 ⁰ c	5 ⁰ c	
		Strike II(>)	10 ⁰ c	10 ⁰ c	10 ⁰ c	
		Exit	15 ⁰ c	15 ⁰ c	15 ⁰ c	
		Rate I (Rs/ ⁰ c)	1500	1500	9000	
		Rate II (Rs/ ⁰ c)	3500	3500	21000	
		Maximum Payout(Rs)	25000	25000	1500000	
Total Payout (Rs)	200000					
4	Increase in Day Temperature (IDT)	Period	Phase I	Phase II	Phase III	
			26 th August to 9 th September	10 th September to 30 th September	1 st October to 10 th November	
		Index	Highest of Consecutive days having day temperature greater than bench mark			
		Bench Value	27 ⁰ c	25 ⁰ c	20 ⁰ c	
		Strike I(>)	5 ⁰ c	5 ⁰ c	5 ⁰ c	
		Strike II(>)	10 ⁰ c	10 ⁰ c	10 ⁰ c	
		Exit	15 ⁰ c	15 ⁰ c	15 ⁰ c	
		Rate I (Rs/ ⁰ c)	1500	1500	9000	
		Rate II (Rs/ ⁰ c)	3500	3500	21000	
		Maximum Payout (Rs)	25000	25000	1500000	
Total Payout (Rs)	200000					
	Sum Insured	825000				
	Premium	99000				
	Premium (%)	12.00				