

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

| | State | District | Crop | Reference Weather Station | Unit | |
|---------------------|--|--|--|---|--|---|
| | Jammu & Kashmir | Pulwama, Budgam, Srinagar and Kishtwar | Saffron | Pampore | Hectare | |
| S. No | Weather Parameter | | Phase I | Phase II | Phase III | Phase IV |
| 1 | Deficit Rainfall Volume | Period | Bud Sprouting (15th August to 2nd September) | Shoot Elongation & Flower initiation (3rd September to 20th October) | Initial Vegetative phase(11th November to 4th December) | |
| | | Index | Aggregate of rainfall over respective phases | | | |
| | | Strike I (<) | 66 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) | 100000 | 130000 | 20000 | |
| | | Total Payout (Rs) | 250000 | | | |
| | | 2 | Excess Rainfall Volume | Period | Phase I Flower initiation & blooming (15 october to 10 november) | Phase II Vegetative phase (1st March to 31 March) |
| Index | Maximum of Three (03) consecutive days cummulative 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 Bud Sprouting (26th Aug to 09th Sep) | Phase II Shoot Elongation (10th Sep to 30th Sep) |
| | | Index | Highest of consecutive days having day temperature less than benchmark | | | |
| | | Benchmark | 22°C | 22°C | 18°C | |
| | | Strike I (>) | 5°C | 5°C | 5°C | |
| | | Strike II (>) | 10°C | 10°C | 10°C | |
| | | Exit | 15°C | 15°C | 15°C | |
| | | Rate I (Rs/ °C) | 1500 | 1500 | 9000 | |
| | | Rate II (Rs/°C) | 3500 | 3500 | 21000 | |
| | | Maximum payout (Rs) | 25000 | 25000 | 150000 | |
| | | Total Payout (Rs) | 200000 | | | |

| 4 | Increase in day Temperature | Period | Phase I | Phase II | Phase III | | |
|---|-----------------------------|---------------------|---|--------------------|-------------------|--|--|
| | | | 26th Aug to 09th Sep | 10th Sep to 30 Sep | 1st Oct to 10 Nov | | |
| | | Index | Highest of consecutive days having day temperature greater than benchmark | | | | |
| | | Bench value | 27°C | 25°C | 20°C | | |
| | | Strike I (>) | 5°C | 5°C | 5°C | | |
| | | Strike II (>) | 10°C | 10°C | 10°C | | |
| | | Exit | 15°C | 15°C | 15°C | | |
| | | Rate I (Rs/ °C) | 1500 | 1500 | 9000 | | |
| | | Rate II (Rs/°C) | 3500 | 3500 | 21000 | | |
| | | Maximum payout (Rs) | 25000 | 25000 | 150000 | | |
| | | Total Payout (Rs) | 200000 | | | | |
| | | | | | | | |