

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Pauri Garhwal			Unit: Hactare	
Reference Unit Area (s):	पीड़ी	RWS :	पीड़ी	BWS :	श्रीनगर	श्रीनगर
	श्रीनगर		श्रीनगर		पीड़ी	
	धेलीसैण		धेलीसैण		चकीसैण	
	चकीसैण		चकीसैण		धेलीसैण	
	लैसडाउन + रिखणीखाल		लैसडाउन		सतपुली	
	सतपुली		सतपुली		चौबट्टाखाल,	
	चौबट्टाखाल		चौबट्टाखाल,		सतपुली	
	धुमाकोट		धुमाकोट		लैसडाउन	
	कोटद्वार		कोटद्वार		लैसडाउन	
	यमकेश्वर		यमकेश्वर		कोटद्वार	
जाखणीखाल	जाखणीखाल	लैसडाउन				
बीरोखाल	बीरोखाल	धेलीसैण				
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32		32.5		31.0
	STRIKE I (>)	25	°C			
	STRIKE II (>)	50	°C			
	EXIT	75	°C			
	RATE I (Rs/°C)	300				
	RATE II (Rs/°C)	500				
MAXIMUM PAYOUT (Rs)	20000					
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	180				
	RATE II (Rs./ mm)	300				
	MAXIMUM PAYOUT (Rs.)	30000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	96				
	RATE II (Rs/mm)	144				
	MAXIMUM PAYOUT (Rs)	30000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1500				
	RATE II (Rs/mm)	2200				
	MAXIMUM PAYOUT (Rs)	20000				
TOTAL SUM INSURED (Rs./Hactare)						
100000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Dehradun Plain				Unit: Hactare	
Reference Unit Area (s):	विकासनगर	RWS :	विकासनगर	BWS :	सहसपुर	सहसपुर	
	सहसपुर		सहसपुर		विकासनगर		
	रायपुर		थानौ		डोईवाला		
	डोईवाला		डोईवाला		थानौ		
Cover Type	PERIOD		1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	36.5		37		35.5	34.5
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
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	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Ginger	
State: Uttarakhand		District: Dehradun Hill				Unit: Hactare		
Reference Unit Area (s):	चकराता	RWS :	चकराता		BWS :	चिलहाड		
	त्यूती		चिलहाड			चकराता		
	कालसी		सहिया			चकराता		
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	33		33.5		32.0	31.0	
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	300						
	RATE II (Rs/°C)	500						
MAXIMUM PAYOUT (Rs)	20000							
DEFICIT RAINFALL	PERIOD	1-May	to		30-Jun			
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150		mm				
	STRIKE II (<)	100		mm				
	EXIT	30		mm				
	RATE I (Rs./ mm)	180						
	RATE II (Rs./ mm)	300						
	MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to		31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175		mm				
	STRIKE II (>)	300		mm				
	EXIT	425		mm				
	RATE I (Rs/mm)	96						
	RATE II (Rs/mm)	144						
	MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to		31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4		days				
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	MAXIMUM PAYOUT (Rs)	20000						
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FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Uttarkashi				Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्वरी	BWS :	पुरोला	पुरोला	
	पुरोला		पुरोला		स्वरी		
	मोरी		आराकोट		पुरोला		
	भटवारी +जोशियाड़ा		हरिल		उत्तरकाशी		
	चिन्वालीसौड+धीतरी		चिन्वालीसौड		डुण्डा		
	डुण्डा		डुण्डा		चिन्वालीसौड		
	बनीगाड		बनीगाड		राजगढ़ी (बड़कोट)		
	सांकरो		सांकरो		पुरोला		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5		33		31.5	30.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150 mm					
	STRIKE II (<)	100 mm					
	EXIT	30 mm					
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175 mm					
	STRIKE II (>)	300 mm					
	EXIT	425 mm					
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4 days					
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	EXIT	15 days					
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare	
Reference Unit Area (s):	टिहरी	RWS :	कागाताल	BWS :	काण्डौसौण	काण्डौसौण	
	काण्डौसौण		काण्डौसौण		कागाताल		
	धनोल्दी		धनोल्दी		कागाताल		
	नैनबाग		नैनबाग		धनोल्दी		
	प्रतापनगर		प्रतापनगर		जाखणीघार		
	जाखणीघार		जाखणीघार		प्रतापनगर		
	घनसाली		घनसाली		जाखणीघार		
	बालगंगा		बालगंगा		घनसाली		
	देवप्रयाग		देवप्रयाग		कीर्तिनगर		
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग		
	नरेन्द्रनगर		आगराखाल		पक्की देबी		
	पक्की देबी		पक्की देबी		आगराखाल		
	मदननेगी		मदननेगी		कागाताल		
गजा	गजा	आगराखाल					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
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	INDEX: Aggrgate of rainfall over period						
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	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Ginger	
State: Uttarakhand		District: Rudraprayag				Unit: Hactare		
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली			
	ऊखीमठ		ऊखीमठ		बसुकेदार			
	बसुकेदार		बसुकेदार		ऊखीमठ			
	जखोली		जखोली		रुद्रप्रयाग			
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32		32.5		31.0	30.0	
	STRIKE I (>)	25	°C					
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	RATE I (Rs/°C)	300						
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TOTAL SUM INSURED (Rs./Hactare)								
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Name of Insurance Company								
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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Chamoli				Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ	
	जोशीमठ		जोशीमठ		चमोली		
	पोखरी		पोखरी		घाट		
	घाट		घाट		पोखरी		
	जिलासू		जिलासू		घाट		
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग		
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग		
	गैरसैण		गैरसैण		कर्णप्रयाग		
	आदीबद्री		आदीबद्री		गैरसैण		
	धराली		धराली		कर्णप्रयाग		
नरायणबागड	नरायणबागड	धराली					
देवाल	देवाल	कर्णप्रयाग					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
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	TRIGGER (°C)	32		32.5		31.0	30.0
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TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Champawat			Unit: Hactare		
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पुर्णागिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट	पाटी	
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला	मंच	
पुल्ला-गुमदे I	पुल्ला						
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.5
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MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Pithoragarh				Unit: Hactare	
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्धारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलथल		
	देवलथल		देवलथल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गण्डाईगंगोली		गण्डाईगंगोली		गंगोलीहाट		
	थल		थल		बेरीनाग		
तेजम	तेजम	पिथौरागढ़					
पाखू	पाखू	नाचनी					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
	MAXIMUM PAYOUT (Rs.)	30000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
	MAXIMUM PAYOUT (Rs)	30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
	MAXIMUM PAYOUT (Rs)	20000					
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Bageshwar			Unit: Hactare		
Reference Unit Area (s):	बागे वर	RWS :	बागे वर	BWS :	गरुड	गरुड	
	गरुड		गरुड		बागे वर		
	कपकोट		कपकोट		काण्डा		
	काण्डा		काण्डा		कपकोट		
	काफलीगैर		काफलीगैर		दुकनाकुरी		
	दुकनाकुरी		दुकनाकुरी		काफलीगैर		
शामा		शामा		कपकोट			
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	33		33.5		31.5	30.5
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs./°C)	300					
RATE II (Rs./°C)	500						
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Ginger	
State: Uttarakhand		District: Almora				Unit: Hactare		
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	सोमेश्वर		
	जैती		जैती		मनौली	मनौली		
	लमगडा		लमगडा		जैती	जैती		
	मनौली + ध्याडी		मनौली		जैती	जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा	अल्मोड़ा		
	रानीखेत		चीबटिया		द्वारहाट	द्वारहाट		
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चीबटिया	चीबटिया		
	चौखुटिया		चौखुटिया		द्वारहाट	द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड	मछोड		
	मछोड		मछोड		सल्ट	सल्ट		
	भिकियासेन		भिकियासेन		सल्ट	सल्ट		
	स्यालदे		स्यालदे		धौलछीना	धौलछीना		
धौलछीना	धौलछीना	स्यालदे	स्यालदे					
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32.5		33		31.0	30.0	
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	300						
	RATE II (Rs/°C)	500						
MAXIMUM PAYOUT (Rs)	20000							
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	180						
	RATE II (Rs./ mm)	300						
MAXIMUM PAYOUT (Rs.)	30000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	96						
	RATE II (Rs/mm)	144						
MAXIMUM PAYOUT (Rs)	30000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1500						
	RATE II (Rs/mm)	2200						
MAXIMUM PAYOUT (Rs)	20000							
TOTAL SUM INSURED (Rs./Hactare)								
100000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Ginger
State: Uttarakhand		District: Nainital Plain				Unit: Hactare	
Reference Unit Area (s):	हलदवानी	RWS :	कुवरपुर		BWS :	रामनगर	
	रामनगर		रामनगर			कोटाबाग	
	कोटाबाग		कोटाबाग			रामनगर	
Cover Type	PERIOD		1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	36.5		37		35.5 34.0	
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
	MAXIMUM PAYOUT (Rs)	20000					
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
	MAXIMUM PAYOUT (Rs.)	30000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
	MAXIMUM PAYOUT (Rs)	30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
	MAXIMUM PAYOUT (Rs)	20000					
TOTAL SUM INSURED (Rs./Hactare)		100000					
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Ginger	
State: Uttarakhand		District: Nainital Hill				Unit: Hactare		
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ		BWS :	धारी		
	धारी		धारी			तल्लारामगढ		
	भीमताल		भीमताल			तल्लारामगढ		
	ओखलकाण्डा		खन्स्यू			धारी		
	बैतालघाट		बैतालघाट			तल्लारामगढ		
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	31.5		32		31.0		
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	300						
	RATE II (Rs/°C)	500						
MAXIMUM PAYOUT (Rs)		20000						
DEFICIT RAINFALL	PERIOD	16-May		to		30-Jun		
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150		mm				
	STRIKE II (<)	100		mm				
	EXIT	30		mm				
	RATE I (Rs./ mm)	180						
	RATE II (Rs./ mm)	300						
	MAXIMUM PAYOUT (Rs.)		30000					
EXCESS RAINFALL	PERIOD	16-Jun		to		31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175		mm				
	STRIKE II (>)	300		mm				
	EXIT	425		mm				
	RATE I (Rs/mm)	96						
	RATE II (Rs/mm)	144						
	MAXIMUM PAYOUT (Rs)		30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun		to		31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4		days				
	STRIKE II (>)	10		days				
	EXIT	15		days				
	RATE I (Rs/mm)	1500						
	RATE II (Rs/mm)	2200						
	MAXIMUM PAYOUT (Rs)		20000					
TOTAL SUM INSURED (Rs./Hactare)								
100000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
						Ginger
State: Uttarakhand		District: Haridwar			Unit: Hactare	
Reference Unit Area (s):	रुडकी	RWS :	रुडकी	BWS :	नारसन	
	भागवानपुर		भागवानपुर		रुडकी	
	नारसन		नारसन		रुडकी	
	बहदराबाद		बहदराबाद		लक्सर	
	लक्सर		लक्सर		बहदराबाद	
	खानपुर		खानपुर		लक्सर	
Cover Type	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	36.5	37	35.5	34.0	
	STRIKE I (>)	25	°C			
	STRIKE II (>)	50	°C			
	EXIT	75	°C			
	RATE I (Rs/°C)	300				
	RATE II (Rs/°C)	500				
	MAXIMUM PAYOUT (Rs)	20000				
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	180				
	RATE II (Rs./ mm)	300				
	MAXIMUM PAYOUT (Rs.)	30000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	96				
	RATE II (Rs/mm)	144				
	MAXIMUM PAYOUT (Rs)	30000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1500				
	RATE II (Rs/mm)	2200				
	MAXIMUM PAYOUT (Rs)	20000				
TOTAL SUM INSURED (Rs./Hactare)						
100000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA										
Restructured- WEATHER BASED CROP INSURANCE SCHEME										
Season	Kharif		Year	2023	2024	2025	Crop	Ginger		
State: Uttarakhand			District: Udham Singh Nagar				Unit: Hactare			
Reference Unit Area (s):	रुद्रपुर		RWS :	रुद्रपुर		BWS :	गदरपुर			
	गदरपुर			गदरपुर			रुद्रपुर			
	बाजपुर			बाजपुर			जसपुर			
	जसपुर			जसपुर			बाजपुर			
	काशीपुर			काशीपुर			जसपुर			
	सितारगंज			सितारगंज			खटीमा			
	खटीमा			खटीमा			सितारगंज			
Cover Type										
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June		16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.									
	TRIGGER (°C)	36.5		37		35.5		34.0		
	STRIKE I (>)	25 °C								
	STRIKE II (>)	50 °C								
	EXIT	75 °C								
	RATE I (Rs/°C)	300								
	RATE II (Rs/°C)	500								
MAXIMUM PAYOUT (Rs)	20000									
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun						
	INDEX: Aggregate of rainfall over period									
	STRIKE I (<)	150 mm								
	STRIKE II (<)	100 mm								
	EXIT	30 mm								
	RATE I (Rs./ mm)	180								
	RATE II (Rs./ mm)	300								
	MAXIMUM PAYOUT (Rs.)	30000								
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug						
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.									
	STRIKE I (>)	175 mm								
	STRIKE II (>)	300 mm								
	EXIT	425 mm								
	RATE I (Rs/mm)	96								
	RATE II (Rs/mm)	144								
	MAXIMUM PAYOUT (Rs)	30000								
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul						
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm									
	STRIKE I (>)	4 days								
	STRIKE II (>)	10 days								
	EXIT	15 days								
	RATE I (Rs/mm)	1500								
	RATE II (Rs/mm)	2200								
	MAXIMUM PAYOUT (Rs)	20000								
TOTAL SUM INSURED (Rs./Hactare)										
100000										
FINANCIAL BID TABLE										
Name of Insurance Company										
Premium Rate (%)										

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare	
Reference Unit Area (s):	पौड़ी	RWS :	पौड़ी	BWS :	श्रीनगर	श्रीनगर	
	श्रीनगर		श्रीनगर		पौड़ी		
	थैलीसैण		थैलीसैण		चकीसैण		
	चकीसैण		चकीसैण		थैलीसैण		
	लैसडाउन + रिखणीखाल		लैसडाउन		सतपुली		
	सतपुली		सतपुली		चौबट्टाखाल,		
	चौबट्टाखाल		चौबट्टाखाल,		सतपुली		
	धुमाकोट		धुमाकोट		लैसडाउन		
	कोटद्वार		कोटद्वार		लैसडाउन		
	यमकेश्वर		यमकेश्वर		कोटद्वार		
जाखणीखाल	जाखणीखाल	लैसडाउन					
बीरोखाल	बीरोखाल	थैलीसैण					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31.5		32		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
RATE II (Rs/mm)	120						
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
RATE II (Rs/mm)	1300						
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Potato	
State: Uttarakhand		District: Dehradun Hill				Unit: Hactare		
Reference Unit Area (s):	चकराता	RWS :	चकराता		BWS :	चिल्हाड		
	ल्युनी		चिल्हाड			चकराता		
	कालसी		सहिया			चकराता		
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	33		33.5		32.0	31.0	
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150		mm				
	STRIKE II (<)	100		mm				
	EXIT	30		mm				
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
MAXIMUM PAYOUT (Rs.)	25000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175		mm				
	STRIKE II (>)	300		mm				
	EXIT	425		mm				
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
MAXIMUM PAYOUT (Rs)	25000							
RAINFALL DISTRIBUTION (Consecutive Dry Days CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4		days				
	STRIKE II (>)	10		days				
	EXIT	15		days				
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
MAXIMUM PAYOUT (Rs)	12500							
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Uttarkashi				Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्यूरी	BWS :	पुरोला	पुरोला	
	पुरोला		पुरोला		स्यूरी		
	मोरी		आराकोट		पुरोला		
	भटवारी + जोशियाडा		हरिल		उत्तरकारी		
	चिन्वालीसौंड+धौतरी		चिन्वालीसौंड		हुण्डा		
	हुण्डा		हुण्डा		चिन्वालीसौंड		
	बनीगाड		बनीगाड		राजगढ़ी (बड़कोट)		
	साकरी		साकरी		पुरोला		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5		33		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare	
Reference Unit Area (s):	टिहरी	RWS :	काणाताल	BWS :	काण्डीसींग	काण्डीसींग	
	काण्डीसींग		काण्डीसींग		काणाताल		
	धनोल्दी		धनोल्दी		काणाताल		
	नैनबाग		नैनबाग		धनोल्दी		
	प्रतापनगर		प्रतापनगर		जाखणीघार		
	जाखणीघार		जाखणीघार		प्रतापनगर		
	घनसाली		घनसाली		जाखणीघार		
	बालगंगा		बालगंगा		घनसाली		
	देवप्रयाग		देवप्रयाग		कीर्तिनगर		
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग		
	नरेश्वरनगर		आगराखाल		पक्की देवी		
	पक्की देवी		पक्की देवी		आगराखाल		
	मदननेगी		मदननेगी		काणाताल		
गजा	गजा	आगराखाल					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		30.5	29.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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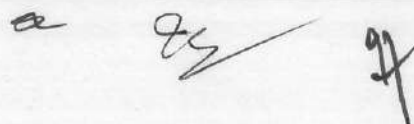
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Rudraprayag				Unit: Hactare	
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखौली		
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखौली		जखौली		रुद्रप्रयाग		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31.5		32		30.5	29.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150 mm					
	STRIKE II (<)	100 mm					
	EXIT	30 mm					
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175 mm					
	STRIKE II (>)	300 mm					
	EXIT	425 mm					
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4 days					
	STRIKE II (>)	10 days					
	EXIT	15 days					
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Chamoli				Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ	
	जोशीमठ		जोशीमठ		चमोली		
	पोखरी		पोखरी		घाट		
	घाट		घाट		पोखरी		
	जिलासू		जिलासू		घाट		
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग		
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग		
	गैरसैण		गैरसैण		कर्णप्रयाग		
	आदीबद्री		आदीबद्री		गैरसैण		
	धराली		धराली		कर्णप्रयाग		
नरायणबागड	नरायणबागड	धराली					
देवाल	देवाल	कर्णप्रयाग					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, JUDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Champawat				Unit: Hactare	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पूर्णागिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला		
	पुल्ला-गुमदे I		पुल्ला		मंच		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5		32		31.5	30.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May		to	30-Jun		
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150		mm			
	STRIKE II (<)	100		mm			
	EXIT	30		mm			
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun		to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175		mm			
	STRIKE II (>)	300		mm			
	EXIT	425		mm			
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun		to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4		days			
	STRIKE II (>)	10		days			
	EXIT	15		days			
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Pithoragarh			Unit: Hactare		
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्धारी		नाघनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलधल		
	देवलधल		देवलधल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गणाईगंगोली		गणाईगंगोली		गंगोलीहाट		
	धल		धल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
	पाखू		पाखू		नाघनी		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31.5		32		30.5	29.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150		mm			
	STRIKE II (<)	100		mm			
	EXIT	30		mm			
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175		mm			
	STRIKE II (>)	300		mm			
	EXIT	425		mm			
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4		days			
	STRIKE II (>)	10		days			
	EXIT	15		days			
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Bageshwar				Unit: Hactare	
Reference Unit Area (s):	बागे वर	RWS :	बागे वर	BWS :	गखुड	गखुड	
	गरुड		गरुड		बागे वर	बागे वर	
	कपकोट		कपकोट		काण्डा	काण्डा	
	काण्डा		काण्डा		कपकोट	कपकोट	
	काफलीगेर		काफलीगेर		दुकनाकुरी	दुकनाकुरी	
	दुकनाकुरी		दुकनाकुरी		काफलीगेर	काफलीगेर	
	शामा		शामा		कपकोट	कपकोट	
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	33		33.5		32.0	31.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Potato
State: Uttarakhand		District: Almora			Unit: Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	
	जैती		जैती		मनौली	
	लमगडा		लमगडा		जैती	
	मनौली + ध्याडी		मनौली		जैती	
	सोमेश्वर		सोमेश्वर		अल्मोड़ा	
	रानीखेत		चीबटिया		द्वारहाट	
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चीबटिया	
	चीखुटिया		चीखुटिया		द्वारहाट	
	सल्ट (खुमाड)		सल्ट		मछोड	
	मछोड		मछोड		सल्ट	
	भिकियासेन		भिकियासेन		सल्ट	
स्यालदे	स्यालदे	धीलछीना				
धीलछीना	धीलछीना	स्यालदे				
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32		32.5		31.0
	STRIKE I (>)	25 °C				30.0
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs/°C)	200				
	RATE II (Rs/°C)	300				
MAXIMUM PAYOUT (Rs)	12500					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	150				
	RATE II (Rs./ mm)	250				
	MAXIMUM PAYOUT (Rs.)	25000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	80				
	RATE II (Rs/mm)	120				
	MAXIMUM PAYOUT (Rs)	25000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1000				
	RATE II (Rs/mm)	1300				
	MAXIMUM PAYOUT (Rs)	12500				
TOTAL SUM INSURED (Rs./Hactare)						
75000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Potato
State: Uttarakhand		District: Nainital Hill				Unit: Hactare	
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ			BWS :	धारी
	धारी		धारी				तल्लारामगढ
	भीमताल		भीमताल				तल्लारामगढ
	ओखलकाण्डा		खन्स्यू				धारी
	बैतालघाट		बैतालघाट				तल्लारामगढ
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31		31.5		30.0	29.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150 mm					
	STRIKE II (<)	100 mm					
	EXIT	30 mm					
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175 mm					
	STRIKE II (>)	300 mm					
	EXIT	425 mm					
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4 days					
	STRIKE II (>)	10 days					
	EXIT	15 days					
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Tomato
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare	
Reference Unit Area (s):	पीड़ी	RWS :	पीड़ी	BWS :	पीड़ी	श्रीनगर	
	श्रीनगर		श्रीनगर		श्रीनगर		
	धैलीसैण		धैलीसैण		धैलीसैण		
	चकीसैण		चकीसैण		चकीसैण		
	लैसडाउन + रिखणीखाल		लैसडाउन		लैसडाउन		
	सतपुली		सतपुली		सतपुली		
	चौबट्टाखाल		चौबट्टाखाल,		चौबट्टाखाल,		
	धुमाकोट		धुमाकोट		धुमाकोट		
	कोटद्वार		कोटद्वार		कोटद्वार		
	यमकेश्वर		यमकेश्वर		यमकेश्वर		
जाखणीखाल	जाखणीखाल	जाखणीखाल					
बीरोखाल	बीरोखाल	बीरोखाल					
बीरोखाल						धैलीसैण	
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



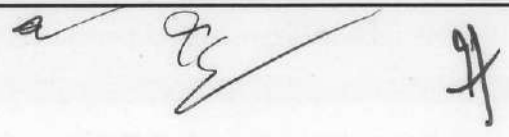
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Tomato	
State: Uttarakhand		District: Dehradun Hill			Unit: Hactare			
Reference Unit Area (s):	चकराता	RWS :	चकराता		BWS :	चिलहाड		
	ल्यूनी		चिलहाड			चकराता		
	कालसी		सहिया			चकराता		
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	33		33.5		32.0	31.0	
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150 mm						
	STRIKE II (<)	100 mm						
	EXIT	30 mm						
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175 mm						
	STRIKE II (>)	300 mm						
	EXIT	425 mm						
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4 days						
	STRIKE II (>)	10 days						
	EXIT	15 days						
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Tomato
State: Uttarakhand		District: Uttarkashi				Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्यूरी	BWS :	पुरोला	पुरोला	
	पुरोला		पुरोला		स्यूरी		
	मोरी		आराकोट		पुरोला		
	भटवारी + जोशियाड़ा		हरील		उत्तरकाशी		
	चिन्वालीसीड+धौतरी		चिन्वालीसीड		डुण्डा		
	डुण्डा		डुण्डा		चिन्वालीसीड		
	बनीगाड		बनीगाड		राजगढ़ी (बड़कोट)		
	साकरी		साकरी		पुरोला		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	33		33.5		32.0	31.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150		mm			
	STRIKE II (<)	100		mm			
	EXIT	30		mm			
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175		mm			
	STRIKE II (>)	300		mm			
	EXIT	425		mm			
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4		days			
	STRIKE II (>)	10		days			
	EXIT	15		days			
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Tomato
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare	
Reference Unit Area (s):	टिहरी	RWS :	काणाताल	BWS :	काण्डीसौण	काण्डीसौण	
	काण्डीसौण		काण्डीसौण		काणाताल		
	धनोल्दी		धनोल्दी		काणाताल		
	नैनबाग		नैनबाग		धनोल्दी		
	प्रतापनगर		प्रतापनगर		जाखणीघार		
	जाखणीघार		जाखणीघार		प्रतापनगर		
	घनसाली		घनसाली		जाखणीघार		
	बालगंगा		बालगंगा		घनसाली		
	देवप्रयाग		देवप्रयाग		कीर्तिनगर		
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग		
	नरेंद्रनगर		आगराखाल		पवकी देवी		
	पवकी देवी		पवकी देवी		आगराखाल		
मदननेगी	मदननेगी	काणाताल					
गजा	गजा	आगराखाल					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Tomato	
State: Uttarakhand		District: Rudraprayag				Unit: Hactare		
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखौली			
	ऊखीमठ		ऊखीमठ		बसुकेदार			
	बसुकेदार		बसुकेदार		ऊखीमठ			
	जखौली		जखौली		रुद्रप्रयाग			
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32		32.5		31.0	30.0	
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150 mm						
	STRIKE II (<)	100 mm						
	EXIT	30 mm						
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175 mm						
	STRIKE II (>)	300 mm						
	EXIT	425 mm						
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4 days						
	STRIKE II (>)	10 days						
	EXIT	15 days						
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Khariif	Year	2023	2024	2025	Crop	Tomato
State: Uttarakhand		District: Chamoli				Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ	
	जोशीमठ		जोशीमठ		जोशीमठ		
	पोखरी		पोखरी		पोखरी		
	घाट		घाट		घाट		
	जिलासू		जिलासू		घाट		
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग		
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग		
	गैरसैण		गैरसैण		कर्णप्रयाग		
	आदीबद्री		आदीबद्री		गैरसैण		
	धराली		धराली		कर्णप्रयाग		
नरायणबागड	नरायणबागड	धराली					
देवाल	देवाल	कर्णप्रयाग					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
RATE II (Rs/mm)	120						
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
RATE II (Rs/mm)	1300						
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME -Kharif 2019 Tomato Crop Termsheet						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
	State: Uttarakhand		District: Champawat			Tomato
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	Unit: Hactare
	लोहाघाट		लोहाघाट		चम्पावत	
	पूरुगिरी(दनकपुर)		दनकपुर		चम्पावत	
	पाटी		पाटी		बाराकोट	
	बाराकोट		बाराकोट		पाटी	
	मंच		मंच		पुल्ला	
	पुल्ला-गुमदे ।		पुल्ला		मंच	
Cover Type	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	33	33.5	32.0	31.0	
	STRIKE I (>)	25 °C				
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs/°C)	200				
	RATE II (Rs/°C)	300				
	MAXIMUM PAYOUT (Rs)	12500				
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	150				
	RATE II (Rs./ mm)	250				
MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	80				
	RATE II (Rs/mm)	120				
MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1000				
	RATE II (Rs/mm)	1300				
MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)						
75000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

(Handwritten signatures and initials)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Tomato
State: Uttarakhand		District: Pithoragarh				Unit: Hactare	
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुल्प्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलथल		
	देवलथल		देवलथल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गण्डाईगंगोली		गण्डाईगंगोली		गंगोलीहाट		
	थल		थल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
पाखू	पाखू	नाचनी					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Tomato
State: Uttarakhand		District: Bageshwar				Unit: Hactare	
Reference Unit Area (s):	बागे वर	RWS :	बागे वर	BWS :	गरुड	गारुड	
	गरुड		गरुड		बागे वर		
	कपकोट		कपकोट		काण्डा		
	काण्डा		काण्डा		कपकोट		
	काफलीगैर		काफलीगैर		दुकनाकुरी		
	दुकनाकुरी		दुकनाकुरी		काफलीगैर		
	शामा		शामा		कपकोट		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	33		33.5		32.0	31.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150		mm			
	STRIKE II (<)	100		mm			
	EXIT	30		mm			
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175		mm			
	STRIKE II (>)	300		mm			
	EXIT	425		mm			
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4		days			
	STRIKE II (>)	10		days			
	EXIT	15		days			
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
	State: Uttarakhand		District: Almora			Tomato
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	Unit: Hactare
	जैती		जैती		मनौली	
	लमगडा		लमगडा		जैती	
	मनौली + ध्याडी		मनौली		जैती	
	सोमेश्वर		सोमेश्वर		अल्मोड़ा	
	रानीखेत		चौबटिया		द्वारहाट	
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया	
	चौखुटिया		चौखुटिया		द्वारहाट	
	सल्ट (खुमाड)		सल्ट		मछोड	
	मछोड		मछोड		सल्ट	
	भिकियासेन		भिकियासेन		सल्ट	
	स्यालदे		स्यालदे		धौलछीना	
धौलछीना	धौलछीना	स्यालदे				
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.				16 June to 30 June
	TRIGGER (°C)	32.5		33		31.5
	STRIKE I (>)	25 °C				31.0
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs/°C)	200				
	RATE II (Rs/°C)	300				
MAXIMUM PAYOUT (Rs)	12500					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
		INDEX: Aggrgate of rainfall over period				
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	150				
	RATE II (Rs./ mm)	250				
MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
		INDEX: Maxium of 7 consecutive days cummulative rainfall over period.				
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	80				
	RATE II (Rs/mm)	120				
MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
		INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm				
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1000				
	RATE II (Rs/mm)	1300				
MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)						
75000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Nainital Hill			Unit: Hactare	
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ		BWS :	धारी
	धारी		धारी			तल्लारामगढ
	भीमताल		भीमताल			तल्लारामगढ
	ओखलकाण्डा		खन्स्यू			धारी
	बेतालघाट		बेतालघाट			तल्लारामगढ
Cover Type	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32		32.5		31.0
	STRIKE I (>)	25 °C				
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs./°C)	200				
	RATE II (Rs./°C)	300				
	MAXIMUM PAYOUT (Rs)	12500				
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150		mm		
	STRIKE II (<)	100		mm		
	EXIT	30		mm		
	RATE I (Rs./ mm)	150				
	RATE II (Rs./ mm)	250				
	MAXIMUM PAYOUT (Rs.)	25000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175		mm		
	STRIKE II (>)	300		mm		
	EXIT	425		mm		
	RATE I (Rs/mm)	80				
	RATE II (Rs/mm)	120				
	MAXIMUM PAYOUT (Rs)	25000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4		days		
	STRIKE II (>)	10		days		
	EXIT	15		days		
	RATE I (Rs/mm)	1000				
	RATE II (Rs/mm)	1300				
	MAXIMUM PAYOUT (Rs)	12500				
TOTAL SUM INSURED (Rs./Hactare)						
75000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						




DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2023	2024	2025	Crop	Chilli	
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare		
Reference Unit Area (s):	पोड़ी	RWS :	पोड़ी	BWS :	श्रीनगर	श्रीनगर	श्रीनगर	
	श्रीनगर		श्रीनगर		श्रीनगर	श्रीनगर		
	थैलीसैण		थैलीसैण		थैलीसैण	थैलीसैण		
	चकीसैण		चकीसैण		चकीसैण	चकीसैण		
	लैंसडाउन + रिखणीखाल		लैंसडाउन		लैंसडाउन	लैंसडाउन		
	सतपुली		सतपुली		सतपुली	सतपुली		
	चौबट्टाखाल		चौबट्टाखाल,		चौबट्टाखाल,	चौबट्टाखाल,		
	धुमाकोट		धुमाकोट		धुमाकोट	धुमाकोट		
	कोटद्वार		कोटद्वार		कोटद्वार	कोटद्वार		
	यमकेश्वर		यमकेश्वर		यमकेश्वर	यमकेश्वर		
	जाखणीखाल		जाखणीखाल		जाखणीखाल	जाखणीखाल		
बीरोखाल	बीरोखाल	बीरोखाल	बीरोखाल					

Cover Type	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June
HIGH TEMPERATURE	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.				
	TRIGGER (°C)	31.5	32	30.5	29.5
	STRIKE I (>)	25 °C			
	STRIKE II (>)	50 °C			
	EXIT	75 °C			
	RATE I (Rs/°C)	160			
	RATE II (Rs/°C)	240			
	MAXIMUM PAYOUT (Rs)	10000			
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun	
	INDEX: Aggrgate of rainfall over period				
	STRIKE I (<)	150	mm		
	STRIKE II (<)	100	mm		
	EXIT	30	mm		
	RATE I (Rs./ mm)	120			
	RATE II (Rs./ mm)	200			
MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug	
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.				
	STRIKE I (>)	175	mm		
	STRIKE II (>)	300	mm		
	EXIT	425	mm		
	RATE I (Rs/mm)	64			
	RATE II (Rs/mm)	96			
MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul	
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm				
	STRIKE I (>)	4	days		
	STRIKE II (>)	10	days		
	EXIT	15	days		
	RATE I (Rs/mm)	750			
	RATE II (Rs/mm)	1100			
MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)					
60000					

FINANCIAL BID TABLE

Name of Insurance Company	
Premium Rate (%)	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2023	2024	2025	Crop	Chilli
State: Uttarakhand		District: Dehradun Hill				Unit: Hactare	
Reference Unit Area (s):	चकराता	RWS :	चकराता		BWS :	चिल्हाड	
	त्युनी		चिल्हाड			चकराता	
	कालसी		सहिया			चकराता	
Cover Type	PERIOD		1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5		33		31.0	
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
	MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							

FINANCIAL BID TABLE

Name of Insurance Company	
Premium Rate (%)	

[Handwritten Signature]

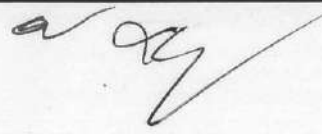
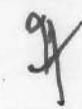
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME


Season	Kharif	Year	2023	2024	2025	Crop	Chilli
State: Uttarakhand		District: Uttarkashi			Unit: Hactare		
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्युरी	BWS :	पुरोला	पुरोला	
	पुरोला		पुरोला		स्युरी		
	मोरी		आराकोट		पुरोला		
	भटवारी + जोशियाड़ा		हरिल		उत्तरकाशी		
	चिन्वालीसौंड+धौतरी		चिन्वालीसौंड		डुण्डा		
	डुण्डा		डुण्डा		चिन्वालीसौंड		
	बर्नीगाड		बर्नीगाड		राजगढ़ी (बड़कोट)		
	सांकरी		सांकरी		पुरोला		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							

FINANCIAL BID TABLE

Name of Insurance Company	
Premium Rate (%)	

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Chilli	
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare		
Reference Unit Area (s):	टिहरी	RWS :	काणताल	BWS :	काणताल	काणताल		
	काण्डीसौण		काण्डीसौण		काणताल			
	घनोल्दी		घनोल्दी		काणताल			
	नैनबाग		नैनबाग		घनोल्दी			
	प्रतापनगर		प्रतापनगर		जाखणीघार			
	जाखणीघार		जाखणीघार		प्रतापनगर			
	घनसाली		घनसाली		जाखणीघार			
	बालगंगा		बालगंगा		घनसाली			
	देवप्रयाग		देवप्रयाग		कीर्तिनगर			
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग			
	नरेन्द्रनगर		आगराखाल		पवकी देवी			
	पवकी देवी		पवकी देवी		आगराखाल			
	मदननेगी		मदननेगी		काणताल			
गजा	गजा	आगराखाल						
Cover Type	PERIOD							
HIGH TEMPERATURE	1 May to 15 May		16 May to 31 May		01 June to 15 June		16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	31.5		32		30.5		29.5
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	160						
	RATE II (Rs/°C)	240						
MAXIMUM PAYOUT (Rs)	10000							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	120						
	RATE II (Rs./ mm)	200						
	MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	64						
	RATE II (Rs/mm)	96						
	MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	750						
	RATE II (Rs/mm)	1100						
	MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)								
60000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	Chilli
State: Uttarakhand		District: Rudraprayag			Unit: Hactare		
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली		
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखोली		जखोली		रुद्रप्रयाग		
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31.5		32		30.5	29.5
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Chilli	
State: Uttarakhand		District: Chamoli			Unit: Hactare			
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	जोशीमठ	जोशीमठ		
	जोशीमठ		जोशीमठ		चमोली	चमोली		
	पोखरी		पोखरी		घाट	घाट		
	घाट		घाट		पोखरी	पोखरी		
	जिलासू		जिलासू		घाट	घाट		
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग	नन्दप्रयाग		
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग	कर्णप्रयाग		
	गैरसैण		गैरसैण		कर्णप्रयाग	कर्णप्रयाग		
	आदीबद्री		आदीबद्री		गैरसैण	गैरसैण		
	धराली		धराली		कर्णप्रयाग	कर्णप्रयाग		
नरायणबागड	नरायणबागड	धराली	धराली					
देवाल	देवाल	कर्णप्रयाग	कर्णप्रयाग					
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	31.5		32		30.5		
	STRIKE I (>)	25 °C						
	STRIKE II (>)	50 °C						
	EXIT	75 °C						
	RATE I (Rs/°C)	160						
	RATE II (Rs/°C)	240						
MAXIMUM PAYOUT (Rs)	10000							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150 mm						
	STRIKE II (<)	100 mm						
	EXIT	30 mm						
	RATE I (Rs./ mm)	120						
	RATE II (Rs./ mm)	200						
	MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.							
	STRIKE I (>)	175 mm						
	STRIKE II (>)	300 mm						
	EXIT	425 mm						
	RATE I (Rs/mm)	64						
	RATE II (Rs/mm)	96						
	MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4 days						
	STRIKE II (>)	10 days						
	EXIT	15 days						
	RATE I (Rs/mm)	750						
	RATE II (Rs/mm)	1100						
	MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)								
60000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2023	2024	2025	Crop	Chilli
State: Uttarakhand		District: Champawat				Unit: Hactare	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत	चम्पावत	
	पूर्णागिरी(टनकपुर)		टनकपुर		चम्पावत	चम्पावत	
	पाटी		पाटी		बाराकोट	पाटी	
	बाराकोट		बाराकोट		पाटी	पाटी	
	मंच		मंच		पुल्ला	पुल्ला	
	पुल्ला-गुमदे I		पुल्ला		मंच	मंच	

Cover Type	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June
HIGH TEMPERATURE	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.				
	TRIGGER (°C)	32	32.5	31.0	30.5
	STRIKE I (>)	25 °C			
	STRIKE II (>)	50 °C			
	EXIT	75 °C			
	RATE I (Rs/°C)	160			
	RATE II (Rs/°C)	240			
	MAXIMUM PAYOUT (Rs)	10000			

DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun	
	INDEX: Aggrgate of rainfall over period				
	STRIKE I (<)	150	mm		
	STRIKE II (<)	100	mm		
	EXIT	30	mm		
	RATE I (Rs./ mm)	120			
	RATE II (Rs./ mm)	200			
	MAXIMUM PAYOUT (Rs.)	20000			

EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug	
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.				
	STRIKE I (>)	175	mm		
	STRIKE II (>)	300	mm		
	EXIT	425	mm		
	RATE I (Rs/mm)	64			
	RATE II (Rs/mm)	96			
	MAXIMUM PAYOUT (Rs)	20000			

RAINFALL DISTRIBUTION (consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul	
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm				
	STRIKE I (>)	4	days		
	STRIKE II (>)	10	days		
	EXIT	15	days		
	RATE I (Rs/mm)	750			
	RATE II (Rs/mm)	1100			
	MAXIMUM PAYOUT (Rs)	10000			

TOTAL SUM INSURED (Rs./Hactare)				
60000				

FINANCIAL BID TABLE

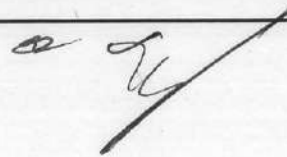

Name of Insurance Company	
Premium Rate (%)	

(Handwritten signature and mark)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA										
Restructured- WEATHER BASED CROP INSURANCE SCHEME										
Season	Kharif	Year	2023	2024	2025	Crop	Chilli			
State: Uttarakhand		District: Pithoragarh			Unit: Hactare					
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	गंगोलीहाट			
	गंगोलीहाट		गंगोलीहाट		गंगोलीहाट	पिथौरागढ़				
	बेरीनाग		बेरीनाग		बेरीनाग	डीडीहाट				
	डीडीहाट		डीडीहाट		डीडीहाट	बेरीनाग				
	मुन्स्यारी		नाचनी		डीडीहाट	डीडीहाट				
	धारचूला		धारचूला		बंगापानी	बंगापानी				
	कनालीछीना		कनालीछीना		देवलथल	देवलथल				
	देवलथल		देवलथल		कनालीछीना	कनालीछीना				
	बंगापानी		बंगापानी		धारचूला	धारचूला				
	गण्डाईगंगोली		गण्डाईगंगोली		गंगोलीहाट	गंगोलीहाट				
	थल		थल		बेरीनाग	बेरीनाग				
	तेजम		तेजम		पिथौरागढ़	पिथौरागढ़				
पाखू	पाखू	नाचनी	नाचनी							
Cover Type										
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June		16 June to 30 June		
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.									
	TRIGGER (°C)	31.5		32		30.5		29.5		
	STRIKE I (>)	25 °C								
	STRIKE II (>)	50 °C								
	EXIT	75 °C								
	RATE I (Rs/°C)	160								
	RATE II (Rs/°C)	240								
MAXIMUM PAYOUT (Rs)	10000									
DEFICIT RAINFALL	PERIOD	16-May		to		30-Jun				
	INDEX: Aggrgate of rainfall over period									
	STRIKE I (<)	150		mm						
	STRIKE II (<)	100		mm						
	EXIT	30		mm						
	RATE I (Rs./ mm)	120								
	RATE II (Rs./ mm)	200								
MAXIMUM PAYOUT (Rs.)	20000									
EXCESS RAINFALL	PERIOD	16-Jun		to		31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.									
	STRIKE I (>)	175		mm						
	STRIKE II (>)	300		mm						
	EXIT	425		mm						
	RATE I (Rs/mm)	64								
RATE II (Rs/mm)	96									
MAXIMUM PAYOUT (Rs)	20000									
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun		to		31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm									
	STRIKE I (>)	4		days						
	STRIKE II (>)	10		days						
	EXIT	15		days						
	RATE I (Rs/mm)	750								
RATE II (Rs/mm)	1100									
MAXIMUM PAYOUT (Rs)	10000									
TOTAL SUM INSURED (Rs./Hactare)										
60000										
FINANCIAL BID TABLE										
Name of Insurance Company										
Premium Rate (%)										

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTAR KHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2023	2024	2025	Crop	Chilli	
State: Uttarakhand		District: Bageshwar			Unit: Hactare			
Reference Unit Area (s):	बागो वर	RWS :	बागो वर	BWS :	गरुड	गरुड	बागो वर	
	गरुड		गरुड		बागो वर			
	कपकोट		कपकोट		कपकोट			
	काण्डा		काण्डा		काण्डा			
	काफलीगैर		काफलीगैर		दुकनाकुरी			
	दुकनाकुरी		दुकनाकुरी		काफलीगैर			
शामा	शामा	कपकोट						
Cover Type								
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32.5		33		31.5		30.5
	STRIKE I (>)	25	°C					
	STRIKE II (>)	50	°C					
	EXIT	75	°C					
	RATE I (Rs./°C)	160						
	RATE II (Rs./°C)	240						
MAXIMUM PAYOUT (Rs.)	10000							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggregate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	120						
	RATE II (Rs./ mm)	200						
MAXIMUM PAYOUT (Rs.)	20000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cumulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	64						
	RATE II (Rs/mm)	96						
MAXIMUM PAYOUT (Rs.)	20000							
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	750						
	RATE II (Rs/mm)	1100						
MAXIMUM PAYOUT (Rs.)	10000							
TOTAL SUM INSURED (Rs./Hactare)								
60000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Chilli	
State: Uttarakhand		District: Almora			Crop	Unit: Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर		
	जैती		जैती		मनीली		
	लमगडा		लमगडा		जैती		
	मनीली + ध्याडी		मनीली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चौबटिया		द्वारहाट		
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया		
	चौबटिया		चौबटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	भिकियासेन		भिकियासेन		सल्ट		
स्यालदे	स्यालदे	धौलछीना					
धौलछीना	धौलछीना	स्यालदे					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	
	STRIKE I (>)	25 °C				30.0	
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Nainital Hill			Unit: Hactare	
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ	BWS :	घासी	
	घासी		घासी		तल्लारामगढ	
	भौमताल		भौमताल		तल्लारामगढ	
	ओखलकाण्डा		खन्स्यू		घासी	
	बेतालघाट		बेतालघाट		तल्लारामगढ	
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	31		31.5		30.0
	STRIKE I (>)	25 °C				29.0
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs./°C)	160				
	RATE II (Rs./°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150 mm				
	STRIKE II (<)	100 mm				
	EXIT	30 mm				
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175 mm				
	STRIKE II (>)	300 mm				
	EXIT	425 mm				
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4 days				
	STRIKE II (>)	10 days				
	EXIT	15 days				
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	
State: Uttarakhand		District: Pauri Garhwal			Unit: Hactare		
Reference Unit Area (s):	पीड़ी	RWS :	पीड़ी	BWS :	श्रीनगर		
	श्रीनगर		श्रीनगर		पीड़ी		
	थैलीसैण		थैलीसैण		चकीसैण		
	चकीसैण		चकीसैण		थैलीसैण		
	लैसडाउन + रिखणीखाल		लैसडाउन		सलपुली		
	सलपुली		सलपुली		चौबट्टाखाल,		
	चौबट्टाखाल		चौबट्टाखाल,		सलपुली		
	धुमाकोट		धुमाकोट		लैसडाउन		
	कोटद्वार		कोटद्वार		लैसडाउन		
	यमकेश्वर		यमकेश्वर		कोटद्वार		
जाखणीखाल	जाखणीखाल	लैसडाउन					
बीरोखाल	बीरोखाल	थैलीसैण					
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

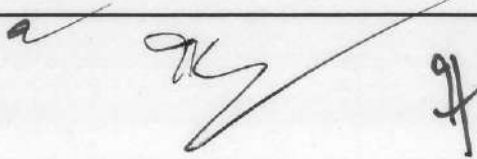
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	
State: Uttarakhand		District: Dehradun Hill			Crop	French Bean
Reference Unit Area (s):	चकराता	RWS :	चकराता	BWS :	चिल्हाड	
	ल्यूनी		चिल्हाड		चकराता	
	कालसी		सहिया		चकराता	
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	33	33.5	32.0	31.0	
	STRIKE I (>)	25 °C				
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs/°C)	160				
	RATE II (Rs/°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
						French Bean
State: Uttarakhand		District: Uttarkashi			Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्युरी	BWS :	पुरोला	
	पुरोला		पुरोला		स्युरी	
	मोरी		आराकोट		पुरोला	
	मटवारी +जोशियाड़ा		हशिल		उत्तरकाशी	
	चिन्वालीसीड+धौतरी		चिन्वालीसीड		डुण्डा	
	डुण्डा		डुण्डा		चिन्वालीसीड	
	बनीगाड़		बनीगाड़		राजगढ़ी (बड़कोट)	
सांकरी	सांकरी	पुरोला				
Cover Type	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32.5	33	31.5	30.5	
	STRIKE I (>)	25	°C			
	STRIKE II (>)	50	°C			
	EXIT	75	°C			
	RATE I (Rs/°C)	160				
	RATE II (Rs/°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Tehri Garhwal				French Bean
Reference Unit Area (s):	टिहरी	RWS :	काणाताल	BWS :		काण्डीसौण
	काण्डीसौण		काण्डीसौण		काणाताल	
	धनोल्दी		धनोल्दी		काणाताल	
	नैनबाग		नैनबाग		धनोल्दी	
	प्रतापनगर		प्रतापनगर		जाखणीधार	
	जाखणीधार		जाखणीधार		प्रतापनगर	
	घनसाली		घनसाली		जाखणीधार	
	बालगंगा		बालगंगा		घनसाली	
	देवप्रयाग		देवप्रयाग		कीर्तिनगर	
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग	
	नरेश्वरनगर		आगराखाल		पवकी देवी	
	पवकी देवी		पवकी देवी		आगराखाल	
	मदननेगी		मदननेगी		काणाताल	
गजा	गजा	आगराखाल				
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32		32.5		31.0
	STRIKE I (>)	25 °C				30.0
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs/°C)	160				
	RATE II (Rs/°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150 mm				
	STRIKE II (<)	100 mm				
	EXIT	30 mm				
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175 mm				
	STRIKE II (>)	300 mm				
	EXIT	425 mm				
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4 days				
	STRIKE II (>)	10 days				
	EXIT	15 days				
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Rudraprayag			Unit: Hactare	
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली	
	ऊखीमठ		ऊखीमठ		बसुकेदार	
	बसुकेदार		बसुकेदार		ऊखीमठ	
	जखोली		जखोली		रुद्रप्रयाग	
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32		32.5		31.0
	STRIKE I (>)	25 °C				30.0
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs/°C)	160				
RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
						French Bean
State: Uttarakhand		District: Chamoli			Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	जोशीमठ	
	जोशीमठ		जोशीमठ		चमोली	
	पोखरी		पोखरी		घाट	
	घाट		घाट		पोखरी	
	जिलासू		जिलासू		घाट	
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग	
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग	
	गैरसैण		गैरसैण		कर्णप्रयाग	
	आदीबदी		आदीबदी		गैरसैण	
	धराली		धराली		कर्णप्रयाग	
नरायणबागड	नरायणबागड	धराली				
देवाल	देवाल	कर्णप्रयाग				
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	32	32.5	31.0	30.0	
	STRIKE I (>)	25	°C			
	STRIKE II (>)	50	°C			
	EXIT	75	°C			
	RATE I (Rs/°C)	160				
	RATE II (Rs/°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME -Kharif 2019 Chilli Crop Termsheet							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	French Bean
State: Uttarakhand		District: Champawat				Unit: Hactare	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पूनीगिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला		
पुल्ला-गुमदे I		पुल्ला		मंच			
Cover Type							
HIGH TEMPERATURE	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June		
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5	33	31.5	30.0		
	STRIKE I (>)	25	°C				
	STRIKE II (>)	50	°C				
	EXIT	75	°C				
	RATE I (Rs./°C)	160					
	RATE II (Rs./°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
RATE II (Rs/mm)	96						
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
RATE II (Rs/mm)	1100						
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

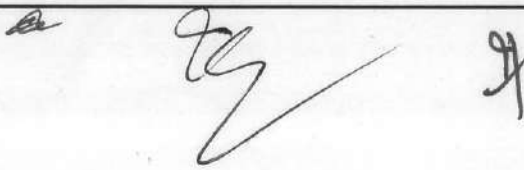
Season	Kharif	Year	2023	2024	2025	Crop	French Bean
State: Uttarakhand		District: Pithoragarh				Unit: Hactare	
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्स्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलथल		
	देवलथल		देवलथल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गणाईगंगोली		गणाईगंगोली		गंगोलीहाट		
	थल		थल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
पाखू	पाखू	नाचनी					

Cover Type

HIGH TEMPERATURE	PERIOD	1 May to 15 May	16 May to 31 May	01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.				
	TRIGGER (°C)	32	32.5	31.0	30.0
	STRIKE I (>)	25 °C			
	STRIKE II (>)	50 °C			
	EXIT	75 °C			
	RATE I (Rs/°C)	160			
	RATE II (Rs/°C)	240			
MAXIMUM PAYOUT (Rs)		10000			
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun	
	INDEX: Aggrgate of rainfall over period				
	STRIKE I (<)	150	mm		
	STRIKE II (<)	100	mm		
	EXIT	30	mm		
	RATE I (Rs./ mm)	120			
	RATE II (Rs./ mm)	200			
	MAXIMUM PAYOUT (Rs.)		20000		
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug	
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.				
	STRIKE I (>)	175	mm		
	STRIKE II (>)	300	mm		
	EXIT	425	mm		
	RATE I (Rs/mm)	64			
	RATE II (Rs/mm)	96			
	MAXIMUM PAYOUT (Rs)		20000		
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul	
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm				
	STRIKE I (>)	4	days		
	STRIKE II (>)	10	days		
	EXIT	15	days		
	RATE I (Rs/mm)	750			
	RATE II (Rs/mm)	1100			
	MAXIMUM PAYOUT (Rs)		10000		
TOTAL SUM INSURED (Rs./Hactare)					
60000					

FINANCIAL BID TABLE

Name of Insurance Company	
Premium Rate (%)	



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Bageshwar			Unit: Hactare	
Reference Unit Area (s):	बागे वर	RWS :	बागे वर	BWS :	गरुड	गरुड
	गरुड		गरुड		बागे वर	
	कपकोट		कपकोट		काण्डा	
	काण्डा		काण्डा		कपकोट	
	काफलीगैर		काफलीगैर		दुकनाकुरी	
	दुकनाकुरी		दुकनाकुरी		काफलीगैर	
शामा	शामा	कपकोट				
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	33		33.5		32.0
	STRIKE I (>)	25	°C			
	STRIKE II (>)	50	°C			
	EXIT	75	°C			
	RATE I (Rs/°C)	160				
	RATE II (Rs/°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



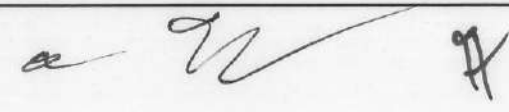
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2023	2024	2025	Crop	
State: Uttarakhand		District: Almora			Unit: Hactare		
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर		
	जैती		जैती		मनौली		
	लमगडा		लमगडा		जैती		
	मनौली + ध्याडी		मनौली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चौबटिया		द्वारहाट		
	द्वारहाट + जालली + बागबालीपोखर		द्वारहाट		चौबटिया		
	चौबटिया		चौबटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	भिकियासेन		भिकियासेन		सल्ट		
	स्यालदे		स्यालदे		धीलछीना		
धीलछीना	धीलछीना	स्यालदे					
Cover Type	PERIOD						
HIGH TEMPERATURE	1 May to 15 May		16 May to 31 May		01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32		32.5		31.0	30.0
	STRIKE I (>)	25 °C					
	STRIKE II (>)	50 °C					
	EXIT	75 °C					
	RATE I (Rs/°C)	160					
RATE II (Rs/°C)	240						
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2023	2024	2025	Crop
State: Uttarakhand		District: Nainital Hill			Unit: Hactare	
Reference Unit Area (s):	रामगढ़	RWS :	तल्लारामगढ़		BWS :	धारी
	धारी		धारी			तल्लारामगढ़
	भीमताल		भीमताल			तल्लारामगढ़
	ओखलकाण्डा		खन्स्यू			धारी
	बेतालघाट		बेतालघाट			तल्लारामगढ़
Cover Type						
HIGH TEMPERATURE	PERIOD	1 May to 15 May		16 May to 31 May		01 June to 15 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	31.5		32		30.5
	STRIKE I (>)	25 °C				29.5
	STRIKE II (>)	50 °C				
	EXIT	75 °C				
	RATE I (Rs./°C)	160				
	RATE II (Rs./°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maximum number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA																																																			
Restructured- WEATHER BASED CROP INSURANCE SCHEME																																																			
Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple																																												
State:	UTTARAKHAND			District :			Pauri			Unit : Tree																																									
Reference Unit Area (s):	चौदो श्रीनगर मोलसिन चलासिन लैसहावन + रिगनीवाल सतपुली चौबट्टावाल पूगाकोट कोटद्वार समकेश्वर जाल्पावाल रोपवाल						चौदो श्रीनगर मोलसिन चलासिन लैसहावन सतपुली चौबट्टावाल पूगाकोट कोटद्वार समकेश्वर जाल्पावाल रोपवाल	श्रीनगर चौदो चलासिन मोलसिन सतपुली चौबट्टावाल सतपुली लैसहावन लैसहावन कोटद्वार लैसहावन मोलसिन																																											
COVER 1: Chilling requirement.																																																			
Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met. Cover period: 16-Dec to 28-Feb Cover Index: Aggregate Chilling Unit during Cover Period																																																			
<table border="1" style="width:100%;"> <thead> <tr> <th>Hour's Temp Range (OC)</th> <th>Chilling Units</th> </tr> </thead> <tbody> <tr><td>< 1.4</td><td>0.0</td></tr> <tr><td>1.4 to 2.4</td><td>0.5</td></tr> <tr><td>2.4 to 9.1</td><td>1.0</td></tr> <tr><td>9.1 to 12.4</td><td>0.5</td></tr> <tr><td>12.4 to 15.9</td><td>0.0</td></tr> <tr><td>15.9 to 18.0</td><td>-0.4</td></tr> <tr><td>18.0 >=</td><td>-0.75</td></tr> </tbody> </table>				Hour's Temp Range (OC)	Chilling Units	< 1.4	0.0	1.4 to 2.4	0.5	2.4 to 9.1	1.0	9.1 to 12.4	0.5	12.4 to 15.9	0.0	15.9 to 18.0	-0.4	18.0 >=	-0.75	<table border="1" style="width:100%;"> <tbody> <tr><td>Strike (<)</td><td>900.00 Chilli Units</td></tr> <tr><td>Exit (100%) Payout</td><td>700.00 Chilli Units</td></tr> <tr><td>Age group of trees →</td><td>>5 years</td></tr> <tr><td>Payment per Chilli units (Rs.):</td><td>0.75</td></tr> <tr><td>Sum Insured (Rs.):</td><td>150</td></tr> </tbody> </table>						Strike (<)	900.00 Chilli Units	Exit (100%) Payout	700.00 Chilli Units	Age group of trees →	>5 years	Payment per Chilli units (Rs.):	0.75	Sum Insured (Rs.):	150																
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Sum Insured (Rs.):	150																																																		
Nature of Payout: Consolidated payout for the entire period.																																																			
COVER 2: Temperature fluctuations																																																			
Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period Cover period: 16-Mar to 15-May Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.																																																			
<table border="1" style="width:100%;"> <thead> <tr> <th>Phase</th> <th>Period</th> <th>Trigger Max Temperature</th> <th>Trigger Min Temperature</th> </tr> </thead> <tbody> <tr><td>1</td><td>16-Mar to 24-Mar</td><td>25.0</td><td>6.0</td></tr> <tr><td>2</td><td>25-Mar to 2-Apr</td><td>26.0</td><td>6.0</td></tr> <tr><td>3</td><td>3-Apr to 11-Apr</td><td>27.0</td><td>7.0</td></tr> <tr><td>4</td><td>12-Apr to 20-Apr</td><td>28.0</td><td>7.0</td></tr> <tr><td>5</td><td>21-Apr to 29-Apr</td><td>29.0</td><td>8.0</td></tr> <tr><td>6</td><td>30-Apr to 7-May</td><td>30.0</td><td>8.0</td></tr> <tr><td>7</td><td>8-May to 15-May</td><td>32.0</td><td>8.5</td></tr> </tbody> </table>				Phase	Period	Trigger Max Temperature	Trigger Min Temperature	1	16-Mar to 24-Mar	25.0	6.0	2	25-Mar to 2-Apr	26.0	6.0	3	3-Apr to 11-Apr	27.0	7.0	4	12-Apr to 20-Apr	28.0	7.0	5	21-Apr to 29-Apr	29.0	8.0	6	30-Apr to 7-May	30.0	8.0	7	8-May to 15-May	32.0	8.5	<table border="1" style="width:100%;"> <tbody> <tr><td>Strike (>)</td><td>35</td></tr> <tr><td>Exit (100%) Payout</td><td>85</td></tr> <tr><td>Age group of trees →</td><td>>5 years</td></tr> <tr><td>Payment per units (Rs.):</td><td>3.00</td></tr> <tr><td>Sum Insured (Rs.):</td><td>150</td></tr> </tbody> </table>						Strike (>)	35	Exit (100%) Payout	85	Age group of trees →	>5 years	Payment per units (Rs.):	3.00	Sum Insured (Rs.):	150
Phase	Period	Trigger Max Temperature	Trigger Min Temperature																																																
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COVER 3: Deficit Rainfall																																																			
Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period Cover period: 1-May to 30-Jun Cover Index: Aggregate Rainfall During Cover Period																																																			
				<table border="1" style="width:100%;"> <thead> <tr> <th colspan="2">Payout Function</th> </tr> </thead> <tbody> <tr><td>Strike I (<)</td><td>150 mm</td></tr> <tr><td>Strike II (<)</td><td>75 mm</td></tr> <tr><td>Exit</td><td>15 mm</td></tr> <tr><td>PLANT AGE CATEGORY</td><td>>5 years</td></tr> <tr><td>PAYOUT RATE I (Rs./ mm)</td><td>2.00</td></tr> <tr><td>PAYOUT RATE II (Rs./ mm)</td><td>2.50</td></tr> <tr><td>Maximum Payout (Rs.):</td><td>300.00</td></tr> </tbody> </table>						Payout Function		Strike I (<)	150 mm	Strike II (<)	75 mm	Exit	15 mm	PLANT AGE CATEGORY	>5 years	PAYOUT RATE I (Rs./ mm)	2.00	PAYOUT RATE II (Rs./ mm)	2.50	Maximum Payout (Rs.):	300.00																										
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COVER 4: Unseasonal / Excess Rainfall.																																																			
Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover period Cover period: 16-Feb to 30-Apr Cover Index: Cumulative Rainfall Over The period																																																			
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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND					Chamoli	Unit : Tree
Reference Unit Area (a):	पमौली जोशीमंड फोखरी घाट जिलासु कन्धवाग नन्दप्रवाग गिरसीन जादीबंदी धराली नरदायनबामंड देवाल			RWS :	पमौली जोशीमंड फोखरी घाट जिलासु कन्धवाग नन्दप्रवाग गिरसीन जादीबंदी धराली नरदायनबामंड देवाल	BWS : जोशीमंड पमौली घाट फोखरी घाट नन्दप्रवाग कन्धवाग गिरसीन कन्धवाग धराली कन्धवाग	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 29-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>5 years
Payment per Chilli units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	6.5
4	12-Apr to 20-Apr	27.5	6.5
5	21-Apr to 29-Apr	28.5	7.5
6	30-Apr to 7-May	29.5	7.5
7	8-May to 15-May	30.5	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	2.00
PAYOUT RATE II (Rs./mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over the Period

Payout per tree	16 Feb to 30 Apr	
	Fixed (Rs.)	Variable (Rs./Per mm)
Strike (>)		>5 years
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm)

Payout Structure:	16-Jun To 31-Jul		
	>5 years		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs./Per mm)
	64.5	0	1.875
	124.5	112.5	3.125
	184.5	300	0
Maximum Payout (Rs.):		300	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective: To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period: 1-Apr to 30-Jun
 Cover Index: Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Wind speed (km/h)
Fortnights	
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>5 years	
Payout (Rs./km/h):	3.75	
Maximum Payout (Rs.):	150	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment: Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY			>5 years
Period			Max payout
16-Apr	to	15-Jun	150

Age Group of Trees →	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND			District :		Rudraprayag	Unit : Tree
Reference Unit Area (a):	कदुप्रयाग ऊवाँमल बसुँकदार जवाँली		RWS :	कदुप्रयाग ऊवाँमल बसुँकदार जवाँली	BWS :	जवाँली बसुँकदार ऊवाँमल कदुप्रयाग	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees --	>5 years
Payment per Chill units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	6.5
4	12-Apr to 20-Apr	27.5	6.5
5	21-Apr to 29-Apr	28.5	7.5
6	30-Apr to 7-May	29.5	7.5
7	8-May to 15-May	30.5	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees --	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	2.00
PAYOUT RATE II (Rs./mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree		
Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)
>5 years		
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm)

Payout Structure:		
16-Jun To 31-Jul		
>5 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs. Per mm)
	64.5	0
	124.5	1.875
	184.5	3.125
		0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:		
Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>5 years	
Payout (Rs/ km/h):	3.75	
Maximum Payout (Rs.):	150	

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

COVER 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period			>5 years
			Max payout
16-Apr	to	15-Jun	150

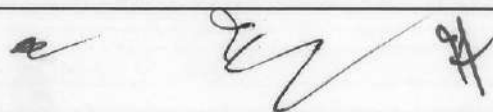
Age Group of Trees --	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA																																																			
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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND	District :	Uttarkashi			Unit : Tree	
Reference Unit Area (a):	राजगढ़ी (इडकोट) पुरोला भोरी मटवारी +जोशियारहा किन्वालीसीड+श्रीवरी डुम्बा बनोगाड साकरी	RWS :	रुद्री पुरोला आंसकोट श्रीमिल किन्वालीसीड डुम्बा बनोगाड साकरी	BWS :	पुरोला रुद्री पुरोला प्रतापगारी डुम्बा किन्वालीसीड राजगढ़ी (इडकोट) पुरोला		

COVER 1: Chilling requirement.
 Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees -->	>5 years
Payment per Chill units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations
 Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	4.5
2	25-Mar to 2-Apr	27.0	4.5
3	3-Apr to 11-Apr	28.5	5.0
4	12-Apr to 20-Apr	29.0	5.5
5	21-Apr to 29-Apr	29.5	6.0
6	30-Apr to 7-May	31.5	6.0
7	8-May to 15-May	32.5	7.0

Strike (>)	40
Exit (100%) Payout	90
Age group of trees -->	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall
 Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	2.00
PAYOUT RATE II (Rs./mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
 Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

Payout per tree	16 Feb to 30 Apr	
	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)		
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

COVER 5: Heavy Rainfall
 Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

Payout Structure:	16-Jun To 31-Jul	
	Strike (>)	Variable (Rs.Per mm)
Daily Rainfall (mm) more than		
64.5	0	1.875
124.5	112.5	3.125
184.5	300	0
Maximum Payout (Rs.):	300	

Cover 6: High Wind Speed Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period : 1-Apr to 30-Jun
 Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Fortnights (km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:	
Strike (km/h) >	20 km/h
Exit (km/h):	60 km/h
PLANT CATEGORY	>5 years
Payout (Rs./km/h):	3.75
Maximum Payout (Rs.):	150

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

Cover 7: Hail Storm
 Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY		>5 years
Period		Max payout
16-Apr	to 15-Jun	150

Age Group of Trees -->	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (a):	बकसवा दुली कावली	RWS :	बकसवा दुली कावली	BWS :	बकसवा दुली कावली		

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>5 years
Payment per Chill units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.5	7.0
4	12-Apr to 20-Apr	28.0	7.0
5	21-Apr to 29-Apr	29.5	8.0
6	30-Apr to 7-May	30.5	8.0
7	8-May to 15-May	32.0	8.5

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	2.00
PAYOUT RATE II (Rs./ mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>5 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
>5 years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.875
124.5	112.5	3.125
184.5	300	0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

Cover Objective: To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period: 1-Apr to 30-Jun
 Cover Index: Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>5 years	
Payout (Rs./ km/h):	3.75	
Maximum Payout (Rs.):	150	

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

COVER 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment: Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY		
Period	>5 years	
16-Apr	to	15-Jun
		150

Age Group of Trees →	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND		District :			Champawat	Unit : Tree
Reference Unit Area (a):	चम्पावत लोहाघाट पुष्पगिरी (टनकपुर) पाटी बाराकोट मध पुल्ना-गुमदी		RWS :			चम्पावत लोहाघाट टनकपुर पाटी बाराकोट मध पुल्ना	लोहाघाट चम्पावत चम्पावत बाराकोट पाटी पुल्ना मध

COVER 1: Chilling requirement.
 Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 29-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chilli Units
Exit (100%) Payout	700.00 Chilli Units
Age group of trees -->	>5 years
Payment per Chilli units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations
 Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	5.0
2	25-Mar to 2-Apr	26.0	5.0
3	3-Apr to 11-Apr	27.0	6.0
4	12-Apr to 20-Apr	27.0	6.0
5	21-Apr to 29-Apr	28.0	7.0
6	30-Apr to 7-May	28.0	7.0
7	8-May to 15-May	29.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees -->	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall
 Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	2.00
PAYOUT RATE II (Rs./mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
 Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

COVER 5: Heavy Rainfall
 Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
Payout Structure:		
Daily Rainfall (mm) more than	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.875
124.5	112.5	3.125
184.5	300	0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period : 1-Apr to 30-Jun
 Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Payout Structure:
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>5 years	
Payout (Rs./ km/h):	3.75	
Maximum Payout (Rs.):	150	

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

Cover 7: Hail Storm
 Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY			
Period			>5 years
			Max payout
16-Apr	to	15-Jun	150

Age Group of Trees -->	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

[Handwritten Signature]

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND			District :		Nainital Hill	Unit : Tree
Reference Unit Area (a):	रामनाथ	BWS :	पल्लवानमाथ	BWS :	धारी	BWS :	धारी
	धारी		धारी		तखारामाथ		
	गोमनाथ		गोमनाथ		तखारामाथ		
	अरुणकान्था		खनसू		धारी		
	बेतालमाथ		बेतालमाथ		तखारामाथ		

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees --	>5 years
Payment per Chill units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	22.0	5.0
2	25-Mar to 2-Apr	22.5	5.0
3	3-Apr to 11-Apr	23.0	6.0
4	12-Apr to 20-Apr	24.0	6.0
5	21-Apr to 29-Apr	26.0	7.0
6	30-Apr to 7-May	27.0	7.0
7	8-May to 15-May	28.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees --	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	2.00
PAYOUT RATE II (Rs./ mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>5 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm) more than

Payout Structure:	16-Jun To 31-Jul	
	>5 years	
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
	64.5	1.875
	124.5	3.125
	184.5	0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:	
Strike (km/h) >	20 km/h
Exit (km/h):	60 km/h
PLANT CATEGORY	>5 years
Payout (Rs./ km/h):	3.75
Maximum Payout (Rs.):	150

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

COVER 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY		
Period	>5 years Max payout	
16-Apr to 15-Jun	150	

Age Group of Trees --	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND		District :			Pithoragarh	Unit : Tree
Reference Unit Area (a):	पिथौरागढ़ मंगलौरा खैरवा डोटीवा मुस्यारी बाबुली कानावली देवभर बापानी मन्नामोली धर त्रिम पावु			RWS :	पिथौरागढ़ मंगलौरा खैरवा डोटीवा मुस्यारी बाबुली कानावली देवभर बापानी मन्नामोली धर त्रिम पावु	BWS :	मंगलौरा खैरवा डोटीवा मुस्यारी बाबुली कानावली देवभर मंगलौरा खैरवा पिथौरागढ़ मन्नामोली

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees --	>5 years
Payment per Chill units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 15-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	8.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	6.5
4	12-Apr to 20-Apr	27.0	6.5
5	21-Apr to 29-Apr	28.0	7.5
6	30-Apr to 7-May	28.0	7.5
7	8-May to 15-May	29.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees --	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	2.00
PAYOUT RATE II (Rs./ mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over the period

16 Feb to 30 Apr		
Payout per tree	>5 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm) more than

Payout Structure:

16-Jun To 31-Jul		
>5 years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.875
124.5	112.5	3.125
184.5	300	0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger		Payout Structure:	
Fortnights	(km/h)	Strike (km/h) >	20 km/h
01-Apr To 30-Apr	45	Exit (km/h):	60 km/h
1-May To 31-May	40	PLANT CATEGORY	>5 years
01-Jun To 30-Jun	35	Payout (Rs./ km/h):	3.75
		Maximum Payout (Rs.):	150

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period			>5 years
			Max payout
16-Apr	to	15-Jun	150

Age Group of Trees --	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND					Bageshwar	Unit : Tree
Reference Unit Area (a):	बागें वर गरुड कपकोट कापडा काफलीगिर दुकनाबुरी शाना		District : RWS :			बागें वर गरुड कपकोट कापडा काफलीगिर दुकनाबुरी शाना	गरुड बागें वर कापडा कपकोट दुकनाबुरी काफलीगिर कपकोट

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 29-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees --	>5 years
Payment per Chilli units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	5.0
2	25-Mar to 2-Apr	26.0	5.0
3	3-Apr to 11-Apr	27.0	6.0
4	12-Apr to 20-Apr	28.0	6.0
5	21-Apr to 29-Apr	29.0	7.0
6	30-Apr to 7-May	30.0	7.0
7	8-May to 15-May	32.0	8.0

Strike (>)	35
Exit (100%) Payout	65
Age group of trees --	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	2.00
PAYOUT RATE II (Rs./ mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
>5 years		
30	0	0.75
60	22.5	2.25
90	90	3.00
120	180	4.00
150	300	0.00
Maximum Payout (Rs.):	300	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm)

Payout Structure:	16-Jun To 31-Jul		
	16-Jun	To	31-Jul
>5 years			
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	64.5	0	1.875
	124.5	112.5	3.125
	164.5	300	0
Maximum Payout (Rs.):	300		
Nature of Cover:	Multiple events		

COVER 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:		
Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>5 years	
Payout (Rs./ km/h):	3.75	
Maximum Payout (Rs.):	150	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period			>5 years
			Max payout
16-Apr	to	15-Jun	150

Age Group of Trees --	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple
State:	UTTARAKHAND					Almora	Unit : Tree
Reference Unit Area (a):	अरुमंडा जैली लमगाडा भनौली + धवाडी समिखर सनिखेत दुखरुट + जालली + रामगलपिखर सोखुटिया सल्ट (सुमगाड) मउरड मिफियासलेम स्यारदे सोखरीना			RWS :	अरुमंडा जैली लमगाडा भनौली समिखर सनिखेत दुखरुट सोखुटिया सल्ट मउरड मिफियासलेम स्यारदे सोखरीना	BWS :	सोखर भनौली जैली जैली अरुमंडा दुखरुट सोखुटिया दुखरुट मउरड सल्ट सल्ट सोखरीना स्यारदे

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (-)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>5 years
Payment per Chill units (Rs.):	0.75
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	5.0
2	25-Mar to 2-Apr	26.0	5.0
3	3-Apr to 11-Apr	27.0	6.0
4	12-Apr to 20-Apr	27.5	6.0
5	21-Apr to 29-Apr	28.5	7.0
6	30-Apr to 7-May	29.5	7.0
7	8-May to 15-May	30.5	8.0

Strike (-)	35
Exit (100%) Payout	85
Age group of trees →	>5 years
Payment per units (Rs.):	3.00
Sum Insured (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (-)	150 mm
Strike II (-)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	2.00
PAYOUT RATE II (Rs./mm)	2.50
Maximum Payout (Rs.):	300.00

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr			
Payout per tree	>5 years		
	Strike (-)	Fixed (Rs.)	Variable (Rs./Per mm)
30	0	0.75	
60	22.5	2.25	
90	90	3.00	
120	180	4.00	
150	300	0.00	
Maximum Payout (Rs.):	300		

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm)
 Payout Structure: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
Strike (-)	>5 years	
	Fixed (Rs.)	Variable (Rs./Per mm)
64.5	0	1.875
124.5	112.5	3.125
184.5	300	0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective: To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period: 1-Apr to 30-Jun
 Cover Index: Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:	
Strike (km/h) >	20 km/h
Exit (km/h):	60 km/h
PLANT CATEGORY	>5 years
Payout (Rs./km/h):	3.75
Maximum Payout (Rs.):	150

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment: Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY	
Period	>5 years
16-Apr to 15-Jun	Max payout
	150

Age Group of Trees →	>5 years of age
Total Sum Insured per tree (Rs.):	1500

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and initials)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND		District :			Pauri	
Reference Unit Area (a):	पौड़ी श्रीनगर शैलीसिंग चकोसिंग लैसदावन + रघुनीखाल सतपुली चौबट्टाखाल घुमकोट कोटद्वार रामकेशवर जखमोखाल मंसोखाल		RWS :			पौड़ी श्रीनगर शैलीसिंग चकोसिंग लैसदावन सतपुली चौबट्टाखाल घुमकोट कोटद्वार रामकेशवर जखमोखाल मंसोखाल	
						BWS :	
						श्रीनगर चकोसिंग शैलीसिंग सतपुली चौबट्टाखाल लैसदावन कोटद्वार लैसदावन शैलीसिंग	
						Unit : Tree	

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 29-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	7.0
4	12-Apr to 20-Apr	28.0	7.0
5	21-Apr to 29-Apr	29.0	8.0
6	30-Apr to 7-May	30.0	8.0
7	8-May to 15-May	32.0	8.5

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree		>3 years
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
Payout Structure:		>3 years
Daily Rainfall (mm) more than	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.25
124.5	75	2.08
184.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	Wind speed (km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:	
Strike (km/h) >	20 km/h
Exit (km/h):	60 km/h
PLANT CATEGORY	>3 years
Payout (Rs./ km/h):	2.50
Maximum Payout (Rs.):	100

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY		>3 years of age
Period	Max payout	
16-Apr to 15-Jun	100	

Age Group of Trees →	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND		District :		Chamoli		Unit : Tree
Reference Unit Area (s):	जमोली जोशीमठ फोखरी घाट शिलवा कर्णप्रयाग नन्दप्रयाग गैरुलंग आरुनदी धरदोली नरद्वाराबाग देवाल		RWS :		BWS :	जोशीमठ जमोली फोखरी घाट शिलवा कर्णप्रयाग नन्दप्रयाग गैरुलंग आरुनदी धरदोली नरद्वाराबाग देवाल कर्णप्रयाग	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees --	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	6.5
4	12-Apr to 20-Apr	27.5	6.5
5	21-Apr to 29-Apr	28.5	7.5
6	30-Apr to 7-May	29.5	7.5
7	8-May to 15-May	30.5	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees --	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>3 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
>3 years		
Daily Rainfall (mm) more than	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.25
124.5	75	2.08
164.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective: To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period: 1-Apr to 30-Jun
 Cover Index: Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	Wind speed (km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment: Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period		>3 years of age	
		Max payout	
16-Apr	to	15-Jun	100

Age Group of Trees --	>3 years of age
Total Sum Insured per tree (Rs.):	1000

(Handwritten signatures and marks)

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND			District :	Rudraprayag		Unit : Tree
Reference Unit Area (a):	रुद्रप्रयाग ऊर्लीमठ बसुंदावर जखौली		RWS :	रुद्रप्रयाग ऊर्लीमठ बसुंदावर जखौली	BWS :	जखौली बसुंदावर ऊर्लीमठ रुद्रप्रयाग	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chilli Units
Exit (100%) Payout	700.00 Chilli Units
Age group of trees →	>3 years
Payment per Chilli units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	6.5
4	12-Apr to 20-Apr	27.5	6.5
5	21-Apr to 29-Apr	28.5	7.5
6	30-Apr to 7-May	29.5	7.5
7	8-May to 15-May	30.5	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./mm)	1.33
PAYOUT RATE II (Rs./mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>3 years	
Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm) more than

Payout Structure:

16-Jun To 31-Jul		
>3 years		
Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)
64.5	0	1.25
124.5	75	2.08
184.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger Fortnights (km/h)	Payout Structure:
01-Apr To 30-Apr 45	Strike (km/h) > 20 km/h
1-May To 31-May 40	Exit (km/h): 60 km/h
01-Jun To 30-Jun 35	PLANT CATEGORY >3 years
	Payout (Rs / km/h): 2.50
	Maximum Payout (Rs.): 100

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period			>3 years of age
Max payout			
16-Apr	to	15-Jun	100

Age Group of Trees →	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND	District :	Tehrigarhwal			Unit :	Tree
Reference Unit Area (s):	ढिहरी काण्डोसोनि धनोस्टी नैनाग प्रसादनगर जखण्डिबर धनसाली बालगंगा देवप्रयाग कोतिलनगर नरन्दुनगर पबकी देवी महेदनगंगा गजाल	RWS :	काण्डोसोनि काण्डोसोनि धनोस्टी नैनाग प्रसादनगर जखण्डिबर धनसाली बालगंगा देवप्रयाग कोतिलनगर नरन्दुनगर पबकी देवी महेदनगंगा गजाल	BWS :	काण्डोसोनि काण्डोसोनि काण्डोसोनि धनोस्टी जखण्डिबर प्रसादनगर जखण्डिबर धनसाली कोतिलनगर देवप्रयाग पबकी देवी काण्डोसोनि काण्डोसोनि काण्डोसोनि		

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (°C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	5.0
2	25-Mar to 2-Apr	26.0	5.0
3	3-Apr to 11-Apr	27.0	5.0
4	12-Apr to 20-Apr	27.5	5.0
5	21-Apr to 29-Apr	28.5	7.0
6	30-Apr to 7-May	29.5	7.0
7	8-May to 15-May	30.5	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>3 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
>3 years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.25
124.5	75	2.00
184.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Payout Structure:
Fortnights (km/h)	Strike (km/h) > 20 km/h
01-Apr To 30-Apr 45	Exit (km/h): 60 km/h
1-May To 31-May 40	PLANT CATEGORY >3 years
01-Jun To 30-Jun 35	Payout (Rs./ km/h): 2.50
	Maximum Payout (Rs.): 100

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assessment.

ADD ON SUMMARY		>3 years of age
Period	Max payout	
16-Apr to 15-Jun	100	

Age Group of Trees →	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND		District :		Uttarkashi		Unit : Tree
Reference Unit Area (s):	राजमती (बडकोट)				पुरी		पुरी
	पुरी				पुरी		पुरी
	भरी				अंतकोट		पुरी
	भटवारी + जौंभियाडा				हंसिल		उत्तरकाशी
	चिन्मालीसैंड + सीसरी				चिन्मालीसैंड		खुडा
	खुडा				खुडा		चिन्मालीसैंड
	बनीगाड				बनीगाड		राजमती (बडकोट)
	साकरी				साकरी		पुरी

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (°C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chilli Units
Exit (100%) Payout	700.00 Chilli Units
Age group of trees -->	>3 years
Payment per Chilli units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	4.5
2	25-Mar to 2-Apr	27.0	4.8
3	3-Apr to 11-Apr	28.5	5.0
4	12-Apr to 20-Apr	29.0	5.5
5	21-Apr to 29-Apr	29.5	6.0
6	30-Apr to 7-May	31.5	6.0
7	8-May to 15-May	32.5	7.0

Strike (>)	40
Exit (100%) Payout	90
Age group of trees -->	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./mm)	1.33
PAYOUT RATE II (Rs./mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>3 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm)

Payout Structure:		
16-Jun To 31-Jul		
>3 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
	64.5	0
	124.5	75
	184.5	200
Maximum Payout (Rs.):	200	
Nature of Cover:	Multiple events	

COVER 5: Heavy Rainfall

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY		>3 years of age
Period		Max payout
16-Apr	to 15-Jun	100

Age Group of Trees -->	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (s):	बकरवाला रुदा काठकी		RWS :	बकरवाला बिल्लहा साहवा	BWS :	बिल्लहा बकरवाला काठकी	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hours Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.5	7.0
4	12-Apr to 20-Apr	28.0	7.0
5	21-Apr to 29-Apr	29.5	8.0
6	30-Apr to 7-May	30.5	8.0
7	8-May to 15-May	32.0	8.5

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree >3 years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm)

Payout Structure:		
16-Jun To 31-Jul		
>3 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
	64.5	0
	124.5	75
	184.5	200
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cummulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Payout Structure:
Fortnights (km/h)	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period			>3 years of age
			Max payout
16-Apr	to	15-Jun	100

Age Group of Trees →	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND					Champawat	Unit : Tree
Reference Unit Area (a):	चम्पावत लखनौट फुलपिन (दुनकपुर) पाटी बाराकोट मध पूरवा-मन्दी T			RWS :		चम्पावत लखनौट दुनकपुर पाटी बाराकोट मध पूरवा	लखनौट चम्पावत चम्पावत बाराकोट पाटी पूरवा मध

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hours Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	5.0
2	25-Mar to 2-Apr	26.0	5.0
3	3-Apr to 11-Apr	27.0	6.0
4	12-Apr to 20-Apr	27.0	6.0
5	21-Apr to 29-Apr	28.0	7.0
6	30-Apr to 7-May	28.0	7.0
7	8-May to 15-May	29.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>3 years
Payment per unita (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

Payout Structure:		
16-Jun To 31-Jul		
>3 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
	64.5	0
	124.5	75
	184.5	200
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period : 1-Apr to 30-Jun
 Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	(km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:		
Strike (km/h) >	20	km/h
Exit (km/h):	80	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

COVER 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment: Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY		>3 years of age
Period		Max payout
16-Apr	to 15-Jun	100

Age Group of Trees -->	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND		District :			Nainital Hill	Unit : Tree
Reference Unit Area (s):	रामगढ़ घारी भोगवाल औरलकाण्डा बैतालघाट		RWS :	तल्लारामगढ़ घारी भोगवाल खन्स्यू बैतालघाट	BWS :	घारी तल्लारामगढ़ तल्लारामगढ़ घारी तल्लारामगढ़	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees --	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	22.0	5.0
2	25-Mar to 2-Apr	22.5	5.0
3	3-Apr to 11-Apr	23.0	6.0
4	12-Apr to 20-Apr	24.0	6.0
5	21-Apr to 29-Apr	25.0	7.0
6	30-Apr to 7-May	27.0	7.0
7	8-May to 15-May	28.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees --	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>3 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm)

Payout Structure:		
16-Jun To 31-Jul		
>3 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
	64.5	0
	124.5	1.25
	184.5	2.08
		0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period : 1-Apr to 30-Jun
 Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Fortnights	Daily Maximum Wind Speed Trigger (km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:		
Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs / km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period		>3 years of age	
Max payout			
16-Apr	to	15-Jun	100

Age Group of Trees --	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND		District :			Pithoragarh	Unit : Tree
Reference Unit Area (a):	मिर्जापुर	RWS :	मिर्जापुर	BWS :	मिर्जापुर	मिर्जापुर	
	मन्सिराहट		मन्सिराहट		मन्सिराहट		
	बरेनाग		बरेनाग		बरेनाग		
	डोडाहट		डोडाहट		डोडाहट		
	सुरवासी		सुरवासी		सुरवासी		
	पादपुला		पादपुला		पादपुला		
	कनालीपिना		कनालीपिना		कनालीपिना		
	देवस्यल		देवस्यल		देवस्यल		
	बगामनी		बगामनी		बगामनी		
	मन्सिराहट		मन्सिराहट		मन्सिराहट		
शत	शत	शत					
सुजम	सुजम	सुजम					
पावु	पावु	पावु					

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hours Temp Range (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chilli Units
Exit (100%) Payout	700.00 Chilli Units
Age group of trees -->	>3 years
Payment per Chilli units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	6.0
2	25-Mar to 2-Apr	26.0	6.0
3	3-Apr to 11-Apr	27.0	6.5
4	12-Apr to 20-Apr	27.0	6.5
5	21-Apr to 29-Apr	28.0	7.5
6	30-Apr to 7-May	28.0	7.5
7	8-May to 15-May	29.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees -->	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	Strike (>)	Variable (Rs.Per mm)
	30	0.50
	60	1.50
	90	2.00
	120	2.67
	150	0.00
Maximum Payout (Rs.):		200

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

16-Jun To 31-Jul		
>3 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
	64.5	1.25
	124.5	2.08
	164.5	0
Maximum Payout (Rs.):		200

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period : 1-Apr to 30-Jun
 Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Fortnights (km/h)
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assesment

ADD ON SUMMARY			
Period		>3 years of age	Max payout
16-Apr	to	15-Jun	100

Age Group of Trees -->	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Apple Ultra High Density
State:	UTTARAKHAND			District :	Bageshwar		
Reference Unit Area (s):	गंगो खर गुरुइ कपकोट काण्डा काफलीगिर दुकनाकुली शामा		RWS :	गंगो खर गुरुइ कपकोट काण्डा काफलीगिर दुकनाकुली शामा	BWS :	गुरुइ गंगो खर काण्डा कपकोट दुकनाकुली काफलीगिर कपकोट	Unit : Tree

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
Cover period: 16-Dec to 28-Feb
Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees -->	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
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2	25-Mar to 2-Apr	26.0	5.0
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4	12-Apr to 20-Apr	28.0	6.0
5	21-Apr to 29-Apr	29.0	7.0
6	30-Apr to 7-May	30.0	7.0
7	8-May to 15-May	32.0	8.0

Strike (>)	35
Exit (100%) Payout	85
Age group of trees -->	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
Cover period: 1-May to 30-Jun
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./mm)	1.33
PAYOUT RATE II (Rs./mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover period
Cover period: 16-Feb to 30-Apr
Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Jul
Cover Index: Daily Rainfall (mm)

Payout Structure:		
Daily Rainfall (mm) more than	16-Jun To	31-Jul
	>3 years	
	Strike (>)	Variable (Rs.Per mm)
	64.5	0
	124.5	75
	184.5	200
	Maximum Payout (Rs.):	200

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
Cover Period : 1-Apr to 30-Jun
Cover Index : Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Payout Structure:
Fortnights (km/h)	Strike (km/h) >
01-Apr To 30-Apr	45
1-May To 31-May	40
01-Jun To 30-Jun	35

Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
Cover period: 16-Apr to 15-Jun
Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY		
Period	>3 years of age	Max payout
16-Apr to 15-Jun		100

Age Group of Trees -->	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Rabi	Year	2023-24	2024-25	2025-26	Crop
State:	UTTARAKHAND		District :		Almora	
Reference Unit Area (a):	अल्मोड़ा जैती लम्गाड़ा मनीसी + ध्याही सोमेश्वर सोनीखेत इमरहाट + जालवी + बगमालीमेश्वर पीरुटिया सल्ट (सुगाड) मग्राड निकियासेन स्याहद कालराणा		RWS :		BWS : अल्मोड़ा जैती लम्गाड़ा मनीसी सोमेश्वर पीरुटिया इमरहाट पीरुटिया सल्ट मग्राड निकियासेन स्याहद कालराणा	
						सोमेश्वर मनीसी जैती अल्मोड़ा इमरहाट पीरुटिया इमरहाट मग्राड सल्ट पीरुटिया स्याहद

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.
 Cover period: 16-Dec to 28-Feb
 Cover Index: Aggregate Chilling Unit during Cover Period

Hour's Temp Range (0C)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (-)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees -->	>3 years
Payment per Chill units (Rs.):	0.50
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during cover period
 Cover period: 16-Mar to 15-May
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Trigger Max Temperature	Trigger Min Temperature
1	16-Mar to 24-Mar	25.0	5.0
2	25-Mar to 2-Apr	26.0	5.0
3	3-Apr to 11-Apr	27.0	6.0
4	12-Apr to 20-Apr	27.5	6.0
5	21-Apr to 28-Apr	28.5	7.0
6	30-Apr to 7-May	29.5	7.0
7	8-May to 15-May	30.5	8.0

Strike (-)	35
Exit (100%) Payout	85
Age group of trees -->	>3 years
Payment per units (Rs.):	2.00
Sum Insured (Rs.):	100

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (-)	150 mm
Strike II (-)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	>3 years
PAYOUT RATE I (Rs./mm)	1.33
PAYOUT RATE II (Rs./mm)	1.67
Maximum Payout (Rs.):	200

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover Period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over The period

16 Feb to 30 Apr		
Payout per tree	>3 years	
Strike (-)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	

COVER 5: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
 Cover period: 16-Jun to 31-Jul
 Cover Index: Daily Rainfall (mm) more than

Payout Structure:		
16-Jun To 31-Jul		
>3 years		
Strike (-)	Fixed (Rs.)	Variable (Rs.Per mm)
84.5	0	1.25
124.5	75	2.08
184.5	200	0
Maximum Payout (Rs.):	200	
Nature of Cover:	Multiple events	

Cover 6: High Wind Speed Cover

Cover Objective: To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period
 Cover Period: 1-Apr to 30-Jun
 Cover Index: Cumulative Daily upward deviation of High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	Fortnights	(km/h)
01-Apr To 30-Apr	45	
1-May To 31-May	40	
01-Jun To 30-Jun	35	

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	>3 years	
Payout (Rs./ km/h):	2.50	
Maximum Payout (Rs.):	100	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period
 Cover period: 16-Apr to 15-Jun
 Loss Assessment: Loss assessment of this add on cover will be done on the basis of individual assessment.

ADD ON SUMMARY			
Period		>3 years of age	
Max payout			
16-Apr	to	15-Jun	100

Age Group of Trees -->	>3 years of age
Total Sum Insured per tree (Rs.):	1000

FINANCIAL BID TABLE	
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Citrus Group
1:	UTTARAKHAND			District :	Uttarkashi		Unit : Tree
Reference Unit Area (s):	राजगढ़ी (बड़कोट)			RWS :	स्युरी	BWS :	पुरोला
	पुरोला				पुरोला		स्युरी
	मोरी				आरकोट		पुरोला
	भटवारी + जोषियाड़ा				हरिगल		उत्तरकाशी
	चिन्वालीसीड+घौंसरी				चिन्वालीसीड		डुण्डा
	डुण्डा				डुण्डा		चिन्वालीसीड
	बनीगाड				बनीगाड		राजगढ़ी (बड़कोट)
	साकरी				साकरी		पुरोला

COVER 1: Temperature fluctuations

Objective: To Cover anticipated yield loss due to temperature fluctuations during Cover Period
Period: 1-Mar to 30-Apr
Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Trigger Table			
Phase	Period	Max Temperature	Min Temperature
1	1-Mar to 10-Mar	25.0	4.0
2	11-Mar to 20-Mar	26.0	4.0
3	21-Mar to 30-Mar	27.0	5.0
4	31-Mar to 9-Apr	28.0	5.0
5	10-Apr to 20-Apr	29.0	6.0
6	21-Apr to 30-Apr	30.0	6.0

Payout Table	
Strike (>)	35
Exit (100%) Payout	75
Age group of trees →	>5 years
Payment per units (Rs.):	3.75
Sum Insured (Rs.):	150

Reference of Payout: Consolidated payout for the entire period.

COVER 2: Deficit Rainfall

Objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period.
Period: 1-May to 30-Jun
Index: Aggregate Rainfall during cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.000
PAYOUT RATE II (Rs./ mm)	1.250
Maximum Payout (Rs.):	150

Reference of Payout: Consolidated payout for the entire period.

COVER 3: Unseasonal / Excess Rainfall.

Objective: To Cover anticipated yield loss because of unseasonal/Excess Rainfall during the cover period
Period: 16-Feb to 30-Apr
Index: Cumulative Rainfall Over the period

16 Feb to 30 Apr		
Payout per tree	>5 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	1.50
90	67.5	2.25
120	135	3.00
150	225	0.00
Maximum Payout (Rs.):	225	

COVER 4: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Aug
Cover Index: Daily Rainfall (mm)

Payout Structure:	16-Jun	To	31-Jul
		>5 years	
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	64.5	0	1.125
	124.5	67.5	2.63
	184.5	225	0.0
Maximum Payout (Rs.):	225		

Nature of Cover: Multiple events

Age Group of Trees →	>5 years
Total Sum Insured per tree (Rs.):	750

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Citrus Group
State	UTTARAKHAND		District :	Tehri		Unit : Tree	
Reference Unit Area (s):	दिल्ली		RWS :	काणताल	BWS :	काण्डोसीण	
	काण्डोसीण			काणताल		काण्डोसीण	
	धनोली			धनोली		धनोली	
	नैनबाग			नैनबाग		नैनबाग	
	प्रतापनगर			प्रतापनगर		प्रतापनगर	
	जाखणीघार			जाखणीघार		जाखणीघार	
	घनसाली			घनसाली		घनसाली	
	बालगंगा			बालगंगा		बालगंगा	
	देवप्रयाग			देवप्रयाग		देवप्रयाग	
	कीर्तिनगर			कीर्तिनगर		कीर्तिनगर	
	नरेन्द्रनगर			आगराखाल		पक्की देवी	
	पक्की देवी			पक्की देवी		आमसखाल	
	मदननेगी			मदननेगी		काणताल	
गजा		गजा	आमसखाल				

COVER 1: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during Cover Period
 Cover period: 1-Mar to 30-Apr
 Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Trigger Table				
Phase	Period	Max Temperature	Min Temperature	
1	1-Mar to 10-Mar	25.0	4.0	
2	11-Mar to 20-Mar	26.0	4.0	
3	21-Mar to 30-Mar	27.0	5.0	
4	31-Mar to 9-Apr	28.0	5.0	
5	10-Apr to 20-Apr	29.0	6.0	
6	21-Apr to 30-Apr	30.0	6.0	

Payout Table	
Strike (>)	35
Exit (100%) Payout	75
Age group of trees →	>5 years
Payment per units (Rs.):	3.75
Sum Insured (Rs.):	150

Cover of Payout: Consolidated payout for the entire period.

COVER 2: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period.
 Cover period: 1-May to 30-Jun
 Cover Index: Aggregate Rainfall during cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.000
PAYOUT RATE II (Rs./ mm)	1.250
Maximum Payout (Rs.):	150

Cover of Payout: Consolidated payout for the entire period.

COVER 3: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/Excess Rainfall during the cover period
 Cover period: 16-Feb to 30-Apr
 Cover Index: Cumulative Rainfall Over the period

16 Feb to 30 Apr		
Payout per tree	>5 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	1.50
90	67.5	2.25
120	135	3.00
150	225	0.00
Maximum Payout (Rs.):	225	

COVER 4: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period

Cover period: 16-Jun to 31-Aug

Cover Index: Daily Rainfall (mm)

Payout Structure: 16-Jun To 31-Aug
>5 years

Daily Rainfall (mm) more than

Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.125
124.5	67.5	2.63
184.5	225	0.0
Maximum Payout (Rs.):		225

Nature of Cover: Multiple events

Age Group of Trees →	>5 years
Total Sum Insured per tree (Rs.):	750

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Citrus Group
State	UTTARAKHAND		District :		Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली		RWS :	चमोली	BWS :	जोशीमठ	
	जोशीमठ			जोशीमठ		चमोली	
	पोखरी			पोखरी		घाट	
	घाट			घाट		पोखरी	
	जिलासू			जिलासू		घाट	
	कर्णप्रयाग			कर्णप्रयाग		नन्दप्रयाग	
	नन्दप्रयाग			नन्दप्रयाग		कर्णप्रयाग	
	गैरसैण			गैरसैण		कर्णप्रयाग	
	आदीबदी			आदीबदी		गैरसैण	
	धराली			धराली		कर्णप्रयाग	
	नरायणबागड			नरायणबागड		धराली	
देवाल		देवाल	कर्णप्रयाग				

COVER 1: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during Cover Period

Cover period: 1-Mar to 30-Apr

Cover Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Trigger Table			
Phase	Period	Max Temperature	Min Temperature
1	1-Mar to 10-Mar	25.0	4.0
2	11-Mar to 20-Mar	26.0	4.0
3	21-Mar to 30-Mar	27.0	5.0
4	31-Mar to 9-Apr	28.0	5.0
5	10-Apr to 20-Apr	29.0	6.0
6	21-Apr to 30-Apr	30.0	6.0

Payout Table	
Strike (>)	35
Exit (100%) Payout	75
Age group of trees →	>5 years
Payment per units (Rs.):	3.75
Sum Insured (Rs.):	150

Mode of Payout: Consolidated payout for the entire period.

COVER 2: Deficit Rainfall

Cover objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period.

Cover period: 1-May to 30-Jun

Cover Index: Aggregate Rainfall during cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	1.000
PAYOUT RATE II (Rs./mm)	1.250
Maximum Payout (Rs.):	150

Mode of Payout: Consolidated payout for the entire period.

COVER 3: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/Excess Rainfall during the cover period

Cover period: 16-Feb to 30-Apr

Cover Index: Cumulative Rainfall Over the period

16 Feb to 30 Apr		
Payout per tree	>5 years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.75
60	22.5	1.50
90	67.5	2.25
120	135	3.00
150	225	0.00
Maximum Payout (Rs.):	225	

COVER 4: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period

Cover period: 16-Jun to 31-Aug

Cover Index: Daily Rainfall (mm)

Payout Structure: 16-Jun To 31-Aug

>5 years		
Daily Rainfall (mm) more than	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.125
124.5	67.5	2.63
184.5	225	0.0
Maximum Payout (Rs.):	225	

Nature of Cover: Multiple events

Age Group of Trees →	>5 years
Total Sum Insured per tree (Rs.):	750

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Citrus Group
State	UTTARAKHAND			District :	Rudraprayag	Unit : Tree	
Reference Unit Area (s):	रुद्रप्रयाग ऊखीमठ बसुकेदार जखौली	RWS :	रुद्रप्रयाग ऊखीमठ बसुकेदार जखौली	BWS :	जखौली बसुकेदार ऊखीमठ रुद्रप्रयाग		

COVER 1: Temperature fluctuations

Objective: To Cover anticipated yield loss due to temperature fluctuations during Cover Period

Period: 1-Mar to 30-Apr

Index: Sum of upward deviation of daily Maximum Temperature and downward deviation of daily Minimum Temperature from the trigger temperature given below for the entire cover period.

Phase	Period	Max Temperature	Min Temperature
1	1-Mar to 10-Mar	25.0	4.0
2	11-Mar to 20-Mar	26.0	4.0
3	21-Mar to 30-Mar	27.0	5.0
4	31-Mar to 9-Apr	28.0	5.0
5	10-Apr to 20-Apr	29.0	6.0
6	21-Apr to 30-Apr	30.0	6.0

Strike (>)	
35	35
Exit (100%) Payout	75
Age group of trees →	>5 years
Payment per units (Rs.):	3.75
Sum Insured (Rs.):	150

Mode of Payout: Consolidated payout for the entire period.

COVER 2: Deficit Rainfall

Objective: To Cover anticipated yield loss due to deficit in aggregate rainfall during the period.

Period: 1-May to 30-Jun

Index: Aggregate Rainfall during cover Period

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.000
PAYOUT RATE II (Rs./ mm)	1.250
Maximum Payout (Rs.):	150

Mode of Payout: Consolidated payout for the entire period.

COVER 3: Unseasonal / Excess Rainfall.

Objective: To Cover anticipated yield loss because of unseasonal/Excess Rainfall during the cover period

Period: 16-Feb to 30-Apr

Index: Cumulative Rainfall Over the period

Payout per tree	>5 years	
	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)		
30	0	0.75
60	22.5	1.50
90	67.5	2.25
120	135	3.00
150	225	0.00
Maximum Payout (Rs.):	225	

COVER 4: Heavy Rainfall

Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period

Cover period: 16-Jun to 31-Aug

Cover Index: Daily Rainfall (mm)

Payout Structure: 16-Jun To 31-Aug

Daily Rainfall (mm) more than	>5 years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.125
124.5	67.5	2.63
184.5	225	0.0
Maximum Payout (Rs.):	225	

Nature of Cover: Multiple events

Age Group of Trees →	>5 years
Total Sum Insured per tree (Rs.):	750

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

Handwritten signatures and initials