

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
UTTARAKHAND							
Reference Unit Area (s):	पौड़ी		District :	पौरी		Unit : Tree	श्रीनगर
	श्रीनगर			श्रीनगर			पौड़ी
	थैलीसैण			थैलीसैण			चकीसैण
	चकीसैण			चकीसैण			थैलीसैण
	लैसडाउन + रिखणीखाल			लैसडाउन			सतपुली
	सतपुली		RWS :	सतपुली	BWS :		चौबट्टाखाल,
	चौबट्टाखाल			चौबट्टाखाल			सतपुली
	धुमाकोट			धुमाकोट			लैसडाउन
	कोटद्वार			कोटद्वार			लैसडाउन
	यमकेश्वर			यमकेश्वर			कोटद्वार
	जाखणीखाल			जाखणीखाल			लैसडाउन
	बीरोखाल			बीरोखाल			थैलीसैण

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

Effect 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

Effect 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: 18-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)
	Fixed (Rs.)	
	0	1.125
	67.5	2.63
	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
	UTTARAKHAND		District :			Dehradun Hill	Unit : Tree
Reference Unit Area (s):	चकराता				चकराता		मिल्हाड
	व्यूनी				मिल्हाड		चकराता
	कालसी				सहिवा		चकराता

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	26.0	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	27.0	5.0
5	10-Apr to 20-Apr	29.0	6.0
6	21-Apr to 30-Apr	29.0	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

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

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

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
	124.5	67.5
	184.5	225
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 signature]

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 :	Nainital Hill		Unit : Tree
Reference Unit Area (s):	रामगढ़	RWS :	तल्लारामगढ़	BWS :	धारी	धारी	
	धारी		धारी		तल्लारामगढ़		
	भौमताल		भौमताल		तल्लारामगढ़		
	ओखलकाण्डा		खन्स्यू		धारी		
	बेतालघाट		बेतालघाट		तल्लारामगढ़		

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	26.0	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	27.0	5.0
5	10-Apr to 20-Apr	28.0	6.0
6	21-Apr to 30-Apr	28.0	6.0

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

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	
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)

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 %	

ea
ay
A

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 :		Champawat		Unit : Tree
Reference Unit Area (s):	चम्पावत		RWS :	चम्पावत	BWS :	लोहाघाट	
	लोहाघाट			लोहाघाट		चम्पावत	
	पुर्णामिरी(टनकपुर)			टनकपुर		चम्पावत	
	पाटी			पाटी		बाराकोट	
	बाराकोट			बाराकोट		पाटी	
	मंघ			मंघ		पुल्ला	
	पुल्ला-गुमदे I		पुल्ला	मंघ			

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	28.5	5.0
5	10-Apr to 20-Apr	29.5	6.0
6	21-Apr to 30-Apr	31.0	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

Objective 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

Objective 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	16 Feb to 30 Apr	
	>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		
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 initials)

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 :		Pithoragarh	Unit : Tree	
Reference Unit Area (s):	पिथौरागढ़		RWS :	पिथौरागढ़	BWS :	गमोलीहाट	
	गमोलीहाट			गमोलीहाट		गमोलीहाट	
	बेरीनाग			बेरीनाग		बेरीनाग	
	डीडीहाट			डीडीहाट		बेरीनाग	
	मुन्स्यारी			नाचनी		डीडीहाट	
	धारचूला			धारचूला		बंगापानी	
	कनालीछीना			कनालीछीना		देवलथल	
	देवलथल			देवलथल		कनालीछीना	
	बंगापानी			बंगापानी		धारचूला	
	गण्डाईगमोली			गण्डाईगमोली		गमोलीहाट	
	थल			थल		बेरीनाग	
	तेजम			तेजम		पिथौरागढ़	
पाखू		पाखू	नाचनी				

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	24.0	4.0	
2	11-Mar to 20-Mar	25.0	4.0	
3	21-Mar to 30-Mar	26.0	5.0	
4	31-Mar to 9-Apr	27.0	5.0	
5	10-Apr to 20-Apr	28.0	6.0	
6	21-Apr to 30-Apr	29.0	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

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

Reference 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	
	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
		>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 :	Bageshwar		Unit : Tree	
Reference Unit Area (s):	बागे वर		RWS :	बागे वर	BWS :	गरुड	
	गरुड			गरुड		बागे वर	
	कपकोट			कपकोट		काण्डा	
	काण्डा			काण्डा		कपकोट	
	काफलीगिर			काफलीगिर		दुकनाकुरी	
	दुकनाकुरी			दुकनाकुरी		काफलीगिर	
	शामा		शामा		कपकोट		

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	28.0	6.0	
6	21-Apr to 30-Apr	29.0	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

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

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

16 Feb to 30 Apr		
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
		>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

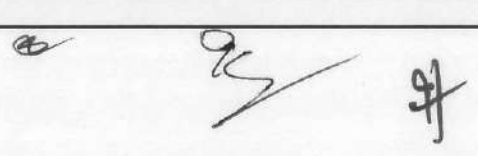
Maximum Payout (Rs.): 225

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 %	



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
	UTTARAKHAND			District :	Almora		Unit : Tree
Reference Unit Area (s):	अल्मोड़ा			RWS :	अल्मोड़ा	BWS :	सोमेश्वर
	जैती				जैती		मनाली
	लमगड़ा				लमगड़ा		जैती
	मनाली + ध्याडी				मनाली		अल्मोड़ा
	सोमेश्वर				सोमेश्वर		द्वारहाट
	रानीखेत				चीबटिया		चीबटिया
	द्वारहाट + जालली + बागवालीपोखर				द्वारहाट		द्वारहाट
	चीखुटिया				चीखुटिया		मछोड़
	सल्ट (खुनाड)				सल्ट		सल्ट
	मछोड़				मछोड़		सल्ट
	मिकियासेन				मिकियासेन		सल्ट
	स्यालदे				स्यालदे		घोलछीना
घोलछीना			घोलछीना	स्यालदे			

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	28.0	6.0
6	21-Apr to 30-Apr	29.0	6.0

Strike (>)	
Exit (100%) Payout	35
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	
	Strike (>)	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

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 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		Peach	
State:	UTTARAKHAND			District :	Uttarkashi		Unit : Tree		
Reference Unit Area (s):	राजमढ़ी (बड़कोट)			RWS :	रुस्री		BWS :	पुरोला	
	पुरोला				पुरोला			रुस्री	
	मोरी				आगकोट			पुरोला	
	मटवारी -जोसियाड़ा				हरिगल			उत्तरकाशी	
	चिन्वालीसीड-घोलेरी				चिन्वालीसीड			दुण्ड	
	दुण्ड				दुण्ड			चिन्वालीसीड	
बनीगाड			बनीगाड		राजमढ़ी (बड़कोट)		पुरोला		
साकरी			साकरी						
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				Payout Table					
Phase	Period	Max Temperature	Min Temperature	Strike (>)	35				
1	1-Mar to 10-Mar	25.0	4.0	Exit (100%) Payout	85				
2	11-Mar to 20-Mar	26.0	4.0	Age group of trees →	>5 years				
3	21-Mar to 30-Mar	27.0	5.0	Payment per units (Rs.):	3				
4	31-Mar to 9-Apr	28.0	5.0	Sum Insured (Rs.):	150				
5	10-Apr to 20-Apr	29.0	6.0						
6	21-Apr to 30-Apr	30.0	6.0						
Nature 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)		1.00							
PAYOUT RATE II (Rs./mm)		1.25							
Maximum Payout (Rs.):		150							
Nature 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		0.00				0.87			
60		20.00				1.00			
90		50.00				1.67			
120		100.00				2.50			
150		175.00				0.00			
Maximum Payout (Rs.):		175							
Nature of Payout: Consolidated payout for the entire period.									
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-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			
124.5				60		2.3333			
184.5				200		0			
Maximum Payout (Rs.):		200							
Nature of Cover: Multiple events									
Cover 5: 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		Max payout							
		75							
Age Group of Trees → >5 years of age									
Total Sum Insured per tree (Rs.): 750									
FINANCIAL BID TABLE									
NAME OF INSURANCE COMPANY, SIGN & SEAL									
PREMIUM RATE %									

a

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	Peach
State:	UTTARAKHAND			District :	Tehri		
Reference Unit Area (s):		टिहरी					काण्डौली
		काण्डौली					काण्डौली
		घनौली					काण्डौली
		नैनबाग					घनौली
		प्रतापनगर					जाखण्डौर
		जाखण्डौर					प्रतापनगर
		घनसाली					जाखण्डौर
		बालगंगा					घनसाली
		देवप्रयाग					कीर्तिनगर
		कीर्तिनगर					देवप्रयाग
		नरेंद्रनगर					पक्की देवी
		पक्की देवी					आगरखाल
	मदननेमी					काण्डौली	
	गजा					आगरखाल	

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					Payout Table	
Phase	Period	Max Temperature	Min Temperature	Strike (>)		
1	1-Mar to 10-Mar	26.0	4.0	35		
2	11-Mar to 20-Mar	27.0	4.0	Exit (100%) Payout	85	
3	21-Mar to 30-Mar	27.0	5.0	Age group of trees →	>5 years	
4	31-Mar to 9-Apr	28.0	5.0	Payment per units (Rs.):	3	
5	10-Apr to 20-Apr	29.0	6.0	Sum Insured (Rs.):	150	
6	21-Apr to 30-Apr	31.0	6.0			

Nature 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)	1.00
PAYOUT RATE II (Rs./ mm)	1.25
Maximum Payout (Rs.):	150

Nature 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	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-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)
	Fixed(Rs.)	
64.5	0	1
124.5	60	2.3333
184.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 5: 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	75

Age Group of Trees →	>5 years of age
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	Peach
State:	UTTARAKHAND			District :	Chamoli		Unit : Tree
Reference Unit Area (s):		चमोली			चमोली		जोशीगढ
		जोशीगढ			जोशीगढ		चमोली
		पोखरी			पोखरी		घाट
		घाट			घाट		पोखरी
		जिलासू			जिलासू		घाट
		कर्णप्रयाग			कर्णप्रयाग		नन्दप्रयाग
		नन्दप्रयाग			नन्दप्रयाग		कर्णप्रयाग
		नेरसैण			नेरसैण		कर्णप्रयाग
		आदीबंदी			आदीबंदी		नेरसैण
		धराती			धराती		कर्णप्रयाग
	नरायणबागड			नरायणबागड		धराती	
	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				Payout Table	
Phase	Period	Max Temperature	Min Temperature	Strike (>)	
1	1-Mar to 10-Mar	26.0	4.0		35
2	11-Mar to 20-Mar	27.0	4.0	Exit (100%) Payout	85
3	21-Mar to 30-Mar	28.0	5.0	Age group of trees →	>5 years
4	31-Mar to 9-Apr	28.0	5.0	Payment per units (Rs.):	3
5	10-Apr to 20-Apr	29.0	6.0	Sum Insured (Rs.):	150
6	21-Apr to 30-Apr	30.5	6.0		

Nature 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)	1.00
PAYOUT RATE II (Rs./ mm)	1.25
Maximum Payout (Rs.):	150

Nature 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	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-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
	124.5	60	2.3333
	184.5	200	0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Cover 5: 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

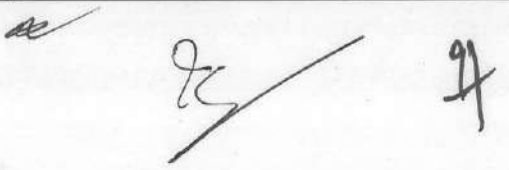
ADD ON SUMMARY				>5 years
Period				Max payout
16-Apr	to	15-Jun		75
Age Group of Trees →				>5 years of age
Total Sum Insured per tree (Rs.):				750

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	Peach		
State:	UTTARAKHAND			District :	Rudraprayag		Unit : Tree		
Reference Unit Area (s):	रुद्रप्रयाग ऊखीमठ बसुकेदार जखोली			RWS :	रुद्रप्रयाग ऊखीमठ बसुकेदार जखोली		BWS :	जखोली बसुकेदार ऊखीमठ रुद्रप्रयाग	
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				Payout Table					
Phase	Period	Max Temperature	Min Temperature	Strike (>)	35				
1	1-Mar to 10-Mar	26.0	4.0	Exit (100%) Payout	85				
2	11-Mar to 20-Mar	27.0	4.0	Age group of trees →	>5 years				
3	21-Mar to 30-Mar	27.0	5.0	Payment per units (Rs.):	3				
4	31-Mar to 9-Apr	28.0	5.0	Sum Insured (Rs.):	150				
5	10-Apr to 20-Apr	29.0	6.0						
6	21-Apr to 30-Apr	30.5	6.0						
Nature 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)	1.00								
PAYOUT RATE II (Rs./ mm)	1.25								
Maximum Payout (Rs.):	150								
Nature 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	0.00		0.67						
60	20.00		1.00						
90	50.00		1.67						
120	100.00		2.50						
150	175.00		0.00						
Maximum Payout (Rs.):			175						
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-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						
	124.5	60	2.3333						
	184.5	200	0						
Maximum Payout (Rs.):	200								
Nature of Cover:	Multiple events								
Cover 5: 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			75			
Age Group of Trees →				>5 years of age					
Total Sum Insured per tree (Rs.):				750					
FINANCIAL BID TABLE									
NAME OF INSURANCE COMPANY, SIGN & SEAL									
PREMIUM RATE %									



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	Peach
State:	UTTARAKHAND			District :	Paurl		Unit : Tree
Reference Unit Area (s):		पौड़ी			पौड़ी		श्रीनगर
		श्रीनगर			श्रीनगर		पौड़ी
		बैलीसैंग			बैलीसैंग		चकोरसैंग
		पकीसैंग			पकीसैंग		बैलीसैंग
		लैसाबाउन + रिखणीखाल			लैसाबाउन		सतपुली
		सतपुली			सतपुली		चौबट्टाखाल,
		चौबट्टाखाल			चौबट्टाखाल,		सतपुली
		धुमाकोट +			धुमाकोट		लैसाबाउन
		कोटद्वार			कोटद्वार		लैसाबाउन
		रामकोरवर			रामकोरवर		कोटद्वार
	जाखणीखाल			जाखणीखाल		लैसाबाउन	
	बीरोखाल			बीरोखाल		बैलीसैंग	

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	26.0	4.0		
2	11-Mar to 20-Mar	27.0	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	31.0	6.0		

Payout Table	
Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>5 years
Payment per units (Rs.):	3
Sum Insured (Rs.):	150

Nature 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)	1.00
PAYOUT RATE II (Rs./mm)	1.25
Maximum Payout (Rs.):	150

Nature 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	0.00	0.67
60	20.00	1.00
90	50.00	1.87
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-Jul

Cover Index: Daily Rainfall (mm)

Payout Structure:	Daily Rainfall (mm)		
	16-Jun	To	31-Jul
	>5 years		
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1
	124.5	60	2.3333
	184.5	200	0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Cover 5: 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	75

Age Group of Trees →	>5 years of age
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	Peach
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (s):	चकरता	रघुनी	कासरी	RWS :	चकरता	फिहाड	चकरता
					BWS :	सहिवा	चकरता

COVER 1: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temprature 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				Payout Table	
Phase	Period	Max Temperature	Min Temperature	Strike (>)	
1	1-Mar to 10-Mar	26.0	4.0		35
2	11-Mar to 20-Mar	27.0	4.0	Exit (100%) Payout	85
3	21-Mar to 30-Mar	27.0	5.0	Age group of trees →	>5 years
4	31-Mar to 9-Apr	28.0	5.0	Payment per units (Rs.):	3
5	10-Apr to 20-Apr	29.0	6.0	Sum Insured (Rs.):	150
6	21-Apr to 30-Apr	31.0	6.0		

Nature 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)	1.00
PAYOUT RATE II (Rs./ mm)	1.25
Maximum Payout (Rs.):	150

Nature 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	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-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
	124.5	60	2.3333
	184.5	200	0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Cover 5: 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	75

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

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and initials)

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
State: UTTARAKHAND			District : Nainital Hill		Unit : Tree Peach	
Reference Unit Area (s):	रामगढ़	RWS :	तल्लारामगढ़	BWS :	धारी	
	धारी		धारी		तल्लारामगढ़	
	भीमताल		भीमताल		तल्लारामगढ़	
	ओखलकाण्डा		खलसू		धारी	
	बेललघाट		बेललघाट		तल्लारामगढ़	
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				Payout Table		
Phase	Period	Max Temperature	Min Temperature	Strike (>)		
1	1-Mar to 10-Mar	25.0	4.0	Exit (100%) Payout	35	
2	11-Mar to 20-Mar	26.0	4.0	Age group of trees →	>5 years	
3	21-Mar to 30-Mar	26.0	5.0	Payment per units (Rs.):	3	
4	31-Mar to 9-Apr	27.0	5.0	Sum Insured (Rs.):	150	
5	10-Apr to 20-Apr	28.0	6.0			
6	21-Apr to 30-Apr	29.0	6.0			
Nature 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)		1.00				
PAYOUT RATE II (Rs./ mm)		1.25				
Maximum Payout (Rs.):		150				
Nature 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	0.00	0.67				
60	20.00	1.00				
90	50.00	1.67				
120	100.00	2.50				
150	175.00	0.00				
Maximum Payout (Rs.):		175				
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-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			
124.5		60	2.3333			
184.5		200	0			
Maximum Payout (Rs.):		200				
Nature of Cover: Multiple events						
Cover 5: 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		Max payout				
		75				
Age Group of Trees →		>5 years of age				
Total Sum Insured per tree (Rs.):		750				
FINANCIAL BID TABLE						
NAME OF INSURANCE COMPANY, SIGN & SEAL						
PREMIUM RATE %						



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
State:	UTTARAKHAND			District :	Champawat	Unit : Tree
Reference Unit Area (s):	चम्पावत			RWS :	चम्पावत	लोहाघाट
	लोहाघाट				लोहाघाट	चम्पावत
	पुष्पागिरी(टनकपुर)				टनकपुर	चम्पावत
	पाटी				पाटी	बारकोट
	बारकोट				बारकोट	पाटी
	मंग				मंग	पुल्ला
	पुल्ला-गुमदे I			पुल्ला	मंग	

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				Payout Table	
Phase	Period	Max Temperature	Min Temperature	Strike (>)	
1	1-Mar to 10-Mar	26.0	4.0	35	
2	11-Mar to 20-Mar	27.0	4.0	Exit (100%) Payout	85
3	21-Mar to 30-Mar	28.0	5.0	Age group of trees →	>5 years of age
4	31-Mar to 9-Apr	28.0	5.0	Payment per units (Rs.):	3
5	10-Apr to 20-Apr	29.0	6.0	Sum Insured (Rs.):	150
6	21-Apr to 30-Apr	31.0	6.0		

Nature 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 of age
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.25
Maximum Payout (Rs.):	150

Nature 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

Payout per tree	16 Feb to 30 Apr	
	Strike (>)	>5 years
	Fixed (Rs.)	Variable (Rs.Per mm)
30	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-Jul
Cover Index: Daily Rainfall (mm)
Payout Structure:

Daily Rainfall (mm) more than	16-Jun To 31-Jul	
	>5 years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1
124.5	80	2.3333
184.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 5: 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		75
Age Group of Trees →				>5 years of age
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	Peach
State:	UTTARAKHAND		District : Pithoragarh			Unit : Tree	
Reference Unit Area (s):		पिथौरागढ़					मंगोलीहाट
		मंगोलीहाट					पिथौरागढ़
		बेरीनाग					डीडीहाट
		डीडीहाट					बेरीनाग
		मुन्वारी					डीडीहाट
		घारचुला					बंगपानी
		कनालीधीना					देवलथल
		देवलथल					कनालीधीना
		बंगपानी					घारचुला
		गण्डाईगोली					मंगोलीहाट
	थल					बेरीनाग	
	तेज़म					पिथौरागढ़	
	पाखू					नाचनी	

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	26.0	4.0
2	11-Mar to 20-Mar	27.0	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	30.5	6.0

Payout Table	
Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	>5 years
Payment per units (Rs.):	3
Sum Insured (Rs.):	150

Nature 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)	1.00
PAYOUT RATE II (Rs./mm)	1.25
Maximum Payout (Rs.):	150

Nature 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	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-Jul

Cover Index: Daily Rainfall (mm)

Payout Structure:	16-Jun		31-Jul
	To	From	
	>5 years		
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1
	124.5	60	2.3333
	184.5	200	0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Cover 5: 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	75

Age Group of Trees →	>5 years of age
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	Peach
State:	UTTARAKHAND			District :	Bageshwar		Unit : Tree
Reference Unit Area (s):	गर्गुड़	बागे वर	गर्गुड़	बागे वर	गर्गुड़	बागे वर	गर्गुड़
	कापकोट	कापकोट	कापकोट	कापकोट	कापकोट	कापकोट	कापकोट
	कापकोट	कापकोट	कापकोट	कापकोट	कापकोट	कापकोट	कापकोट
	दुर्गाकुली	दुर्गाकुली	दुर्गाकुली	दुर्गाकुली	दुर्गाकुली	दुर्गाकुली	दुर्गाकुली
	शामा	शामा	शामा	शामा	शामा	शामा	शामा

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				Payout Table	
Phase	Period	Max Temperature	Min Temperature	Strike (>)	
1	1-Mar to 10-Mar	26.0	4.0		35
2	11-Mar to 20-Mar	27.0	4.0	Exit (100%) Payout	85
3	21-Mar to 30-Mar	27.0	5.0	Age group of trees →	>5 years
4	31-Mar to 9-Apr	28.0	5.0	Payment per units (Rs.):	3
5	10-Apr to 20-Apr	29.0	6.0	Sum Insured (Rs.):	150
6	21-Apr to 30-Apr	31.0	6.0		

Nature 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)	1.00
PAYOUT RATE II (Rs./mm)	1.25
Maximum Payout (Rs.):	150

Nature 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	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-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
	124.5	60	2.3333
	184.5	200	0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Cover 5: 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	75

Age Group of Trees →	>5 years of age
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	Peach
State:	UTTARAKHAND			District :	Almora	Unit : Tree	
Reference Unit Area (s):	अल्मोड़ा			RWS :	अल्मोड़ा	BWS :	सोमेश्वर
	जेतो				जेतो		मनोली
	समगड़ा				समगड़ा		जेतो
	मनोली + ध्याली				मनोली		जेतो
	सोमेश्वर				सोमेश्वर		अल्मोड़ा
	रानीखेत				रानीखेत		इरहाट
	इरहाट + जालली + बागवालीपोकर				इरहाट		सोमेश्वर
	चौखुटिया				चौखुटिया		इरहाट
	सल्ट (खुमाड)				सल्ट		मछेड
	मछेड				मछेड		सल्ट
मिकियासेन			मिकियासेन	सल्ट			
खालद			खालद	सल्ट			
गोलघोना			गोलघोना	खालद			

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					Payout Table	
Phase	Period	Max Temperature	Min Temperature		Strike (>)	
1	1-Mar to 10-Mar	26.0	4.0		35	
2	11-Mar to 20-Mar	27.0	4.0		Exit (100%) Payout	85
3	21-Mar to 30-Mar	27.0	5.0		Age group of trees →	>5 years
4	31-Mar to 9-Apr	28.0	5.0		Payment per units (Rs.):	3
5	10-Apr to 20-Apr	29.0	6.0		Sum Insured (Rs.):	150
6	21-Apr to 30-Apr	30.5	6.0			

Nature 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)	1.00
PAYOUT RATE II (Rs./mm)	1.25
Maximum Payout (Rs.):	150

Nature 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

Payout per tree	16 Feb to 30 Apr	
	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)	>5 years	
30	0.00	0.67
60	20.00	1.00
90	50.00	1.67
120	100.00	2.50
150	175.00	0.00
Maximum Payout (Rs.):	175	

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-Jul

Cover Index: Daily Rainfall (mm)

Payout Structure: 16-Jun To 31-Jul

Daily Rainfall (mm) more than	>5 years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1
124.5	60	2.3333
184.5	200	0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Cover 5: 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		75

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

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL

PREMIUM RATE %

a



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	Mango
State:	UTTARAKHAND		District :		Uttarkashi		Unit : Tree
Reference Unit Area (s):	राजमढ़ी (बड़कोट)				स्वरी		पुरोला
	पुरोला				पुरोला		स्वरी
	मौरी				आराकोट		पुरोला
	भटवारी +जोधियाडा				हर्शल		उत्तरकाशी
	चिन्वालीसीड+धौतरी				चिन्वालीसीड		दुण्डा
	दुण्डा				दुण्डा		चिन्वालीसीड
	बनीगाड				बनीगाड		राजमढ़ी (बड़कोट)
	सांकरी				सांकरी		पुरोला

Cover 1: Low Temperature Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Trigger Temperature	
Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	2.5
16-Jan To 31-Jan	3.0
01-Feb To 15-Feb	3.5

Payout Structure		>5 years of age			
Cumulative deviation Range(°C)	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Mn. Temperature from the trigger temperature given below for the entire cover

Trigger Temperature		
Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	26	5.0
01-Mar To 15-Mar	28	6.0
16-Mar To 31-Mar	30	6.0
1-Apr To 15-Apr	32	7.0

Payout Structure		>5 years of age			
Cumulative deviation Range(°C)	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall

Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Payout Structure		>5 years of age			
Cumulative Rainfall Range (mm)	>R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Payout Structure		>5 years of age			
Cumulative Rainfall Range (mm)	<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Trigger Temperature	
Fortnights	Temperature (In °C)
01-May To 15-May	33
16-May To 31-May	34
01-Jun To 15-Jun	34
16-Jun To 30-Jun	33

Payout Structure		>5 years of age			
Cumulative deviation Range(°C)	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Payout Structure		>5 years of age			
Daily deviation Range(km/h)	>=W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEA	
PREMIUM RATE %	

(Handwritten signatures and marks)

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

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Mango
State:	UTTARAKHAND		District :		Tehri	Unit : Tree	
Reference Unit Area (a):	टिहरी				कागताल		कागताल
	काण्डीसौंग				काण्डीसौंग		काण्डीसौंग
	घनोली				घनोली		कागताल
	नेनबाग				नेनबाग		घनोली
	प्रतापनगर				प्रतापनगर		जाखणीघार
	जाखणीघार				जाखणीघार		प्रतापनगर
	घनसाली				घनसाली		जाखणीघार
	बालगंगा				बालगंगा		घनसाली
	देवप्रयाग				देवप्रयाग		कीर्तिनगर
	कीर्तिनगर				कीर्तिनगर		देवप्रयाग
	नरेश्वरनगर				अगसखाल		पककी देवी
	पककी देवी				पककी देवी		आगसखाल
मदननेगी				मदननेगी		कागताल	
गजा				गजा		आगसखाल	

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Trigger Temperature	
Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	2.5
16-Jan To 31-Jan	3.0
01-Feb To 15-Feb	3.5

Payout Structure		>5 years of age			
Cumulative deviation Range(°C)	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			75		
Range 1	0	10	0	0	
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Trigger Temperature		
Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	28	5.0
01-Mar To 15-Mar	28	6.0
16-Mar To 31-Mar	30	6.0
1-Apr To 15-Apr	32	7.0

Payout Structure		>5 years of age			
Cumulative deviation Range(°C)	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			75		
Range 1	0	10	0	0	
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Payout Structure		>5 years of age			
Cumulative Rainfall Range (mm)	>R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
			150		
Range 1	25	50	0	1.2	
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Payout Structure		>5 years of age			
Cumulative Rainfall Range (mm)	<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
			75		
Range 1		150	0	0	
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Trigger Temperature	
Fortnights	Temperature (In °C)
01-May To 15-May	32
16-May To 31-May	33
01-Jun To 15-Jun	34
16-Jun To 30-Jun	33

Payout Structure		>5 years of age			
Cumulative deviation Range(°C)	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			75		
Range 1	0	10	0	0	
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger	
Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Payout Structure		>5 years of age			
Daily deviation Range(km/h)	>=W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
			300		
Range 1	0.00	10.00	0	0	
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

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

(Handwritten signatures and marks)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Mango
State:	UTTARAKHAND		District :		Chamoli		Unit : Tree
Reference Unit Area (a):		चमोली			चमोली		जोशीमड
		जोशीमड			जोशीमड		चमोली
		पोखरी			पोखरी		घाट
		घाट			घाट		पोखरी
		जिलासू			जिलासू		घाट
		कर्णप्रयाग		RWS :	कर्णप्रयाग	BWS :	नन्दप्रयाग
		नन्दप्रयाग			नन्दप्रयाग		कर्णप्रयाग
		गैरसैण			गैरसैण		कर्णप्रयाग
		आदीबदी			आदीबदी		गैरसैण
		धराली			धराली		कर्णप्रयाग
	नरायणनागड			नरायणनागड		धराली	
	देवाल			देवाल		कर्णप्रयाग	

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 15-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (in °C)
15-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 15-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (in °C)	Daily Minimum Temperature (in °C)
15-Feb To 28-Feb	26	5.0
01-Mar To 15-Mar	28	6.0
16-Mar To 31-Mar	30	6.0
1-Apr To 15-Apr	32	7.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 15-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)	>R1	<= R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)	<=R1	> R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (in °C)
01-May To 15-May	33
16-May To 31-May	34
01-Jun To 15-Jun	36
16-Jun To 30-Jun	35

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)	>=W1	< W2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

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

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	Mango
State:	UTTARAKHAND			District :		Rudraprayag	Unit : Tree
Reference Unit Area (s):	रुद्रप्रयाग	ऊखीमठ	बसुकेदार	जखौली	रुद्रप्रयाग	ऊखीमठ	बसुकेदार
				RWS :		BWS :	ऊखीमठ
							रुद्रप्रयाग

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	28	5.0
01-Mar To 15-Mar	28	6.0
16-Mar To 31-Mar	30	6.0
1-Apr To 15-Apr	32	7.0

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)			>5 years of age		
	≥R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)			>5 years of age		
	≤R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	0	150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	33
16-May To 31-May	34
01-Jun To 15-Jun	36
16-Jun To 30-Jun	35

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)			>5 years of age		
	≥W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

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	Mango
State:	UTTARAKHAND		District :		Pauri		Unit : Tree
Reference Unit Area (a):	पौड़ी	श्रीनगर	RWS :	पौड़ी	श्रीनगर	BWS :	श्रीनगर
	दौलीसैण	चकीसैण		दौलीसैण	चकीसैण		दौलीसैण
	लैसडाउन + रिखाणीखाल	सतपुली		लैसडाउन	सतपुली		सतपुली
	चौबट्टाखाल	गुमाकोट		चौबट्टाखाल	गुमाकोट		लैसडाउन
	कोटद्वार	कोटद्वार		कोटद्वार	कोटद्वार		लैसडाउन
	यमकेखर	यमकेखर		यमकेखर	यमकेखर		कोटद्वार
	जाखणीखाल	जाखणीखाल		जाखणीखाल	जाखणीखाल		लैसडाउन
	बौरखाल	बौरखाल		बौरखाल	बौरखाल		दौलीसैण

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1 < T2		>5 years of age		
	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)		
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	26	5.0
01-Mar To 15-Mar	28	6.0
16-Mar To 31-Mar	30	6.0
1-Apr To 15-Apr	32	7.0

Cumulative deviation Range(°C)	>=T1 < T2		>5 years of age		
	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)		
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over the period

Cumulative Rainfall Range (mm)	>R1 < R2		>5 years of age		
	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)		
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)	<=R1 > R2		>5 years of age		
	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)		
Range 1	150	150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	33
16-May To 31-May	34
01-Jun To 15-Jun	36
16-Jun To 30-Jun	35

Cumulative deviation Range(°C)	>=T1 < T2		>5 years of age		
	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)		
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)	>=W1 < W2		>5 years of age		
	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)		
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Mango
State:	UTTARAKHAND		District :		Haridwar		Unit : Tree
Reference Unit Area (s):	रुड़की			RWS :	रुड़की	BWS :	मारसन
	भागवानपुर				भागवानपुर		रुड़की
	मारसन				मारसन		रुड़की
	बहदुराबाद				बहदुराबाद		लकसर
	लकसर				लकसर		बहदुराबाद
	खानपुर				खानपुर		लकसर

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	3.5
01-Jan To 15-Jan	3.5
16-Jan To 31-Jan	4.0
01-Feb To 15-Feb	4.5

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	27	6.0
01-Mar To 15-Mar	30	7.0
16-Mar To 31-Mar	32	7.0
1-Apr To 15-Apr	34	7.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)	>R1	<= R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)	<=R1	> R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	35
16-May To 31-May	37
01-Jun To 15-Jun	38
16-Jun To 30-Jun	37

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)	>=W1	< W2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

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

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	Mango
State:	UTTARAKHAND		District :		Dehradun Plain		Unit : Tree
Reference Unit Area (s):	विकासनगर		RWS :		विकासनगर		सहसपुर
	सहसपुर				सहसपुर		विकासनगर
	रायपुर				धानौ		डोईवाला
	डोईवाला				डोईवाला		धानौ

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	3.5
01-Jan To 15-Jan	3.5
16-Jan To 31-Jan	4.0
01-Feb To 15-Feb	4.5

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	27	6.0
01-Mar To 15-Mar	30	7.0
16-Mar To 31-Mar	32	7.0
1-Apr To 15-Apr	34	7.0

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)			>5 years of age		
	>R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)			>5 years of age		
	<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	35
16-May To 31-May	37
01-Jun To 15-Jun	38
16-Jun To 30-Jun	36

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)			>5 years of age		
	≥W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

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	Mango
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (a):	खुर्ती	चकराता	कलसी	RWS :	धिल्हाड	चकराता	चकराता
					BWS :	धिल्हाड	चकराता

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)			>5 years of age		
	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	26	6.0
01-Mar To 15-Mar	28	7.0
16-Mar To 31-Mar	30	7.0
1-Apr To 15-Apr	32	7.0

Cumulative deviation Range(°C)			>5 years of age		
	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)			>5 years of age		
	>R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)			>5 years of age		
	<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	0	150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	33
16-May To 31-May	34
01-Jun To 15-Jun	36
16-Jun To 30-Jun	35

Cumulative deviation Range(°C)			>5 years of age		
	>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)			>5 years of age		
	>=W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

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	Mango
State:	UTTARAKHAND		District :		U.S.Nagar		Unit : Tree
Reference Unit Area (s):	रुद्रपुर	गढ़सुर	बाजपुर	जसपुर	काशीपुर	सितारगंज	खटीमा

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (in °C)
16-Dec To 31-Dec	3.5
01-Jan To 15-Jan	3.5
16-Jan To 31-Jan	4.0
01-Feb To 15-Feb	4.5

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (in °C)	Daily Minimum Temperature (in °C)
16-Feb To 28-Feb	27	6.0
01-Mar To 15-Mar	30	7.0
16-Mar To 31-Mar	32	7.0
1-Apr To 15-Apr	34	7.0

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)			>5 years of age		
	≥R1	< R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)			>5 years of age		
	≤R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	0	150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (in °C)
01-May To 15-May	35
16-May To 31-May	37
01-Jun To 15-Jun	38
16-Jun To 30-Jun	37

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)			>5 years of age		
	≥W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

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

[Handwritten Signature]

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

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Mango
State:	UTTARAKHAND		District :		Nainital Plain		Unit : Tree
Reference Unit Area (s):	इलदवानी		RWS :		कुअरपुर	BWS :	रामनगर
	रामनगर				रामनगर		कोटाबाग
	कोटाबाग				कोटाबाग		रामनगर

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (in °C)
16-Dec To 31-Dec	3.5
01-Jan To 15-Jan	3.5
16-Jan To 31-Jan	4.0
01-Feb To 15-Feb	4.5

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (in °C)	Daily Minimum Temperature (in °C)
16-Feb To 28-Feb	27	6.0
01-Mar To 15-Mar	30	7.0
16-Mar To 31-Mar	32	7.0
1-Apr To 15-Apr	34	7.0

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)			>5 years of age		
	>R1	≤ R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)			>5 years of age		
	≤R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	0	150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (in °C)
01-May To 15-May	35
16-May To 31-May	36
01-Jun To 15-Jun	37
16-Jun To 30-Jun	36

Cumulative deviation Range(°C)			>5 years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)			>5 years of age		
	≥W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

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

NAME OF INSURANCE COMPANY.SIGN & SEAL	
PREMIUM RATE %	

Handwritten signatures and marks at the bottom of the page.

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	Mango
State:	UTTARAKHAND			District :	Nainital Hill		Unit : Tree
Reference Unit Area (s):	रामगढ़					तल्लारामगढ़	घारी
	घारी					घारी	तल्लारामगढ़
	भीमताल					भीमताल	तल्लारामगढ़
	ओखलकाण्डा					ख-सू	घारी
	बेतालघाट					बेतालघाट	तल्लारामगढ़

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)			>5 years of age		
	≥=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In°C)
16-Feb To 28-Feb	26	3.5
01-Mar To 15-Mar	28	4.5
16-Mar To 31-Mar	30	5.0
1-Apr To 15-Apr	32	6.0

Cumulative deviation Range(°C)			>5 years of age		
	≥=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)			>5 years of age		
	>R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)			>5 years of age		
	<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	32
16-May To 31-May	34
01-Jun To 15-Jun	35
16-Jun To 30-Jun	33

Cumulative deviation Range(°C)			>5 years of age		
	≥=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)			>5 years of age		
	≥=W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

94

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 :		Champur	
Reference Unit Area (s):	सम्भावत	RWS :	लोहाघाट	BWS :	सम्भावत	लोहाघाट
	लोहाघाट				सम्भावत	
	पुलीगिरी(टनकपुर)				सम्भावत	
	पाटी				सम्भावत	
	बाराकोट				पाटी	
	मंच				पुली	
	पुली-गुमदे		पुली		मंच	

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In °C)
16-Feb To 28-Feb	27	3.5
01-Mar To 15-Mar	30	4.5
16-Mar To 31-Mar	32	5.0
1-Apr To 15-Apr	33	6.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)	>R1	<= R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)	<=R1	> R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	32
16-May To 31-May	34
01-Jun To 15-Jun	35
16-Jun To 30-Jun	33

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)	>=W1	< W2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

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

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

NAME OF INSURANCE COMPANY SIGN & SEAL	
PREMIUM RATE %	

Handwritten signatures and marks at the bottom of the page.

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Rabi	Year	2023-24	2024-25	2025-26	Crop
State:	UTTARAKHAND			District :	Pithoragarh	
Reference Unit Area (a):	पिथौरागढ़	पिथौरागढ़		पिथौरागढ़		मंगोलीहाट
	मंगोलीहाट	मंगोलीहाट		मंगोलीहाट		पिथौरागढ़
	बेरीनाग	बेरीनाग		बेरीनाग		डीसीहाट
	डीसीहाट	डीसीहाट		डीसीहाट		बेरीनाग
	गुन्वारी	गुन्वारी		नावनी		डीसीहाट
	धारपूला	धारपूला		धारपूला		बगामनी
	कनालीपीना	कनालीपीना		कनालीपीना		देवलथल
	देवलथल	देवलथल		देवलथल		कनालीपीना
	बगामनी	बगामनी		बगामनी		धारपूला
	गण्डगमोली	गण्डगमोली		गण्डगमोली		मंगोलीहाट
धल	धल		धल		बेरीनाग	
तेजम	तेजम		तेजम		पिथौरागढ़	
पाखु	पाखु		पाखु		नावनी	

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Trigger Temperature		Payout Structure					
Fortnights	Temperature (In °C)	Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
					Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
16-Dec To 31-Dec	2.5	Range 1	0	10	0	0	75
01-Jan To 15-Jan	3.0	Range 2	10	15	0	3	
16-Jan To 31-Jan	3.5	Range 3	15	20	15	4.5	
01-Feb To 15-Feb	4.0	Range 4	20	25	37.5	7.5	
		Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Trigger Temperature			Payout Structure					
Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In°C)	Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
		Fixed Payout (Rs.)				Variable Payout (Rs./°C)	Maximum Payout (Rs.)	
16-Feb To 28-Feb	28	3.5	Range 1	0	10	0	0	75
01-Mar To 15-Mar	28	4.5	Range 2	10	15	0	3	
16-Mar To 31-Mar	30	5.0	Range 3	15	20	15	4.5	
1-Apr To 15-Apr	32	6.0	Range 4	20	25	37.5	7.5	
			Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Payout Structure					
Cumulative Rainfall Range (mm)	>R1	<= R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Payout Structure					
Cumulative Rainfall Range (mm)	<=R1	> R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	80	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Trigger Temperature		Payout Structure					
Fortnights	Temperature (In °C)	Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
					Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
01-May To 15-May	32	Range 1	0	10	0	0	75
16-May To 31-May	34	Range 2	10	20	0	0.75	
01-Jun To 15-Jun	35	Range 3	20	30	7.5	1.5	
16-Jun To 30-Jun	33	Range 4	30	40	22.5	2.25	
		Range 5	40	50	45	3	
Range 6	50	<	75	0			

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Daily Maximum Wind Speed Trigger		Payout Structure					
Fortnights	Wind speed (km/h)	Daily deviation Range(km/h)	>=W1	< W2	>5 years of age		
					Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
01-May To 15-May	45	Range 1	0.00	10.00	0	0	300
16-May To 31-May	40	Range 2	10.00	20.00	0	3	
01-Jun To 15-Jun	35	Range 3	20.00	30.00	30	4.5	
16-Jun To 30-Jun	30	Range 4	30.00	40.00	75	7.5	
		Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0			

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

Age Group of Trees -->	>5 years
Total Sum Insured per tree for add on cover (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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Mango
State:	UTTARAKHAND	District :	Bageshwar			Unit : Tree	
Reference Unit Area (s):	बागे वर	RWS :	बागे वर	BWS :	गुरुड	गुरुड	
	गुरुड		गुरुड		बागे वर		
	कपकोट		कपकोट		काण्डा		
	काण्डा		काण्डा		कपकोट		
	काफलीगैर		काफलीगैर		दुकनाकुरी		
	दुकनाकुरी		दुकनाकुरी		काफलीगैर		
	शामा		शामा		कपकोट		

Cover 1: Low Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost Injury) during cover period
 Cover Period : 16-Dec to 15-Feb
 Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature

Fortnights	Temperature (In °C)
16-Dec To 31-Dec	2.5
01-Jan To 15-Jan	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 2: Temperature Fluctuation Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period
 Cover Period : 16-Feb to 15-Apr
 Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover

Fortnights	Daily Maximum Temperature (In °C)	Daily Minimum Temperature (In°C)
16-Feb To 28-Feb	28	3.5
01-Mar To 15-Mar	28	4.5
16-Mar To 31-Mar	29	5.0
1-Apr To 15-Apr	31	6.0

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	15	0	3	
Range 3	15	20	15	4.5	
Range 4	20	25	37.5	7.5	
Range 5	25	<	75	0	

Cover 3: Unseasonal/ Excess Rainfall
 Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period
 Cover Period : 16-Feb to 30-Apr
 Index : Cumulative Rainfall Over The period

Cumulative Rainfall Range (mm)	>R1	<= R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0	1.2	150
Range 2	50	75	30	1.8	
Range 3	75	100	75	3	
Range 4	100	125	150	0	

Cover 4: Deficit Rainfall cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative Rainfall over Period

Cumulative Rainfall Range (mm)	<=R1	> R2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	150	150	0	0	75
Range 2	150	125	7.5	0	
Range 3	125	100	15	0	
Range 4	100	75	30	0	
Range 5	75	50	45	0	
Range 6	50	25	60	0	
Range 7	25	0	75	0	

Cover 5: High Temperature Cover
 Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period
 Cover Period : 1-May to 30-Jun
 Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature

Fortnights	Temperature (In °C)
01-May To 15-May	32
16-May To 31-May	34
01-Jun To 15-Jun	35
16-Jun To 30-Jun	33

Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0	0	75
Range 2	10	20	0	0.75	
Range 3	20	30	7.5	1.5	
Range 4	30	40	22.5	2.25	
Range 5	40	50	45	3	
Range 6	50	<	75	0	

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-May to 30-Jun
 Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.

Fortnights	Wind speed (km/h)
01-May To 15-May	45
16-May To 31-May	40
01-Jun To 15-Jun	35
16-Jun To 30-Jun	30

Daily deviation Range(km/h)	>=W1	< W2	>5 years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0	0	300
Range 2	10.00	20.00	0	3	
Range 3	20.00	30.00	30	4.5	
Range 4	30.00	40.00	75	7.5	
Range 5	40.00	50.00	150	15	
Range 6	50.00	>	300	0	

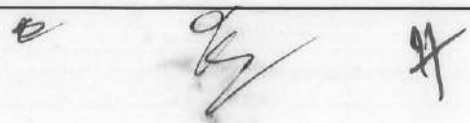
Nature of cover: Aggregate of deviations during the cover period.

Age Group of Trees --	>5 years
Total Sum Insured per tree for add on cover (Rs.):	750

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

Handwritten signatures and initials at the bottom of the page.

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	
	अल्मोड़ा			RWS :	BWS :	
	जैली				अल्मोड़ा	
	समाड़ा				जैली	
	मनीली + घ्वाडी				जैली	
	सोमेश्वर				अल्मोड़ा	
	सनीखेत				द्वारहाट	
Reference Unit Area (a):	द्वारहाट + जालली + बागवालीपोखर				चौबटिया	
	चौबटिया				द्वारहाट	
	सल्ट (खुमाड)				मछेड	
	मछेड				सल्ट	
	भिकियासेन				सल्ट	
	स्यालदे				चीलछीना	
	चीलछीना				स्यालदे	
Cover 1: Low Temperature Cover						
Cover Objective : To compensate the Mango grower against anticipated Losses due to Low temperature (Frost) Injury during cover period						
Cover Period : 15-Dec to 15-Feb						
Index : Cumulative downward deviation of daily minimum temperature from trigger Temperature						
Trigger Temperature		Payout Structure				
Fortnights	Temperature (In °C)	Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age	
					Fixed Payout (Rs.)	Variable Payout (Rs./°C)
16-Dec To 31-Dec	2.5	Range 1	0	10	0	0
01-Jan To 15-Jan	3.0	Range 2	10	15	0	3
16-Jan To 31-Jan	3.5	Range 3	15	20	15	4.5
01-Feb To 15-Feb	4.0	Range 4	20	25	37.5	7.5
		Range 5	25	<	75	0
					75	
Cover 2: Temperature Fluctuation Cover						
Cover Objective : To compensate the Mango grower against anticipated Losses due to Temperature Fluctuation during cover period						
Cover Period : 16-Feb to 15-Apr						
Index : Sum of upward deviation of daily Max. Temperature and downward deviation of daily Min. Temperature from the trigger temperature given below for the entire cover						
Trigger Temperature		Payout Structure				
Fortnights	Daily Maximum Temperature (in °C)	Daily Minimum Temperature (in °C)	Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age
						Fixed Payout (Rs.)
16-Feb To 28-Feb	28	3.5	Range 1	0	10	0
01-Mar To 15-Mar	28	4.5	Range 2	10	15	0
16-Mar To 31-Mar	29	5.0	Range 3	15	20	15
1-Apr To 15-Apr	30	6.0	Range 4	20	25	37.5
			Range 5	25	<	75
						75
Cover 3: Unseasonal/ Excess Rainfall						
Cover Objective : To compensate the Mango grower against anticipated Losses due to Unseasonal/ excess rainfall During Cover Period						
Cover Period : 16-Feb to 30-Apr						
Index : Cumulative Rainfall Over The period						
Trigger Temperature		Payout Structure				
Fortnights	Daily Maximum Temperature (in °C)	Daily Minimum Temperature (in °C)	Cumulative Rainfall Range (mm)	>R1	<= R2	>5 years of age
						Fixed Payout (Rs.)
16-Feb To 28-Feb	28	3.5	Range 1	25	50	0
01-Mar To 15-Mar	28	4.5	Range 2	50	75	30
16-Mar To 31-Mar	29	5.0	Range 3	75	100	75
1-Apr To 15-Apr	30	6.0	Range 4	100	125	150
						150
Cover 4: Deficit Rainfall cover						
Cover Objective : To compensate the Mango grower against anticipated Losses due to deficit rainfall during Cover Period						
Cover Period : 1-May to 30-Jun						
Index : Cumulative Rainfall over Period						
Trigger Temperature		Payout Structure				
Fortnights	Daily Maximum Temperature (in °C)	Daily Minimum Temperature (in °C)	Cumulative Rainfall Range (mm)	<=R1	> R2	>5 years of age
						Fixed Payout (Rs.)
01-May To 15-May	32	3	Range 1	150	125	0
16-May To 31-May	34	4	Range 2	125	100	7.5
01-Jun To 15-Jun	35	5	Range 3	100	75	15
16-Jun To 30-Jun	33	6	Range 4	75	50	30
			Range 5	50	25	45
			Range 6	25	0	60
			Range 7	0	0	75
						75
Cover 5: High Temperature Cover						
Cover Objective : To compensate the Mango grower against anticipated Losses due to High Temperature during cover period						
Cover Period : 1-May to 30-Jun						
Index : Cumulative upward deviation of daily maximum temperature from trigger Temperature						
Trigger Temperature		Payout Structure				
Fortnights	Temperature (In °C)	Cumulative deviation Range(°C)	>=T1	< T2	>5 years of age	
					Fixed Payout (Rs.)	Variable Payout (Rs./°C)
01-May To 15-May	32	Range 1	0	10	0	0
16-May To 31-May	34	Range 2	10	20	0	0.75
01-Jun To 15-Jun	35	Range 3	20	30	7.5	1.5
16-Jun To 30-Jun	33	Range 4	30	40	22.5	2.25
		Range 5	40	50	45	3
		Range 6	50	<	75	0
						75
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-May to 30-Jun						
Index : Cumulative upward deviation of Daily High Wind Speed from respective triggers.						
Daily Maximum Wind Speed Trigger		Payout Structure				
Fortnights	Wind speed (km/h)	Daily deviation Range(km/h)	>=W1	< W2	>5 years of age	
					Fixed Payout (Rs.)	Variable Payout (Rs./km/h)
01-May To 15-May	45	Range 1	0.00	10.00	0	0
16-May To 31-May	40	Range 2	10.00	20.00	0	3
01-Jun To 15-Jun	35	Range 3	20.00	30.00	30	4.5
16-Jun To 30-Jun	30	Range 4	30.00	40.00	75	7.5
		Range 5	40.00	50.00	150	15
		Range 6	50.00	>	300	0
						300
Nature of cover: Aggregate of deviations during the cover period.						
			Age Group of Trees --		>5 years	
			Total Sum Insured per tree for add on cover (Rs.):		750	
FINANCIAL BID TABLE						
NAME OF INSURANCE COMPANY, SIGN & SEAL						
PREMIUM RATE %						



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	Litchi
State:	UTTARAKHAND		District : Rudraprayag		Unit : Tree		
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली		
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखोली		जखोली		रुद्रप्रयाग		

Cover-1: Low Temperature

Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 ^{0C}
01-Jan	15-Jan	3.0 ^{0C}
16-Jan	31-Jan	3.5 ^{0C}
01-Feb	15-Feb	4.0 ^{0C}

Payout Function :-

Strike (°C) >	15 ^{0C}
Exit (°C):	40 ^{0C}
PLANT CATEGORY	>5 years
Notional Payout (Rs. / ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed

Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cummulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs. / km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.

Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 ^{0C}
16-Apr	30-Apr	32.0 ^{0C}
01-May	15-May	33.0 ^{0C}
16-May	31-May	34.5 ^{0C}
01-Jun	15-Jun	34.0 ^{0C}
16-Jun	30-Jun	33.0 ^{0C}

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
 Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover

Objective: To provide cover aginst deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi
State:	UTTARAKHAND		District :	Dehradun Plain		Unit : Tree	
Reference Unit Area (s):	विकासनगर	RWS :	विकासनगर	BWS :	सहसपुर	Litchi	
	सहसपुर		सहसपुर		विकासनगर		
	रायपुर		थानौ		डोईवाला		
	डोईवाला		डोईवाला		थानौ		

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	3.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C
01-Feb	15-Feb	4.5 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cummulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	35.0 °C
16-Apr	30-Apr	35.0 °C
01-May	15-May	37.0 °C
16-May	31-May	37.0 °C
01-Jun	15-Jun	36.0 °C
16-Jun	30-Jun	36.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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)

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
State:	UTTARAKHAND		District :	Almora		Litchi
Reference Unit Area (s):	अल्मोड़ा जैती लमगड़ा मनीली + ध्याडी सोमेश्वर रानीखेत इरहाट + जालती + बागबातीपोखर चौबटिया सल्ट (खुमार) मछोड निकियासेन स्यालदे धौलछीना		RWS :	अल्मोड़ा जैती लमगड़ा मनीली सोमेश्वर चौबटिया इरहाट चौबटिया सल्ट मछोड निकियासेन स्यालदे धौलछीना		Unit : Tree
					BWS :	सोमेश्वर मनीली जैती अल्मोड़ा इरहाट चौबटिया इरहाट मछोड सल्ट सल्ट धौलछीना स्यालदे

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.
Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cummulative DAILY upward deviation of High Wind Speed from respective triggers.
Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature
Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	34.0 °C
16-May	31-May	35.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period
Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9,375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period
Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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)

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	Litchi
State:	UTTARAKHAND		District :	Bageshwar		Unit : Tree	
Reference Unit Area (s):	बागे वर	RWS :	BWS :	बागे वर	BWS :	गरुड	गरुड
	गरुड			गरुड		बागे वर	
	कपकोट			कपकोट		काण्डा	
	काण्डा			काण्डा		कपकोट	
	काफलीगिर			काफलीगिर		दुकनाकुरी	
	दुकनाकुरी			दुकनाकुरी		काफलीगिर	
	शामा		शामा			कपकोट	

Cover-1: Low Temperature

Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.

Cover Period: 16-Dec To 15-Feb

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed

Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.

Cover Period: 01-May To 30-Jun

Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.

Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.

Cover Period: 01-Apr To 30-Jun

Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	34.0 °C
16-May	31-May	35.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period

Cover period: 16-Feb to 30-Apr

Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.

Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover

Objective: To provide cover against deficit rainfall during cover period

Cover Period: 01-May To 30-Jun

Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi
State:	UTTARAKHAND		District :	Dehradun Hill		Unit : Tree	
Reference Unit Area (s):	चकराता खुर्ती कालसी		RWS :	चकराता खिल्हाड सहिया	BWS :	खिल्हाड चकराता चकराता	

Cover-1: Low Temperature

Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed

Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cummulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.

Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	34.0 °C
16-May	31-May	35.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.

Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover

Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi
State:	UTTARAKHAND		District :	Haridwar		Unit : Tree	
Reference Unit Area (s):	रुडकी	RWS :	RWS :	रुडकी	BWS :	नारसन	Unit : Tree
	भागवानपुर			भागवानपुर		रुडकी	
	नारसन			नारसन		रुडकी	
	बहदराबाद			बहदराबाद		लक्सर	
	लक्सर			लक्सर		बहदराबाद	
	खानपुर			खानपुर		लक्सर	

Cover-1: Low Temperature

Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.

Cover Period: 16-Dec To 15-Feb

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	3.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C
01-Feb	15-Feb	4.5 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed

Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.

Cover Period: 01-May To 30-Jun

Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.

Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.

Cover Period: 01-Apr To 30-Jun

Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	35.0 °C
16-Apr	30-Apr	35.0 °C
01-May	15-May	37.0 °C
16-May	31-May	37.5 °C
01-Jun	15-Jun	36.5 °C
16-Jun	30-Jun	36.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period

Cover period: 16-Feb to 30-Apr

Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.

Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover

Objective: To provide cover against deficit rainfall during cover period

Cover Period: 01-May To 30-Jun

Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi
State:	UTTARAKHAND		District :		Tehri Garhwal	Unit : Tree	
Reference Unit Area (s):	टिहरी	RWS :	काण्डीसींग	BWS :	काण्डीसींग	काण्डीसींग	काण्डीसींग
	काण्डीसींग		काण्डीसींग		काण्डीसींग	काण्डीसींग	
	घनौली		घनौली		घनौली	घनौली	
	नैनबाग		नैनबाग		नैनबाग	नैनबाग	
	प्रतापनगर		प्रतापनगर		प्रतापनगर	प्रतापनगर	
	जाखणीघार		जाखणीघार		जाखणीघार	जाखणीघार	
	घनसाली		घनसाली		घनसाली	घनसाली	
	बालगंगा		बालगंगा		बालगंगा	बालगंगा	
	देवप्रयाग		देवप्रयाग		देवप्रयाग	देवप्रयाग	
	कीर्तिनगर		कीर्तिनगर		कीर्तिनगर	कीर्तिनगर	
	नरेन्द्रनगर		नरेन्द्रनगर		नरेन्द्रनगर	नरेन्द्रनगर	
	पवकी देवी		पवकी देवी		पवकी देवी	पवकी देवी	
	मदननैगी		मदननैगी		मदननैगी	मदननैगी	
गजा	गजा	गजा	गजा				

Cover-1: Low Temperature

Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed

Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.

Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	34.0 °C
16-May	31-May	35.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.

Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover

Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	1.00
PAYOUT RATE II (Rs./mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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
State:	UTTARAKHAND		District :	Chamoli		Unit : Tree
Reference Unit Area (s):	चमोली	RWS :	Chamoli	BWS :	जोशीमठ	जोशीमठ
	जोशीमठ				चमोली	
	पोखरी				घाट	
	घाट				पोखरी	
	जिलासू				घाट	
	कर्णप्रयाग				नन्दप्रयाग	
	नन्दप्रयाग				कर्णप्रयाग	
	गैरसैण				गैरसैण	
	आदीबदी				आदीबदी	
	धराली				धराली	
नरायणबागड	नरायणबागड					
देवाल	देवाल					

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	34.0 °C
16-May	31-May	35.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees -->	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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 signature and initials

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
State:	UTTARAKHAND		District :	Pauri		Unit : Tree
Reference Unit Area (s):	पौड़ी	RWS :	Pauri	पौड़ी	BWS :	श्रीनगर
	श्रीनगर			श्रीनगर		पौड़ी
	धौलीसैंग			धौलीसैंग		चकीसैंग
	चकीसैंग			चकीसैंग		धौलीसैंग
	लैसडाउन + रिखणीखाल			लैसडाउन		सतपुली
	सतपुली			सतपुली		चौबट्टाखाल
	चौबट्टाखाल			चौबट्टाखाल		सतपुली
	धुमाकोट			धुमाकोट		लैसडाउन
	कोटद्वार			कोटद्वार		लैसडाउन
	यमकेशवर			यमकेशवर		कोटद्वार
जाखणीखाल	जाखणीखाल	लैसडाउन				
बीरोखाल	बीरोखाल	धौलीसैंग				

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	3.0 ^{OC}
01-Jan	15-Jan	3.5 ^{OC}
16-Jan	31-Jan	3.5 ^{OC}
01-Feb	15-Feb	4.0 ^{OC}

Payout Function :-

Strike (°C) >	15 ^{OC}
Exit (°C):	40 ^{OC}
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	32.0 ^{OC}
16-Apr	30-Apr	33.0 ^{OC}
01-May	15-May	34.5 ^{OC}
16-May	31-May	36.0 ^{OC}
01-Jun	15-Jun	34.5 ^{OC}
16-Jun	30-Jun	34.0 ^{OC}

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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

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

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	Litchi
State:	UTTARAKHAND		District :	Uttarkashi		Unit : Tree	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	BWS :	स्यूरी	BWS :	पुरोला	
	पुरोला			पुरोला		स्यूरी	
	मोरी			आराकोट		पुरोला	
	मटवारी + जोशियाड़ा			हरिौल		उत्तरकाशी	
	चिन्गलीसौंड+धीतरी			चिन्गलीसौंड		दुण्डा	
	दुण्डा			दुण्डा		चिन्गलीसौंड	
	बनीगाड			बनीगाड		राजगढ़ी (बड़कोट)	
साकरी	साकरी	पुरोला					

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cummulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	33.0 °C
16-May	31-May	34.5 °C
01-Jun	15-Jun	34.0 °C
16-Jun	30-Jun	33.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi
State:	UTTARAKHAND		District :	Udham Singh Nagar		Unit : Tree	
Reference Unit Area (s):	रुद्रपुर	RWS :	BWS :	रुद्रपुर	BWS :	गदरपुर	खटीमा
	गदरपुर			गदरपुर		रुद्रपुर	
	बाजपुर			बाजपुर		जसपुर	
	जसपुर			जसपुर		बाजपुर	
	काशीपुर			काशीपुर		जसपुर	
	सितारगंज			सितारगंज		खटीमा	
	खटीमा			खटीमा		सितारगंज	

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	3.5 °C
01-Jan	15-Jan	4.0 °C
16-Jan	31-Jan	4.5 °C
01-Feb	15-Feb	5.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	35.0 °C
16-Apr	30-Apr	35.0 °C
01-May	15-May	37.0 °C
16-May	31-May	37.0 °C
01-Jun	15-Jun	36.0 °C
16-Jun	30-Jun	36.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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)

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	Litchi
State:	UTTARAKHAND		District : Nainital Plain			Unit : Tree	
Reference Unit Area (s):	हलदवानी	RWS :	कुवरपुर	BWS :	रामनगर		
	रामनगर		रामनगर		कोटाबाग		
	कोटाबाग		कोटाबाग		रामनगर		

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	3.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C
01-Feb	15-Feb	4.5 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	35.0 °C
16-Apr	30-Apr	35.0 °C
01-May	15-May	37.0 °C
16-May	31-May	37.0 °C
01-Jun	15-Jun	36.0 °C
16-Jun	30-Jun	36.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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)

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	Litchi
State:	UTTARAKHAND		District :		Nainital Hill	Unit : Tree	
Reference Unit Area (s):	रामगढ़		RWS :	सल्लारामगढ़	BWS :	घारी	
	घारी			सल्लारामगढ़		सल्लारामगढ़	
	भीमताल			भीमताल		घारी	
	ओखलकाण्डा			खन्स्यू		सल्लारामगढ़	
	बैतालघाट			बैतालघाट		सल्लारामगढ़	

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	33.0 °C
16-May	31-May	34.5 °C
01-Jun	15-Jun	34.0 °C
16-Jun	30-Jun	33.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./ mm)	1.00
PAYOUT RATE II (Rs./ mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi	
State:	UTTARAKHAND		District :	Champawat		Unit : Tree		
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट		
	लोहाघाट		लोहाघाट		चम्पावत	चम्पावत		
	पूनागिरी(टनकपुर)		टनकपुर		चम्पावत	बाराकोट	बाराकोट	
	पाटी		पाटी		चम्पावत	पाटी	पाटी	
	बाराकोट		बाराकोट		चम्पावत	पुल्ला	पुल्ला	
	मंच		मंच		चम्पावत	मंच	मंच	
	पुल्ला-गुमदे 1		पुल्ला		पुल्ला	मंच		

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.
Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ °C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cummulative DAILY upward deviation of High Wind Speed from respective triggers.
Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature
Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	34.0 °C
16-May	31-May	35.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout(Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period
Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period
Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	1.00
PAYOUT RATE II (Rs./mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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	Litchi	
State:	UTTARAKHAND		District :	Pithoragarh		Unit : Tree		
Reference Unit Area (s):	पिथौरागढ़	RWS :	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट			गंगोलीहाट		पिथौरागढ़		
	बेरीनाग			बेरीनाग		डीडीहाट		डीडीहाट
	डीडीहाट			डीडीहाट		बेरीनाग		बेरीनाग
	मुन्स्यारी			नाचनी		डीडीहाट		डीडीहाट
	घारचूला			घारचूला		बंगापानी		बंगापानी
	कनालीछीना			कनालीछीना		देवलथल		देवलथल
	देवलथल			देवलथल		कनालीछीना		कनालीछीना
	बंगापानी			बंगापानी		घारचूला		घारचूला
	गण्डाईगंगोली			गण्डाईगंगोली		गंगोलीहाट		गंगोलीहाट
	थल			थल		बेरीनाग		बेरीनाग
	तेजम			तेजम		पिथौरागढ़		पिथौरागढ़
पाखू	पाखू	नाचनी	नाचनी					

Cover-1: Low Temperature
Objective: To provide cover against anticipated reduced plant growth in the event of Low Temperature.
Cover Period: 16-Dec To 15-Feb
Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature:-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.0 °C
16-Jan	31-Jan	3.5 °C
01-Feb	15-Feb	4.0 °C

Payout Function :-

Strike (°C) >	15 °C
Exit (°C):	40 °C
PLANT CATEGORY	>5 years
Notional Payout (Rs./ ° C):	3.00
Maximum Payout (Rs.):	75

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

Cover-2: High Wind Speed
Objective: To provide cover against anticipated yield loss in the event of High Wind Speed.
Cover Period: 01-May To 30-Jun
Cover Index: Cumulative DAILY upward deviation of High Wind Speed from respective triggers.

Trigger Wind Speed:-

From	To	Trigger
01-May	30-Jun	40 km/h

Payout Function :-

Strike (km/h) >	10 km/h
Exit (km/h):	50 km/h
PLANT CATEGORY	>5 years
Notional Payout (Rs./ km/h):	5.625
Maximum Payout (Rs.):	225

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

Cover-3: High Temperature and Low Relative Humidity.
Objective: To provide cover against anticipated yield loss in the event of High temperature and Low Relative Humidity.
Cover Period: 01-Apr To 30-Jun
Cover Index: Aggregate number of days having average relative humidity less than 40% and maximum temperature more than the respective triggers temperature

Trigger Temperature:-

From	To	Trigger
01-Apr	15-Apr	31.0 °C
16-Apr	30-Apr	32.0 °C
01-May	15-May	33.0 °C
16-May	31-May	34.5 °C
01-Jun	15-Jun	34.0 °C
16-Jun	30-Jun	33.0 °C

Payout Function :-

Strike >	6
Exit :	16
PLANT CATEGORY	>5 years
Notional Payout (Rs./Day):	15.00
Maximum Payout (Rs.):	150

Nature of cover: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.
Cover objective: To Cover anticipated yield loss because of higher number of rainy days during the cover Period
Cover period: 16-Feb to 30-Apr
Cover Index: Count of rainy days during cover period

Payout Function :-

Payout Begins at	6 days
Exit :	21 days
Age group of trees →	>5 years
Payment per day (Rs.):	9.375
Sum Insured (Rs.):	150

Rainy Day: A day with a rainfall of 2.5 mm or more will be counted as rainy day.
Nature of Payout: Consolidated payout for the entire period.

Cover-5: Deficit Rainfall Cover
Objective: To provide cover against deficit rainfall during cover period
Cover Period: 01-May To 30-Jun
Cover Index: Aggregate Rainfall during cover period

Payout Function :-

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	25 mm
PLANT CATEGORY	>5 years
PAYOUT RATE I (Rs./mm)	1.00
PAYOUT RATE II (Rs./mm)	1.50
Maximum Payout (Rs.):	150

Nature of Payout: Consolidated payout for the entire period.

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

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

6 9

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	Kiwi
State:	UTTARAKHAND			District :	Pauri		Unit : Tree
Reference Unit Area (s):	पीड़ी श्रीनगर धौलीसिंग चकीसिंग लैसडाउन + रिखणीखाल सतपुली चौबट्टाखाल धुमाकोट कोटद्वार यमकेसर जाखणीखाल बीरेखाल			RWS :	पीड़ी श्रीनगर धौलीसिंग चकीसिंग लैसडाउन सतपुली चौबट्टाखाल धुमाकोट कोटद्वार यमकेसर जाखणीखाल बीरेखाल	BWS :	श्रीनगर पीड़ी चकीसिंग धौलीसिंग सतपुली चौबट्टाखाल सतपुली लैसडाउन लैसडाउन कोटद्वार लैसडाउन धौलीसिंग

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine -->	>3 Years
Payment per Chill units (Rs.):	1.00
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 teperature fluctuations during cover period
Cover period: 16-Mar to 15-May
Cover Index: Sum of upward deviation of daily Maximun 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 -->	>3 Years
Payment per units (Rs.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs / mm)	1.33
PAYOUT RATE II (Rs / mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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:

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	2.08
184.5	200	0.0
Maximum Payout (Rs.):		200

Nature of Cover: Multiple events

Age Group of Trees -->	>3 Years
Total Sum Insured per tree (Rs.):	750

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	Kiwi	
e:	UTTARAKHAND					Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली		RWS :			चमोली	BWS :	जोशीमठ
	जोशीमठ					जोशीमठ		चमोली
	पोखरी					पोखरी		घाट
	घाट					घाट		पोखरी
	जिलासू					जिलासू		घाट
	कण्ठप्रयाग					कण्ठप्रयाग		नन्दप्रयाग
	नन्दप्रयाग					नन्दप्रयाग		कण्ठप्रयाग
	गैरसैण					गैरसैण		कण्ठप्रयाग
	आदीबंदी					आदीबंदी		गैरसैण
	शराली					शराली		कण्ठप्रयाग
नरराणबागड	नरराणबागड	शराली					शराली	
देवाल	देवाल	कण्ठप्रयाग						

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine --	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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:

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	2.08
184.5	200	0.0
Maximum Payout (Rs.):		200

Maximum Payout (Rs.):

Nature of Cover: Multiple events

Age Group of Trees --	>3 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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Kiwi
e:	UTTARAKHAND					Rudraprayag	Unit : Tree
Reference Unit Area (s):	रुद्रप्रयाग ऊखीमठ बसुकेदार जखौली		RWS :	रुद्रप्रयाग ऊखीमठ बसुकेदार जखौली	BWS :	जखौली बसुकेदार ऊखीमठ 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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
>3 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	1.25
124.5	75	2.08
184.5	200	0.0
Maximum Payout (Rs.):		200

Nature of Cover: Multiple events

Age Group of Trees →	>3 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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Kiwi
Reference Unit Area (s):	UTTARAKHAND			District :	Tehrigarhwal		Unit : Tree
	दिल्ली			RWS :	कागाताल		काण्डेसोण
	काण्डेसोण				काण्डेसोण		कागाताल
	धनोली				धनोली		कागाताल
	मैनबाग				मैनबाग		धनोली
	प्रतापनगर				प्रतापनगर		जाखणीघार
	जाखणीघार				जाखणीघार		प्रतापनगर
	घनसाली				घनसाली		जाखणीघार
	बालगंगा				बालगंगा		घनसाली
	देवप्रयाग				देवप्रयाग		कीर्तिनगर
	कीर्तिनगर				कीर्तिनगर		देवप्रयाग
	नरैन्दनगर				आगराखाल		पवकी देबी
	पवकी देबी				पवकी देबी		आगराखाल
	मदननगी				मदननगी		कागाताल
	गजा				गजा		आगराखाल

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
>3 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	1.25
124.5	75	2.08
184.5	200	0.0
Maximum Payout (Rs.):		200

Nature of Cover: Multiple events

Age Group of Trees →	>3 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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Kiwi
e:	UTTARAKHAND		District :			Uttarkashi	Unit : Tree
Reference Unit Area (e):	राजगढ़ी (बड़कोट)		RWS :	सुरी	BWS :	पुरोला	पुरोला
	पुरोला			पुरोला		पुरोला	
	मोरो			आसकट		पुरोला	
	भटवारी + जोशियाड़ा			हशिल		उत्तरकाशी	
	चिन्वालीसौंड + धौतरी			चिन्वालीसौंड		डुण्डा	
	डुण्डा			डुण्डा		चिन्वालीसौंड	
	बनोगाड़			बनोगाड़		राजगढ़ी (बड़कोट)	
	साकरी			साकरी		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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Heavy Rainfall

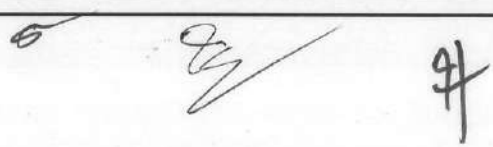
Cover objective: To Cover anticipated yield loss because of Heavy Rainfall Event during the cover period
Cover period: 16-Jun to 31-Aug
Cover Index: Daily Rainfall (mm)

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	2.08
	184.5	200	0.0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Age Group of Trees →	>3 Years
Total Sum Insured per tree (Rs.):	750

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	Kiwi
State:	UTTARAKHAND		District :		Dehradun Hill		Unit : Tree
Reference Unit Area (s):	चकराता रुनी कालसी		RWS :	चकराता चिह्लाड साहिया	BWS :	चिह्लाड चकराता चकराता	

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
>3 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	1.25
124.5	75	2.08
184.5	200	0.0
Maximum Payout (Rs.):		200

Nature of Cover: Multiple events

Age Group of Trees →	>3 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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Kiwi
Reference Unit Area (s):	UTTARAKHAND					Champawat	Unit : Tree
	चम्पावत					चम्पावत	लोहाघाट
	लोहाघाट					लोहाघाट	चम्पावत
	पुर्णागिरी(दुककपुर)					दुककपुर	चम्पावत
	पाटी					पाटी	बाराकोट
	बाराकोट					बाराकोट	पाटी
	मंघ					मंघ	पुल्ला
	पुल्ला-रुमदे I					पुल्ला	मंघ

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
	>3 Years		
	>3 Years		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	64.5	0	1.25
	124.5	75	2.08
	184.5	200	0.0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Age Group of Trees →	>3 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, CHABATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Kiwi
State:	UTTARAKHAND			District :		Nainital Hill	
Reference Unit Area (a):	रामगढ़			RWS :		BWS :	Unit : Tree
	घारी				तल्लारामगढ़		घारी
	भौमताल				घारी		तल्लारामगढ़
	ओखलकाण्डा				भौमताल		तल्लारामगढ़
	बेतालाघाट				खन्वासू		घारी
					बेतालाघाट		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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
 Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
	>3 Years		
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1.25
	124.5	75	2.08
	184.5	200	0.0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Age Group of Trees →	>3 Years
Total Sum Insured per tree (Rs.):	750

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	Kiwi
e:	UTTARAKHAND					Pithoragarh	Unit : Tree
	पिथौरागढ़					पिथौरागढ़	गंगोलीहाट
	गंगोलीहाट					गंगोलीहाट	पिथौरागढ़
	बेरोनाग					बेरोनाग	डीडीहाट
	डीडीहाट					डीडीहाट	बेरोनाग
	मुन्स्यारी					नाक्नी	डीडीहाट
	धारचूला					धारचूला	बंगापानी
	कनालीछीना					कनालीछीना	देवलथल
	देवलथल					देवलथल	कनालीछीना
	बंगापानी					बंगापानी	धारचूला
	गणाइंगंगोली					गणाइंगंगोली	गंगोलीहाट
	थल					थल	बेरोनाग
	तंजम					तंजम	पिथौरागढ़
	पाखू					पाखू	नाक्नी

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./mm)	1.33
PAYOUT RATE II (Rs./mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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:

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	2.08
184.5	200	0.0
Maximum Payout (Rs.):	200	

Nature of Cover: Multiple events

Age Group of Trees →	>3 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, CHABATIYA, RANIKHET, ALMORA
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Kiwi
Reference Unit Area (s):	UTTARAKHAND		District :			Bageshwar	Unit : Tree
	बागो वर		RWS :		BWS :	गुरुड	
	गुरुड			बागो वर			बागो वर
	कपकोट			गुरुड			काण्डा
	काण्डा			कपकोट			कपकोट
	काफलीगिर			काण्डा			दुकनाकुरी
	दुकनाकुरी			काफलीगिर			काफलीगिर
	शामा		दुकनाकुरी		दुकनाकुरी		
			शामा		कपकोट		

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
		>3 Years	
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1.25
	124.5	75	2.08
	184.5	200	0.0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Age Group of Trees →	>3 Years
Total Sum Insured per tree (Rs.):	750

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	Kiwi
Season	UTTARAKHAND			District :	Almora		Unit : Tree
Insurance Unit Area (s):	अल्मोड़ा			RWS :	अल्मोड़ा	BWS :	सोमेश्वर
	जैती				जैती		मनोली
	लमगडा				लमगडा		जैती
	मनोली + ध्याही				मनोली		जैती
	सोमेश्वर				सोमेश्वर		अल्मोड़ा
	रानीखेत				चौबटिया		इमहाट
	इमहाट + जालली + बागवालीपोखर				इमहाट		चौबटिया
	चौबटिया				चौबटिया		इमहाट
	सल्ट (खुमाड)				सल्ट		मछोड
	मछोड				मछोड		सल्ट
	भिकियासेन				भिकियासेन		सल्ट
	स्यालदे				स्यालदे		घोलछीना
घोलछीना			घोलछीना	स्यालदे			

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
1.5 to 2.4	0.5
2.5 to 9.1	1.0
9.2 to 12.4	0.5
12.5 to 15.9	0.0
16.0 to 17.9	-0.5
18.0 >=	-1.00

Strike (<)	700.00 Chill Units
Exit (100%) Payout	600.00 Chill Units
Age group of Vine →	>3 Years
Payment per Chill units (Rs.):	1.00
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.

Period	Trigger Max Temperature	Trigger Min Temperature
16-Mar to 24-Mar	25.0	5.0
25-Mar to 2-Apr	26.0	5.0
3-Apr to 11-Apr	27.0	6.0
12-Apr to 20-Apr	27.5	6.0
21-Apr to 29-Apr	28.5	7.0
30-Apr to 7-May	29.5	7.0
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.):	1.00
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 31-Oct
Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	850 mm
Strike II (<)	750 mm
Exit	650 mm
PLANT AGE CATEGORY	>3 Years
PAYOUT RATE I (Rs./ mm)	1.33
PAYOUT RATE II (Rs./ mm)	1.67
Maximum Payout (Rs.):	300

Nature of Payout: Consolidated payout for the entire period.

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
	>3 Years		
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1.25
	124.5	75	2.08
	184.5	200	0.0
Maximum Payout (Rs.):	200		

Nature of Cover: Multiple events

Age Group of Trees →	>3 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, CHABATIYA, RANIKHET, ALMORA

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2023-24	2024-25	2025-26	Crop	Potato
State:	UTTARAKHAND		District :			Udham Singh Nagar	
Reference Unit Area (s):	रुद्रपुर	RWS :	रुद्रपुर	BWS :	रुद्रपुर	Unit : Hactare	
	गदरपुर		गदरपुर		गदरपुर	गदरपुर	
	बाजपुर		बाजपुर		बाजपुर	बाजपुर	
	जसपुर		जसपुर		जसपुर	जसपुर	
	काशीपुर		काशीपुर		काशीपुर	जसपुर	
	सितारगंज		सितारगंज		सितारगंज	खटीमा	
	खटीमा		खटीमा		खटीमा	सितारगंज	

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
Cover Period: 16-Dec To 31-Jan
Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.
Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
Cover Period: 16-Feb To 31-Mar
Cover Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.
Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	28.5 °C
01-Mar	15-Mar	30.0 °C
16-Mar	31-Mar	32.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
Cover Period: 01-Feb To 31-Mar
Cover Index: Daily Rainfall (mm)

Cover Phases

	01-Feb	To	28-Feb
Daily Rainfall (mm) more than	Payout per hectare		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

	01-Mar	To	31-Mar
Daily Rainfall (mm) more than	Payout per hectare		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Maximum Payout (Rs.): 25000
Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Potato	
State:	UTTARAKHAND			District :	Haridwar			Unit : Hactare
Reference Unit Area (s):	रुडकी			RWS :	रुडकी	BWS :	नारसन	
	भागवानपुर				भागवानपुर		रुडकी	
	नारसन				नारसन		रुडकी	
	बहदराबाद				बहदराबाद		लकसर	
	लकसर				लकसर		बहदराबाद	
	खानपुर				खानपुर		लकसर	

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	28.5 °C
01-Mar	15-Mar	30.0 °C
16-Mar	31-Mar	31.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

	01-Feb	To	28-Feb
Payout per hectare			
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

	01-Mar	To	31-Mar
Payout per hectare			
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Maximum Payout (Rs.):

25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Potato
State:	UTTARAKHAND			District :	Dehradun Plain	Unit : Hactare	
Reference Unit Area (s):	विकासनगर	RWS :	विकासनगर	BWS :	सहसपुर	सहसपुर	
	सहसपुर		सहसपुर		विकासनगर		
	रायपुर		धानी		डोईवाला		
	डोईवाला		डोईवाला		धानी		

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	27.5 °C
01-Mar	15-Mar	29.0 °C
16-Mar	31-Mar	31.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases	01-Feb To 28-Feb			01-Mar To 31-Mar		
	Payout per hectare			Payout per hectare		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80	30	0	100
	50	2000	120	60	3000	150
	75	5000	200	90	7500	250
	100	10000	0	120	15000	0

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Potato
State:	UTTARAKHAND			District :	Nainital Plain		Unit : Hactare
Reference Unit Area (s):	हलदवानी			RWS :	कुवरपुर	BWS :	रामनगर
	रामनगर				रामनगर		कोटाबाग
	कोटाबाग				कोटाबाग		रामनगर

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
 Cover Period: 16-Dec To 31-Jan
 Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
 Cover Period: 16-Feb To 31-Mar
 Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	27.5 °C
01-Mar	15-Mar	29.0 °C
16-Mar	31-Mar	31.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
 Cover Period: 01-Feb To 31-Mar
 Cover Index: Daily Rainfall (mm)

Cover Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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

ay *9*

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	Tomato
State:			UTTARAKHAND			District : Udham Singh Nagar	
Reference Unit Area (s):			RWS :			BWS :	
रुद्रपुर			रुद्रपुर			गदरपुर	
गदरपुर			गदरपुर			रुद्रपुर	
बाजपुर			बाजपुर			जसपुर	
जसपुर			जसपुर			बाजपुर	
काशीपुर			काशीपुर			जसपुर	
सितारगंज			सितारगंज			खटीमा	
खटीमा			खटीमा			सितारगंज	

Event-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
Cover Period: 16-Dec To 31-Jan
Trigger Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.
Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Event-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
Cover Period: 16-Feb To 31-Mar
Trigger Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.
Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	28.5 °C
01-Mar	15-Mar	30.0 °C
16-Mar	31-Mar	32.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Event-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
Cover Period: 01-Feb To 31-Mar
Trigger Index: Daily Rainfall (mm)

Phases	01-Feb	To	28-Feb
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
25	0	80	
50	2000	120	
75	5000	200	
100	10000	0	

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout: 25000

Area of Cover: Multiple events

Details of Sum Insured & Premium (In Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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

Handwritten signatures and marks at the bottom of the page.

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	Tomato
e:			UTTARAKHAND		Haridwar	Unit : Hactare	
Reference Unit Area (s):	रुडकी	RWS :	रुडकी	BWS :	रुडकी	नारसन	
	भागवानपुर		भागवानपुर		रुडकी		
	नारसन		नारसन		रुडकी		
	बहदराबाद		बहदराबाद		लक्सर	बहदराबाद	
	लक्सर		लक्सर		लक्सर		
	खनपुर		खनपुर		लक्सर		

Pr-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
 Coverage Period: 16-Dec To 31-Jan
 Trigger Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.
 Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Pr-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
 Coverage Period: 16-Feb To 31-Mar
 Trigger Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.
 Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	28.5 °C
01-Mar	15-Mar	30.0 °C
16-Mar	31-Mar	31.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Pr-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
 Coverage Period: 01-Feb To 31-Mar
 Trigger Index: Daily Rainfall (mm)

Phases	01-Feb	To	28-Feb
	Payout per hectare		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

Phases	01-Mar	To	31-Mar
	Payout per hectare		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Maximum Payout : 25000

Reference of Cover: Multiple events

Details of Sum Insured & Premium (In Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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

[Handwritten signature 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	Tomato
UTTARAKHAND			District :			Dehradun Plain	
Reference Unit Area (s):	विकासनगर		RWS :	विकासनगर		Unit : Hactare	
	सहसपुर			सहसपुर		सहसपुर	
	रायपुर			थानौ		विकासनगर	
	डोईवाला			डोईवाला		डोईवाला	
		BWS :		थानौ			

r-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
 Cover Period: 16-Dec To 31-Jan
 Trigger Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.
 Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

r-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
 Cover Period: 16-Feb To 31-Mar
 Trigger Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.
 Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	27.5 °C
01-Mar	15-Mar	29.0 °C
16-Mar	31-Mar	31.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

r-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
 Cover Period: 01-Feb To 31-Mar
 Trigger Index: Daily Rainfall (mm)

Reference Phases	01-Feb	To	28-Feb
	Payout per hectare		
Rainfall (mm) than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

Reference Phases	01-Mar	To	31-Mar
	Payout per hectare		
Rainfall (mm) than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Maximum Payout 25000

Mode of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Tomato
State: UTTARAKHAND			District: Nainital Plain			Unit: Hactare	
Reference Unit Area (s):	इलदवानी	RWS:	कुवरपुर	BWS:	रामनगर		
	रामनगर		रामनगर		कोटाबाग		
	कोटाबाग		कोटाबाग		रामनगर		

r-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Trigger Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Per Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

r-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Trigger Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Per Temperature :-

From	To	Trigger
16-Feb	28-Feb	27.5 °C
01-Mar	15-Mar	29.0 °C
16-Mar	31-Mar	31.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

r-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Trigger Index: Daily Rainfall (mm)

Cover Phases

	01-Feb	To	28-Feb
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
25	0	80	
50	2000	120	
75	5000	200	
100	10000	0	

	01-Mar	To	31-Mar
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
30	0	100	
60	3000	150	
90	7500	250	
120	15000	0	

Maximum Payout: 25000

Area of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
State:	UTTARAKHAND			District :	Almora		Unit : Hactare
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	अल्मोड़ा	सोमेश्वर	
	जैती		जैती		मनीली		
	लममडा		लममडा		जैती		
	मनीली + ध्याडी		मनीली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चीबटिया		द्वारहाट		
	द्वारहाट + जालली + बागबालीपोखर		द्वारहाट		चीबटिया		
	चीखुटिया		चीखुटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	भिकियासेन		भिकियासेन		सल्ट		
	स्यालदे		स्यालदे		धीलछीना		
	धीलछीना		धीलछीना		स्यालदे		

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	3.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	23.0 °C
01-Mar	15-Mar	24.5 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

Daily Rainfall (mm) more than

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout (Rs.):

25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea	
State:	UTTARAKHAND			District :	Pauri Garhwal			Unit : Hactare		
Reference Unit Area (s):	पीड़ी			RWS :	पीड़ी			श्रीनगर		
	श्रीनगर				श्रीनगर			पीड़ी		
	धौलीसैण				धौलीसैण			चकीसैण		
	चकीसैण				चकीसैण			धौलीसैण		
	लैंसखारन + रिखणीखाल				लैंसखारन			सतपुली		
	सतपुली				सतपुली			चौबट्टाखाल		
	चौबट्टाखाल				चौबट्टाखाल			सतपुली		
	धुमाकोट				धुमाकोट			लैंसखारन		
	कोटद्वार				कोटद्वार			लैंसखारन		
	यमकेशवर				यमकेशवर			कोटद्वार		
जाखणीखाल			जाखणीखाल			लैंसखारन				
बीरोखाल			बीरोखाल			धौलीसैण				

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.5 °C
16-Mar	31-Mar	27.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

	01-Feb	To	28-Feb
Daily Rainfall (mm) more than	Payout per hectare		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

	01-Mar	To	31-Mar
Daily Rainfall (mm) more than	Payout per hectare		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
State:	UTTARAKHAND			District :	Pithoragarh		Unit : Hactare
Reference Unit Area (s):	पिथौरागढ़	RWS :	गंगोलीहाट	BWS :	पिथौरागढ़	गंगोलीहाट	गंगोलीहाट
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्स्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलधल		
	देवलधल		देवलधल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गण्डाईगंगोली		गण्डाईगंगोली		गंगोलीहाट		
	धल		धल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
पाखू	पाखू	नाचनी					

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	22.5 °C
01-Mar	15-Mar	24.0 °C
16-Mar	31-Mar	25.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
State:	UTTARAKHAND			District : Tehri Garhwal		Unit : Hactare	
Reference Unit Area (s):	टिहरी				काष्ठाताल	काष्ठीसौंग	
	काष्ठीसौंग				काष्ठीसौंग	काष्ठाताल	
	धनोली				धनोली	काष्ठाताल	
	नैनबाग				नैनबाग	धनोली	
	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	
	मदननेनी				मदननेनी	काष्ठाताल	
गजा				गजा	आगराखाल		

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	23.0 °C
01-Mar	15-Mar	24.5 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

	01-Feb	To	28-Feb
Payout per hectare			
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

	01-Mar	To	31-Mar
Payout per hectare			
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
UTTARAKHAND		District :		Nainital Plain		Unit : Hactare	
Reference Unit Area (s):	हलदवानी	RWS :	कूवरपुर	BWS :	रामनगर		
	रामनगर		रामनगर		कोटाबाग		
	कोटाबाग		कोटाबाग		रामनगर		

Pr-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Period: 16-Dec To 31-Jan

Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Pr-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Period: 16-Feb To 31-Mar

Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.5 °C
16-Mar	31-Mar	27.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Pr-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Period: 01-Feb To 31-Mar

Index: Daily Rainfall (mm)

Pr Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout : 25000

Area of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
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		

r-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Reference Period: 16-Dec To 31-Jan

Reference Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Reference Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

r-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Reference Period: 16-Feb To 31-Mar

Reference Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Reference Temperature :-

From	To	Trigger
16-Feb	28-Feb	22.0 °C
01-Mar	15-Mar	23.5 °C
16-Mar	31-Mar	25.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

r-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Reference Period: 01-Feb To 31-Mar

Reference Index: Daily Rainfall (mm)

Reference Phases

	01-Feb	To	28-Feb
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
25	0	80	
50	2000	120	
75	5000	200	
100	10000	0	

	01-Mar	To	31-Mar
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
30	0	100	
60	3000	150	
90	7500	250	
120	15000	0	

Maximum Payout 25000

Reference of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
State:	UTTARAKHAND			District :	Champawat		Unit : Hactare
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पूनागिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला		
	पुल्ला-गुमदे I		पुल्ला		मंच		

er-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
 Cover Period: 16-Dec To 31-Jan
 Trigger Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	3.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

er-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
 Cover Period: 16-Feb To 31-Mar
 Trigger Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.0 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

er-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
 Cover Period: 01-Feb To 31-Mar
 Trigger Index: Daily Rainfall (mm)

Trigger Phases
 Daily Rainfall (mm) more than

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout: 25000

Area of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
UTTARAKHAND			District :			Bageshwar	
Reference Unit Area (s):	बागे वर		RWS :	बागे वर		Unit : Hactare	
	गरुड			गरुड		गरुड	
	कपकोट			कपकोट		बागे वर	
	काण्डा			काण्डा		काण्डा	
	काफलीगैर			काफलीगैर		कपकोट	
	दुकनाकुरी			दुकनाकुरी		दुकनाकुरी	
	शामा			शामा		काफलीगैर	
				BWS :		कपकोट	

er-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

er Period: 16-Dec To 31-Jan

er Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

er Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	3.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

er-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

er Period: 16-Feb To 31-Mar

er Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

er Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.5 °C
16-Mar	31-Mar	27.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

er-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

er Period: 01-Feb To 31-Mar

er Index: Daily Rainfall (mm)

er Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

imum Payout

): 25000

ire of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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

Handwritten signatures and marks at the bottom of the page.

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	Pea
State:	UTTARAKHAND			District :	Udham Singh Nagar		Unit : Hactare
Reference Unit Area (s):	रुद्रपुर	RWS :	रुद्रपुर	BWS :	गदरपुर	गदरपुर	
	गदरपुर		गदरपुर		रुद्रपुर		
	बाजपुर		बाजपुर		जसपुर		
	जसपुर		जसपुर		बाजपुर		
	काशीपुर		काशीपुर		जसपुर		
	सितारगंज		सितारगंज		खटीमा		
	खटीमा		खटीमा		सितारगंज		

er-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Cover Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

er-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Cover Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.5 °C
16-Mar	31-Mar	27.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

er-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout

25000

Area of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
State:			UTTARAKHAND			District : Dehradun Plain	
Reference Unit Area (s):			RWS :			BWS :	
विकासनगर			विकासनगर			सहसपुर	
सहसपुर			सहसपुर			विकासनगर	
रायपुर			थानौ			डोईवाला	
डोईवाला			डोईवाला			थानौ	

er-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cumulative DAILY downward deviation of Minimum temperature from respective triggers.

Cover Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

er-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cumulative DAILY upward deviation of Maximum temperature from respective triggers.

Cover Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.5 °C
16-Mar	31-Mar	27.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

er-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

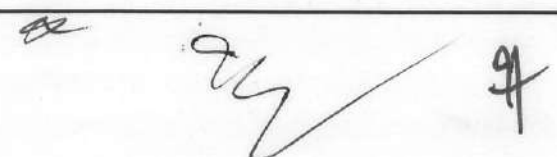
Maximum Payout : 25000

Area of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
State:			UTTARAKHAND			District : Dehradun Hill	
Reference Unit Area (s):			RWS :			BWS :	
			District :			Unit : Hactare	
			चकराता			चिल्लाड	
			ल्हूनी			चकराता	
			कालसी			चकराता	

rr-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Period: 16-Dec To 31-Jan

Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	3.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

rr-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Period: 16-Feb To 31-Mar

Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	23.5 °C
01-Mar	15-Mar	24.5 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

rr-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Period: 01-Feb To 31-Mar

Index: Daily Rainfall (mm)

Phases	01-Feb	To	28-Feb
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
25	0	80	
50	2000	120	
75	5000	200	
100	10000	0	

Phases	01-Mar	To	31-Mar
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
30	0	100	
60	3000	150	
90	7500	250	
120	15000	0	

Maximum Payout 25000

Scope of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
UTTARAKHAND			District : Haridwar			Unit : Hactare	
Reference Unit Area (s):	रुडकी	RWS :	रुडकी	BWS :	रुडकी	नारसन	
	भागवानपुर		भागवानपुर		रुडकी		
	नारसन		नारसन		रुडकी		
	बहदराबाद		बहदराबाद		लक्सर		
	लक्सर		लक्सर		बहदराबाद		
	खानपुर		खानपुर		लक्सर		

r-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Trigger Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.5 °C
01-Jan	15-Jan	3.5 °C
16-Jan	31-Jan	4.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

r-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Trigger Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	24.0 °C
01-Mar	15-Mar	25.5 °C
16-Mar	31-Mar	27.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

r-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Trigger Index: Daily Rainfall (mm)

Cover Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout 25000

Mode of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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

Handwritten signatures and initials at the bottom of the page.

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	Pea
UTTARAKHAND			District : Uttarkashi			Unit : Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)		RWS :	स्युरी	BWS :	पुरोला	
	पुरोला			पुरोला		स्युरी	
	मोरी			आराकोट		पुरोला	
	मटवारी +जोशियाड़ा			हरिाल		उत्तरकाशी	
	चिन्यालीसौंड+धौतरी			चिन्यालीसौंड		डुण्डा	
	डुण्डा			डुण्डा		चिन्यालीसौंड	
	बर्नीगाड			बर्नीगाड		राजगढ़ी (बड़कोट)	
	साकरी			साकरी		पुरोला	

r-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period
 Period: 16-Dec To 31-Jan
 Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

er Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

of cover: Aggregate of deviations during the cover period.

r-2: High Temperature

Objective: To provide cover against High Temperature during cover period.
 Period: 16-Feb To 31-Mar
 Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

er Temperature :-

From	To	Trigger
16-Feb	28-Feb	23.0 °C
01-Mar	15-Mar	24.5 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

of cover: Aggregate of deviations during the cover period.

r-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.
 Period: 01-Feb To 31-Mar
 Index: Daily Rainfall (mm)

Phases	01-Feb	To	28-Feb
	Payout per hectare		
Rainfall (mm) than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

Phases	01-Mar	To	31-Mar
	Payout per hectare		
Rainfall (mm) than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

um Payout 25000

of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
UTTARAKHAND		District :		Rudraprayag		Unit : Hactare	
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली		
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखोली		जखोली		रुद्रप्रयाग		

r-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Trigger Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

r-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Trigger Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	23.0 °C
01-Mar	15-Mar	24.5 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

r-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Trigger Index: Daily Rainfall (mm)

Trigger Phases

01-Feb	To	28-Feb
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
25	0	80
50	2000	120
75	5000	200
100	10000	0

01-Mar	To	31-Mar
Payout per hectare		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	100
60	3000	150
90	7500	250
120	15000	0

Maximum Payout 25000

Mode of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

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	Pea
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		
	आदीबदी		आदीबदी		गैरसैण		
	थराली		थराली		कर्णप्रयाग		
	नरायणबागड		नरायणबागड		थराली		
	देवाल		देवाल		कर्णप्रयाग		

Cover-1: Low Temperature

Objective: To provide cover against reduced growth due to low temperature during cover period

Cover Period: 16-Dec To 31-Jan

Cover Index: Cummulative DAILY downward deviation of Minimum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Dec	31-Dec	2.0 °C
01-Jan	15-Jan	2.0 °C
16-Jan	31-Jan	2.5 °C

Payout Table:-

Strike (>)	10 °C
Exit:	40 °C
Notional Payout (Rs./ ° C):	1000.00
Maximum Payout (Rs.):	30000

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

Cover-2: High Temperature

Objective: To provide cover against High Temperature during cover period.

Cover Period: 16-Feb To 31-Mar

Cover Index: Cummulative DAILY upward deviation of Maximum temperature from respective triggers.

Trigger Temperature :-

From	To	Trigger
16-Feb	28-Feb	23.0 °C
01-Mar	15-Mar	24.5 °C
16-Mar	31-Mar	26.0 °C

Payout Table:-

Strike (>)	10 °C
Exit:	50 °C
Notional Payout (Rs./ ° C):	500.00
Maximum Payout (Rs.):	20000

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

Cover-3: Unseasonal / Excess Rainfall

Objective: To provide cover against unseasonal / excess rainfall during cover period.

Cover Period: 01-Feb To 31-Mar

Cover Index: Daily Rainfall (mm)

Cover Phases

	01-Feb	To	28-Feb
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
25	0	80	
50	2000	120	
75	5000	200	
100	10000	0	

	01-Mar	To	31-Mar
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
30	0	100	
60	3000	150	
90	7500	250	
120	15000	0	

Maximum Payout Rs.):

25000

Nature of Cover: Multiple events

Details of Sum Insured & Premium (in Rs)

Unit	Per Hectare
Total Sum Insured :	75000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(Handwritten signatures and marks)