

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	
State: Uttarakhand			District: Nainital Hill			Chilli	
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ		BWS :	Unit: Hactare	
	धारी		धारी			धारी	
	भीमताल		भीमताल			तल्लारामगढ	
	ओखलकाण्डा		खन्स्यू			तल्लारामगढ	
	बेतालघाट		बेतालघाट			धारी	
Cover Type						तल्लारामगढ	
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	TRIGGER (°C)	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	STRIKE I (>)	20	°C		31	30.0	29.0
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Almora				Unit: Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	अल्मोड़ा	सोमेश्वर	
	जैती		जैती		मनौली		
	लमगडा		लमगडा		जैती		
	मनौली + घ्याडी		मनौली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चौबटिया		द्वारहाट		
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया		
	चौखुटिया		चौखुटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	भिकियासेन		भिकियासेन		सल्ट		
	स्यालदे		स्यालदे		घौलछीना		
घौलछीना	घौलछीना	स्यालदे					
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32				31.0	30.0
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
	MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD		16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD		16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Bageshwar			Unit: Hactare		
Reference Unit Area (s):	बागेश्वर	RWS :	बागेश्वर	BWS :	गुरुड	गुरुड	गुरुड
	गुरुड		गुरुड		बागेश्वर		
	कपकोट		कपकोट		काण्डा		
	काण्डा		काण्डा		कपकोट		
	काफलीगैर		काफलीगैर		दुकनाकुरी		
	दुकनाकुरी		दुकनाकुरी		काफलीगैर		
शांमा	शांमा	कपकोट					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.	32.5			31.5	30.5	
	TRIGGER (°C)	20 °C					
	STRIKE I (>)	45 °C					
	STRIKE II (>)	70 °C					
	EXIT	160					
	RATE I (Rs/°C)	240					
	RATE II (Rs/°C)	10000					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Pithoragarh				Unit: Hactare	
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्स्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलथल		
	देवलथल		देवलथल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गण्डाईगंगोली		गण्डाईगंगोली		गंगोलीहाट		
	थल		थल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
पाखू	पाखू	नाचनी					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31.5			30.5	29.5	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs./°C)	160					
	RATE II (Rs./°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs./mm)	64					
	RATE II (Rs./mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs./mm)	750					
	RATE II (Rs./mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME -Kharif 2019 Chilli Crop Termsheet

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Champawat				Unit: Hactare	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पूर्वागिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला		
	पुल्ला-गुमदेश		पुल्ला		मंच		
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32				31.0	30.5
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
	MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
RATE II (Rs/mm)	96						
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
RATE II (Rs/mm)	1100						
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							

FINANCIAL BID TABLE

Name of Insurance Company	
Premium Rate (%)	

(Handwritten signatures)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Chamoli				Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ	
	जोशीमठ		जोशीमठ		चमोली		
	पोखरी		पोखरी		घाट		
	घाट		घाट		पोखरी		
	जिलासू		जिलासू		घाट		
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग		
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग		
	गैरसैण		गैरसैण		कर्णप्रयाग		
	आदीबद्री		आदीबद्री		गैरसैण		
	थराली		थराली		कर्णप्रयाग		
	नरायणबागड		नरायणबागड		थराली		
देवाल	देवाल	कर्णप्रयाग					
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	31.5				30.5	29.5
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
	MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
RATE II (Rs/mm)	96						
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
RATE II (Rs/mm)	1100						
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Rudraprayag				Unit: Hactare	
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली		
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखोली		जखोली		रुद्रप्रयाग		
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
		INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	31.5			30.5	29.5	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
RATE II (Rs/°C)	240						
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
		INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
		INDEX: Maxium of 7 consecutive days cummlative rainfall over period.					
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
		INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare	
Reference Unit Area (s):	टिहरी	RWS :	काणताल	BWS :	काणताल	काणताल	काणताल
	काण्डीसौंग		काण्डीसौंग		काण्डीसौंग	काण्डीसौंग	
	घनोल्डी		घनोल्डी		घनोल्डी	घनोल्डी	
	नैनबाग		नैनबाग		नैनबाग	नैनबाग	
	प्रतापनगर		प्रतापनगर		प्रतापनगर	प्रतापनगर	
	जाखणीधार		जाखणीधार		जाखणीधार	जाखणीधार	
	घनसाली		घनसाली		घनसाली	घनसाली	
	बालगंगा		बालगंगा		बालगंगा	बालगंगा	
	देवप्रयाग		देवप्रयाग		देवप्रयाग	देवप्रयाग	
	कीर्तिनगर		कीर्तिनगर		कीर्तिनगर	कीर्तिनगर	
	नरेन्द्रनगर		आगराखाल		आगराखाल	आगराखाल	
	पवकी देवी		पवकी देवी		पवकी देवी	पवकी देवी	
	मदननेगी		मदननेगी		मदननेगी	मदननेगी	
गजा	गजा	गजा	गजा				
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	31.5			30.5	29.5	
	TRIGGER (°C)	31.5			30.5	29.5	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
RATE II (Rs/°C)	240						
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

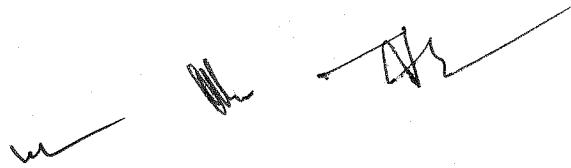
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli
State: Uttarakhand		District: Uttarkashi				Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	खुरी	BWS :	पुरोला	पुरोला	पुरोला
	पुरोला		पुरोला		पुरोला	पुरोला	
	मोरी		आराकोट		पुरोला	पुरोला	
	भटवारी +जोशियाड़ा		हर्षिल		उत्तरकाशी	उत्तरकाशी	
	चिन्गलीसौंड+धौलरी		चिन्गलीसौंड		डुण्डा	डुण्डा	
	डुण्डा		डुण्डा		चिन्गलीसौंड	चिन्गलीसौंड	
	बनीगाड		बनीगाड		राजगढ़ी (बड़कोट)	राजगढ़ी (बड़कोट)	
	सांकरी		सांकरी		पुरोला	पुरोला	
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.	32			31.0	30.0	
	TRIGGER (°C)	32			31.0	30.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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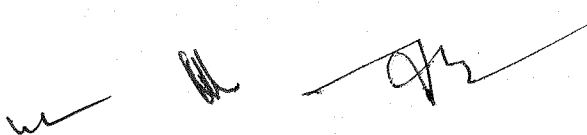
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2020	2021	2022	Crop	Chilli	
State: Uttarakhand		District: Dehradun Hill				Unit: Hactare		
Reference Unit Area (s):	चकराता	RWS :	चकराता		BWS :	फिल्हाड		
	ल्यूनी		फिल्हाड			चकराता		
	कालसी		सहिया			चकराता		
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32.5			31.0	30.0		
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	120						
	MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	64						
	MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	750						
	MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)								
60000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Chilli	
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare		
Reference Unit Area (s):	पौड़ी	RWS :	पौड़ी	BWS :	श्रीनगर	श्रीनगर		
	श्रीनगर		श्रीनगर		चकीसेग	चकीसेग		
	धैलीसेग		धैलीसेग		चकीसेग	धैलीसेग		
	चकीसेग		चकीसेग		लैंसडाउन	सतपुली		
	लैंसडाउन + रिखणीखाल		लैंसडाउन		सतपुली	चौबट्टाखाल,		
	सतपुली		सतपुली		सतपुली	सतपुली		
	चौबट्टाखाल		चौबट्टाखाल,		धुमाकोट	लैंसडाउन		
	धुमाकोट		धुमाकोट		कोटद्वार	लैंसडाउन		
	कोटद्वार		कोटद्वार		यमकेरवर	कोटद्वार		
	यमकेरवर		यमकेरवर		जाखणीखाल	लैंसडाउन		
जाखणीखाल	जाखणीखाल	बीरोखाल	धैलीसेग					
बीरोखाल	बीरोखाल							
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.	31.5			30.5	29.5		
	TRIGGER (°C)							
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	160						
RATE II (Rs/°C)	240							
MAXIMUM PAYOUT (Rs)	10000							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	120						
	RATE II (Rs./ mm)	200						
MAXIMUM PAYOUT (Rs.)	20000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	64						
	RATE II (Rs/mm)	96						
MAXIMUM PAYOUT (Rs)	20000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	750						
	RATE II (Rs/mm)	1100						
MAXIMUM PAYOUT (Rs)	10000							
TOTAL SUM INSURED (Rs./Hactare)								
60000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

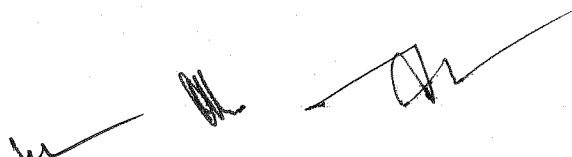


DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2020	2021	2022	Crop
State: Uttarakhand		District: Nainital Hill			Crop: French Bean	
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ		BWS :	धारी
	धारी		धारी			तल्लारामगढ
	भीमताल		भीमताल			तल्लारामगढ
	ओखलकाण्ड		खन्स्यू			धारी
	बैतालघाट		बैतालघाट			तल्लारामगढ
Unit: Hactare						
Cover Type						
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	TRIGGER (°C)	31.5			30.5	29.5
	STRIKE I (>)	20	°C			
	STRIKE II (>)	45	°C			
	EXIT	70	°C			
	RATE I (Rs/°C)	160				
	RATE II (Rs/°C)	240				
MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period					
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	120				
	RATE II (Rs./ mm)	200				
	MAXIMUM PAYOUT (Rs.)	20000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.					
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	64				
	RATE II (Rs/mm)	96				
	MAXIMUM PAYOUT (Rs)	20000				
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	750				
	RATE II (Rs/mm)	1100				
	MAXIMUM PAYOUT (Rs)	10000				
TOTAL SUM INSURED (Rs./Hactare)						
60000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Almora			Unit: Hactare		
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	सोमेश्वर	
	जैती		जैती		भनौली	भनौली	
	लमगडा		लमगडा		जैती	जैती	
	भनौली + ध्याडी		भनौली		जैती	जैती	
	सोमेश्वर		सोमेश्वर		अल्मोड़ा	अल्मोड़ा	
	रानीखेत		चौबटिया		द्वारहाट	द्वारहाट	
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया	चौबटिया	
	चौखुटिया		चौखुटिया		द्वारहाट	द्वारहाट	
	सल्ट (खुमाड)		सल्ट		मछोड	मछोड	
	मछोड		मछोड		सल्ट	सल्ट	
	भिकियासेन		भिकियासेन		सल्ट	सल्ट	
	स्यालदे		स्यालदे		धौलछीना	धौलछीना	
धौलछीना	धौलछीना	स्यालदे	स्यालदे				
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32			31.0	30.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2020	2021	2022	Crop	French Bean	
State: Uttarakhand		District: Bageshwar			Unit: Hactare			
Reference Unit Area (s):	बागेश्वर	RWS :	बागेश्वर	BWS :	गुरुड	गुरुड	बागेश्वर	
	गुरुड		गुरुड		बागेश्वर			
	कपकोट		कपकोट		काण्डा	कपकोट		
	काण्डा		काण्डा		दुकनाकुरी	काफलीगैर		
	काफलीगैर		काफलीगैर		दुकनाकुरी	काफलीगैर		
	दुकनाकुरी		दुकनाकुरी		शामा	कपकोट		
शामा	शामा							
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June		
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	33					32.0	31.0
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	160						
	RATE II (Rs/°C)	240						
MAXIMUM PAYOUT (Rs)	10000							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	120						
	RATE II (Rs./ mm)	200						
MAXIMUM PAYOUT (Rs.)	20000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	64						
	RATE II (Rs/mm)	96						
MAXIMUM PAYOUT (Rs)	20000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	750						
	RATE II (Rs/mm)	1100						
MAXIMUM PAYOUT (Rs)	10000							
TOTAL SUM INSURED (Rs./Hactare)								
60000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Pithoragarh			Unit: Hactare		
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्स्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		डीडीहाट		
	कनालीछीना		कनालीछीना		बंगापानी		
	देवलथल		देवलथल		देवलथल		
	बंगापानी		बंगापानी		कनालीछीना		
	गण्डाईगंगोली		गण्डाईगंगोली		धारचूला		
	थल		थल		गंगोलीहाट		
	तेजम		तेजम		बेरीनाग		
	पाखू		पाखू		पिथौरागढ़		
पाखू		नाचनी					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32			31.0	30.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME -Kharif 2019 Chilli Crop Termsheet							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Champawat			Unit: Hactare		
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पूर्वांगिरी(दनकपुर)		दनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला		
	पुल्ला-गुमदेश		पुल्ला		मंच		
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5		31.5		30.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
	MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cumulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	French Bean		
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				
	आदीबट्टी		आदीबट्टी		गैरसैण				
	धराली		धराली		धराली	कर्णप्रयाग			
नरायणबागड	नरायणबागड	धराली	धराली						
देवाल	देवाल	देवाल	कर्णप्रयाग						
Cover Type									
HIGH TEMPERATURE	PERIOD	15 May to 31 May			01 June to 15 June	16 June to 30 June			
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.								
	TRIGGER (°C)	32						31.0	30.0
	STRIKE I (>)	20	°C						
	STRIKE II (>)	45	°C						
	EXIT	70	°C						
	RATE I (Rs/°C)	160							
	RATE II (Rs/°C)	240							
MAXIMUM PAYOUT (Rs)	10000								
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun					
	INDEX: Aggrgate of rainfall over period								
	STRIKE I (<)	150	mm						
	STRIKE II (<)	100	mm						
	EXIT	30	mm						
	RATE I (Rs./ mm)	120							
	RATE II (Rs./ mm)	200							
	MAXIMUM PAYOUT (Rs.)	20000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug					
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.								
	STRIKE I (>)	175	mm						
	STRIKE II (>)	300	mm						
	EXIT	425	mm						
	RATE I (Rs/mm)	64							
	RATE II (Rs/mm)	96							
	MAXIMUM PAYOUT (Rs)	20000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul					
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm								
	STRIKE I (>)	4	days						
	STRIKE II (>)	10	days						
	EXIT	15	days						
	RATE I (Rs/mm)	750							
	RATE II (Rs/mm)	1100							
	MAXIMUM PAYOUT (Rs)	10000							
TOTAL SUM INSURED (Rs./Hactare)									
60000									
FINANCIAL BID TABLE									
Name of Insurance Company									
Premium Rate (%)									

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND,UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Rudraprayag				Unit: Hactare	
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग		BWS :	जखोली	
	ऊखीमठ		ऊखीमठ			बसुकेदार	
	बसुकेदार		बसुकेदार			ऊखीमठ	
	जखोली		जखोली			रुद्रप्रयाग	
Cover Type		PERIOD		16 May to 31 May	01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
		TRIGGER (°C)		32		31.0	
		STRIKE I (>)		20	°C		
		STRIKE II (>)		45	°C		
		EXIT		70	°C		
		RATE I (Rs/°C)		160			
		RATE II (Rs/°C)		240			
		MAXIMUM PAYOUT (Rs)		10000			
DEFICIT RAINFALL		PERIOD		16-May	to	30-Jun	
		INDEX: Aggrgate of rainfall over period					
		STRIKE I (<)		150	mm		
		STRIKE II (<)		100	mm		
		EXIT		30	mm		
		RATE I (Rs./ mm)		120			
		RATE II (Rs./ mm)		200			
		MAXIMUM PAYOUT (Rs.)		20000			
EXCESS RAINFALL		PERIOD		16-Jun	to	31-Aug	
		INDEX: Maxium of 7 consecutive days cummulative rainfall over period.					
		STRIKE I (>)		175	mm		
		STRIKE II (>)		300	mm		
		EXIT		425	mm		
		RATE I (Rs/mm)		64			
		RATE II (Rs/mm)		96			
		MAXIMUM PAYOUT (Rs)		20000			
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)		PERIOD		16-Jun	to	31-Jul	
		INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
		STRIKE I (>)		4	days		
		STRIKE II (>)		10	days		
		EXIT		15	days		
		RATE I (Rs/mm)		750			
		RATE II (Rs/mm)		1100			
		MAXIMUM PAYOUT (Rs)		10000			
		TOTAL SUM INSURED (Rs./Hactare)					
		60000					
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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

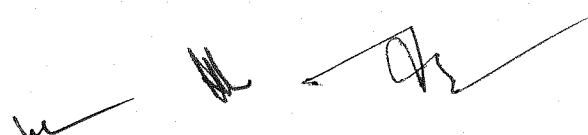
Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare	
Reference Unit Area (s):	टिहरी	RWS :	कापाताल	BWS :	काण्डासौंग	काण्डासौंग	
	काण्डासौंग		काण्डासौंग		काण्डासौंग		
	धनोल्दी		धनोल्दी		धनोल्दी		
	नैनबाग		नैनबाग		धनोल्दी		
	प्रतापनगर		प्रतापनगर		जाखणीधार		
	जाखणीधार		जाखणीधार		प्रतापनगर		
	घनसाली		घनसाली		जाखणीधार		
	बालगंगा		बालगंगा		घनसाली		
	देवप्रयाग		देवप्रयाग		कीर्तिनगर		
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग		
	नरेन्द्रनगर		आगराखाल		पक्की देवी		
	पक्की देवी		पक्की देवी		आगराखाल		
	मदननेगी		मदननेगी		कापाताल		
गजा	गजा	आगराखाल					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May		01 June to 15 June	16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	32		31.0	30.0		
	TRIGGER (°C)	20 °C					
	STRIKE I (>)	45 °C					
	STRIKE II (>)	70 °C					
	EXIT	160					
	RATE I (Rs/°C)	240					
RATE II (Rs/°C)	10000						
MAXIMUM PAYOUT (Rs)							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharrif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Uttarkashi				Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	सुरी	BWS :	पुरोला	पुरोला	
	पुरोला		पुरोला		पुरोला		
	भोरी		आराकोट		पुरोला		
	मटवारी + जोशियाड़ा		हथिल		उत्तरकाशी		
	चिन्यालीसोड+धौतरी		चिन्यालीसोड		डुण्डा		
	डुण्डा		डुण्डा		चिन्यालीसोड		
	बनीगाड		बनीगाड		राजगढ़ी (बड़कोट)		
	सांकरी		सांकरी		पुरोला		
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	32.5			31.5	30.5	
	TRIGGER (°C)	32.5			31.5	30.5	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggregate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./mm)	120					
	RATE II (Rs./mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Dehradun Hill				Unit: Hactare	
Reference Unit Area (s):	चकराता	RWS :	चकराता		BWS :	चिल्हाड	
	ल्यूनी		चिल्हाड			चकराता	
	कालसी		सहिया			चकराता	
Cover Type		PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June
		INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
HIGH TEMPERATURE	TRIGGER (°C)	33				32.0	31.0
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
	MAXIMUM PAYOUT (Rs)	10000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
MAXIMUM PAYOUT (Rs.)	20000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
MAXIMUM PAYOUT (Rs)	20000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
MAXIMUM PAYOUT (Rs)	10000						
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	French Bean
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare	
Reference Unit Area (s):	पौड़ी	RWS :	पौड़ी	BWS :	पौड़ी	श्रीनगर	
	श्रीनगर		श्रीनगर		श्रीनगर		
	धैलीसैण		धैलीसैण		धैलीसैण		
	चकीसैण		चकीसैण		चकीसैण		
	लैंसडाउन + रिखणीखाल		लैंसडाउन		लैंसडाउन		
	सतपुली		सतपुली		सतपुली		
	चौबट्टाखाल		चौबट्टाखाल		चौबट्टाखाल		
	धुमाकोट		धुमाकोट		धुमाकोट		
	कोटद्वार		कोटद्वार		कोटद्वार		
	यमकेशवर		यमकेशवर		यमकेशवर		
जाखणीखाल	जाखणीखाल	जाखणीखाल	लैंसडाउन				
बीरोखाल	बीरोखाल	बीरोखाल	धैलीसैण				
Cover Type	PERIOD						
HIGH TEMPERATURE	16 May to 31 May		01 June to 15 June		16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32				31.0	30.0
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	160					
	RATE II (Rs/°C)	240					
MAXIMUM PAYOUT (Rs)	10000						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	120					
	RATE II (Rs./ mm)	200					
	MAXIMUM PAYOUT (Rs.)	20000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	64					
	RATE II (Rs/mm)	96					
	MAXIMUM PAYOUT (Rs)	20000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	750					
	RATE II (Rs/mm)	1100					
	MAXIMUM PAYOUT (Rs)	10000					
TOTAL SUM INSURED (Rs./Hactare)							
60000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2020	2021	2022	Crop
State: Uttarakhand		District: Nainital Hill				Ginger
Reference Unit Area (s):	रामगढ़	RWS :	तल्लारामगढ़	BWS :	Unit: Hactare	
	धारी		धारी		धारी	
	भीमताल		भीमताल		तल्लारामगढ़	
	ओखलकाण्डा		खन्स्यू		तल्लारामगढ़	
	बेतालघाट		बेतालघाट		धारी	
						तल्लारामगढ़
Cover Type						
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June
		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.				
	TRIGGER (°C)	31.5				
	STRIKE I (>)	20	°C			
	STRIKE II (>)	45	°C			
	EXIT	70	°C			
	RATE I (Rs/°C)	300				
	RATE II (Rs/°C)	500				
MAXIMUM PAYOUT (Rs)	20000					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun		
		INDEX: Aggrgate of rainfall over period				
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	180				
	RATE II (Rs./ mm)	300				
	MAXIMUM PAYOUT (Rs.)	30000				
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
		INDEX: Maxium of 7 consecutive days cummlative rainfall over period.				
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	96				
	RATE II (Rs/mm)	144				
	MAXIMUM PAYOUT (Rs)	30000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul		
		INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm				
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1500				
	RATE II (Rs/mm)	2200				
	MAXIMUM PAYOUT (Rs)	20000				
TOTAL SUM INSURED (Rs./Hactare)						
100000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2020	2021	2022	Crop	Ginger	
State: Uttarakhand		District: Nainital Plain				Unit: Hactare		
Reference Unit Area (s):	हलदवानी	RWS :	कुवरपुर		BWS :	रामनगर		
	रामनगर		रामनगर			कोटाबाग		
	कोटाबाग		कोटाबाग			रामनगर		
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	36.5			35.5	34.0		
	STRIKE I (>)	20 °C						
	STRIKE II (>)	45 °C						
	EXIT	70 °C						
	RATE I (Rs/°C)	300						
	RATE II (Rs/°C)	500						
MAXIMUM PAYOUT (Rs)	20000							
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150 mm						
	STRIKE II (<)	100 mm						
	EXIT	30 mm						
	RATE I (Rs./ mm)	180						
	RATE II (Rs./ mm)	300						
	MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.							
	STRIKE I (>)	175 mm						
	STRIKE II (>)	300 mm						
	EXIT	425 mm						
	RATE I (Rs/mm)	96						
	RATE II (Rs/mm)	144						
	MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4 days						
	STRIKE II (>)	10 days						
	EXIT	15 days						
	RATE I (Rs/mm)	1500						
	RATE II (Rs/mm)	2200						
	MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)								
100000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Ginger
State: Uttarakhand		District: Almora				Unit: Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	अल्मोड़ा	सोमेश्वर	
	जैती		जैती		मनौली		
	लमगडा		लमगडा		जैती		
	मनौली + ध्याडी		मनौली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चौबटिया		द्वारहाट		
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया		
	चौखुटिया		चौखुटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	भिकियासेन		भिकियासेन		सल्ट		
	स्यालदे		स्यालदे		धौलछीना		
	धौलछीना		धौलछीना		स्यालदे		
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5			31.0	30.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA						
Restructured- WEATHER BASED CROP INSURANCE SCHEME						
Season	Kharif	Year	2020	2021	2022	Crop
State: Uttarakhand		District: Bageshwar				Ginger
Reference Unit Area (s):	बागेश्वर	RWS :	बागेश्वर	BWS :		गरुड
	गरुड		गरुड		बागेश्वर	
	कपकोट		कपकोट		काण्डा	
	काण्डा		काण्डा		कपकोट	
	काफलीगैर		काफलीगैर		दुकनाकुरी	
	दुकनाकुरी		दुकनाकुरी		काफलीगैर	
Cover Type						कपकोट
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June
		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.				
	TRIGGER (°C)	33				
	STRIKE I (>)	20	°C			
	STRIKE II (>)	45	°C			
	EXIT	70	°C			
	RATE I (Rs/°C)	300				
RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000					
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun		
		INDEX: Aggregate of rainfall over period				
	STRIKE I (<)	150	mm			
	STRIKE II (<)	100	mm			
	EXIT	30	mm			
	RATE I (Rs./ mm)	180				
	RATE II (Rs./ mm)	300				
MAXIMUM PAYOUT (Rs.)	30000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug		
		INDEX: Maximum of 7 consecutive days cumulative rainfall over period.				
	STRIKE I (>)	175	mm			
	STRIKE II (>)	300	mm			
	EXIT	425	mm			
	RATE I (Rs/mm)	96				
	RATE II (Rs/mm)	144				
MAXIMUM PAYOUT (Rs)	30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD	16-Jun	to	31-Jul		
		INDEX: Maximum number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm				
	STRIKE I (>)	4	days			
	STRIKE II (>)	10	days			
	EXIT	15	days			
	RATE I (Rs/mm)	1500				
RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000					
TOTAL SUM INSURED (Rs./Hactare)						
100000						
FINANCIAL BID TABLE						
Name of Insurance Company						
Premium Rate (%)						



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Ginger
State: Uttarakhand		District: Pithoragarh				Unit: Hactare	
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्स्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलथल		
	देवलथल		देवलथल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गण्डाईगंगोली		गण्डाईगंगोली		गंगोलीहाट		
	धल		धल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
पाखू	पाखू	नाचनी					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	32			31.0	30.0	
	TRIGGER (°C)						
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
	MAXIMUM PAYOUT (Rs.)	30000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
	MAXIMUM PAYOUT (Rs)	30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
	MAXIMUM PAYOUT (Rs)	20000					
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif		Year	2020	2021	2022	Crop
	State: Uttarakhand			District: Champawat			Ginger
Reference Unit Area (s):	चम्पावत	RWS :		चम्पावत	BWS :		Unit: Hactare
	लोहाघाट			लोहाघाट			लोहाघाट
	पूर्णागिरी(टनकपुर)			टनकपुर			चम्पावत
	पाटी			पाटी			चम्पावत
	बाराकोट			बाराकोट			बाराकोट
	मंच			मंच			पाटी
	पुल्ला-गुमदेश			पुल्ला			पुल्ला
Cover Type							मंच
HIGH TEMPERATURE	PERIOD	16 May to 31 May		01 June to 15 June		16 June to 30 June	
	TRIGGER (°C)	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
		32					
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
				31.0		30.5	
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Ginger
State: Uttarakhand		District: Chamoli				Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ	
	जोशीमठ		जोशीमठ		चमोली	चमोली	
	पोखरी		पोखरी		पोखरी	घाट	
	घाट		घाट		घाट	पोखरी	
	जिलासू		जिलासू		जिलासू	घाट	
	कर्णप्रयाग		कर्णप्रयाग		कर्णप्रयाग	नन्दप्रयाग	
	नन्दप्रयाग		नन्दप्रयाग		नन्दप्रयाग	कर्णप्रयाग	
	गैरसैंग		गैरसैंग		गैरसैंग	कर्णप्रयाग	
	आदीबद्री		आदीबद्री		आदीबद्री	गैरसैंग	
	थराली		थराली		थराली	कर्णप्रयाग	
	नरायणबागड		नरायणबागड		नरायणबागड	थराली	
देवाल	देवाल	देवाल	कर्णप्रयाग				
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
		32			31.0	30.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
	MAXIMUM PAYOUT (Rs.)	30000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
	MAXIMUM PAYOUT (Rs)	30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
	MAXIMUM PAYOUT (Rs)	20000					
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2020	2021	2022	Crop		
State: Uttarakhand		District: Rudraprayag			Unit: Hactare			
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखौली			
	ऊखीमठ		ऊखीमठ		बसुकेदार			
	बसुकेदार		बसुकेदार		ऊखीमठ			
	जखौली		जखौली		रुद्रप्रयाग			
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May		01 June to 15 June		16 June to 30 June		
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
		32					31.0	30.0
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	300						
RATE II (Rs/°C)	500							
MAXIMUM PAYOUT (Rs)	20000							
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	180						
	RATE II (Rs./ mm)	300						
MAXIMUM PAYOUT (Rs.)	30000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	96						
	RATE II (Rs/mm)	144						
MAXIMUM PAYOUT (Rs)	30000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1500						
	RATE II (Rs/mm)	2200						
MAXIMUM PAYOUT (Rs)	20000							
TOTAL SUM INSURED (Rs./Hactare)								
100000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif		Year	2020	2021	2022	Crop	Ginger	
Reference Unit Area (s):	State: Uttarakhand		RWS :	District: Tehri Garhwal			BWS :	Unit: Hactare	
	टिहरी			काणताल				काणताल	
	काण्डीसौंग			काण्डीसौंग				काणताल	
	धनोल्दी			धनोल्दी				काणताल	
	नैनबाग			नैनबाग				धनोल्दी	
	प्रतापनगर			प्रतापनगर				जाखपीधार	
	जाखपीधार			जाखपीधार				प्रतापनगर	
	घनसाली			घनसाली				जाखपीधार	
	बालगंगा			बालगंगा				घनसाली	
	देवप्रयाग			देवप्रयाग				कीर्तिनगर	
	कीर्तिनगर			कीर्तिनगर				देवप्रयाग	
	नरेश्वरनगर			आगराखाल				पवकी देवी	
	पवकी देवी			पवकी देवी				आगराखाल	
	मदननेगी			मदननेगी				काणताल	
	गजा			गजा				आगराखाल	
Cover Type									
HIGH TEMPERATURE	PERIOD		16 May to 31 May			01 June to 15 June	16 June to 30 June		
	TRIGGER (°C)		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
			32						
	STRIKE I (>)		20	°C		31.0		30.0	
	STRIKE II (>)		45	°C					
	EXIT		70	°C					
	RATE I (Rs/°C)		300						
	RATE II (Rs/°C)		500						
MAXIMUM PAYOUT (Rs)		20000							
DEFICIT RAINFALL	PERIOD		1-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period								
	STRIKE I (<)		150	mm					
	STRIKE II (<)		100	mm					
	EXIT		30	mm					
	RATE I (Rs./ mm)		180						
	RATE II (Rs./ mm)		300						
	MAXIMUM PAYOUT (Rs.)		30000						
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.								
	STRIKE I (>)		175	mm					
	STRIKE II (>)		300	mm					
	EXIT		425	mm					
	RATE I (Rs/mm)		96						
	RATE II (Rs/mm)		144						
	MAXIMUM PAYOUT (Rs)		30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD		16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm								
	STRIKE I (>)		4	days					
	STRIKE II (>)		10	days					
	EXIT		15	days					
	RATE I (Rs/mm)		1500						
	RATE II (Rs/mm)		2200						
	MAXIMUM PAYOUT (Rs)		20000						
TOTAL SUM INSURED (Rs./Hactare)									
100000									
FINANCIAL BID TABLE									
Name of Insurance Company									
Premium Rate (%)									

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	Ginger
State: Uttarakhand		District: Uttarkashi			Unit: Hactare		
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्युरी	BWS :	पुरोला	पुरोला	
	पुरोला		पुरोला		स्युरी		
	मोरी		आराकोट		पुरोला		
	भटवारी + जोशियाड़ा		हविल		उत्तरकाशी		
	चिन्चालीसाँड+धौतरी		चिन्चालीसाँड		डुण्डा		
	डुण्डा		डुण्डा		चिन्चालीसाँड		
	बर्नीगाड		बर्नीगाड		राजगढ़ी (बड़कोट)		
साकरी	साकरी	पुरोला					
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	32.5			31.5	30.5	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	300					
	RATE II (Rs/°C)	500					
MAXIMUM PAYOUT (Rs)	20000						
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	180					
	RATE II (Rs./ mm)	300					
MAXIMUM PAYOUT (Rs.)	30000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	96					
	RATE II (Rs/mm)	144					
MAXIMUM PAYOUT (Rs)	30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1500					
	RATE II (Rs/mm)	2200					
MAXIMUM PAYOUT (Rs)	20000						
TOTAL SUM INSURED (Rs./Hactare)							
100000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTAR KHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA									
Restructured- WEATHER BASED CROP INSURANCE SCHEME									
Season	Kharif		Year		2020	2021	2022	Crop	Ginger
State: Uttarakhand					District: Dehradun Hill		Unit: Hactare		
Reference Unit Area (s):	चकराता		RWS :	चकराता	BWS :	चिल्हाड	चकराता		
	खुर्ती			चिल्हाड			चकराता		
	कालसी			सहिया			चकराता		
Cover Type									
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June		16 June to 30 June		
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
		33						32.0	
	STRIKE I (>)	20 °C							
	STRIKE II (>)	45 °C							
	EXIT	70 °C							
	RATE I (Rs/°C)	300							
RATE II (Rs/°C)	500								
MAXIMUM PAYOUT (Rs)	20000								
DEFICIT RAINFALL	PERIOD	1-May	to	30-Jun					
	INDEX: Aggrgate of rainfall over period								
	STRIKE I (<)	150 mm							
	STRIKE II (<)	100 mm							
	EXIT	30 mm							
	RATE I (Rs./ mm)	180							
	RATE II (Rs./ mm)	300							
MAXIMUM PAYOUT (Rs.)	30000								
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug					
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.								
	STRIKE I (>)	175 mm							
	STRIKE II (>)	300 mm							
	EXIT	425 mm							
	RATE I (Rs/mm)	96							
	RATE II (Rs/mm)	144							
MAXIMUM PAYOUT (Rs)	30000								
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul					
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm								
	STRIKE I (>)	4 days							
	STRIKE II (>)	10 days							
	EXIT	15 days							
	RATE I (Rs/mm)	1500							
	RATE II (Rs/mm)	2200							
MAXIMUM PAYOUT (Rs)	20000								
TOTAL SUM INSURED (Rs./Hactare)									
100000									
FINANCIAL BID TABLE									
Name of Insurance Company									
Premium Rate (%)									



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif		Year	2020	2021	2022	Crop	Ginger
State: Uttarakhand		District: Dehradun Plain				Crop		Unit: Hactare
Reference Unit Area (s):	विकासनगर	RWS :	विकासनगर	BWS :	Unit: Hactare			
	सहसपुर		सहसपुर		सहसपुर			
	रायपुर		थानौ		विकासनगर			
	डोईवाला		डोईवाला		डोईवाला			
Cover Type						Crop		Unit: Hactare
HIGH TEMPERATURE	PERIOD		16 May to 31 May		01 June to 15 June		16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.		36.5		35.5		34.5	
	TRIGGER (°C)		20 °C					
	STRIKE I (>)		45 °C					
	STRIKE II (>)		70 °C					
	EXIT		300					
	RATE I (Rs/°C)		500					
RATE II (Rs/°C)		20000						
MAXIMUM PAYOUT (Rs)								
DEFICIT RAINFALL	PERIOD		1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)		150 mm					
	STRIKE II (<)		100 mm					
	EXIT		30 mm					
	RATE I (Rs./ mm)		180					
	RATE II (Rs./ mm)		300					
MAXIMUM PAYOUT (Rs.)		30000						
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.							
	STRIKE I (>)		175 mm					
	STRIKE II (>)		300 mm					
	EXIT		425 mm					
	RATE I (Rs/mm)		96					
	RATE II (Rs/mm)		144					
MAXIMUM PAYOUT (Rs)		30000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD		16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)		4 days					
	STRIKE II (>)		10 days					
	EXIT		15 days					
	RATE I (Rs/mm)		1500					
	RATE II (Rs/mm)		2200					
MAXIMUM PAYOUT (Rs)		20000						
TOTAL SUM INSURED (Rs./Hactare)								
								100000
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Ginger	
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare		
Reference Unit Area (s):	पोड़ी	RWS :	पोड़ी	BWS :	श्रीनगर	श्रीनगर		
	श्रीनगर		श्रीनगर		पोड़ी			
	धेलीसेण		धेलीसेण		चकीसेण			
	चकीसेण		चकीसेण		धेलीसेण			
	लैसडाउन + रिखणीखाल		लैसडाउन		सतपुली			
	सतपुली		सतपुली		चौबट्टाखाल,			
	चौबट्टाखाल		चौबट्टाखाल,		सतपुली			
	धुमाकोट		धुमाकोट		लैसडाउन			
	कोटद्वार		कोटद्वार		लैसडाउन			
	यमकेशवर		यमकेशवर		कोटद्वार			
जाखणीखाल	जाखणीखाल	लैसडाउन						
बीरोखाल	बीरोखाल	धेलीसेण						
Cover Type								
HIGH TEMPERATURE	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	32							
	31.0							
	30.0							
	TRIGGER (°C)							
	STRIKE I (>)		20 °C					
	STRIKE II (>)		45 °C					
EXIT		70 °C						
RATE I (Rs/°C)		300						
RATE II (Rs/°C)		500						
MAXIMUM PAYOUT (Rs)		20000						
DEFICIT RAINFALL	PERIOD		1-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)		150 mm					
	STRIKE II (<)		100 mm					
	EXIT		30 mm					
	RATE I (Rs./ mm)		180					
	RATE II (Rs./ mm)		300					
	MAXIMUM PAYOUT (Rs.)		30000					
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cumulative rainfall over period.							
	STRIKE I (>)		175 mm					
	STRIKE II (>)		300 mm					
	EXIT		425 mm					
	RATE I (Rs/mm)		96					
	RATE II (Rs/mm)		144					
	MAXIMUM PAYOUT (Rs)		30000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD		16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)		4 days					
	STRIKE II (>)		10 days					
	EXIT		15 days					
	RATE I (Rs/mm)		1500					
	RATE II (Rs/mm)		2200					
	MAXIMUM PAYOUT (Rs)		20000					
TOTAL SUM INSURED (Rs./Hactare)								
100000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif		Year	2020	2021	2022	Crop
	State: Uttarakhand			District: Nainital Hill			Potato
Reference Unit Area (s):	रामगढ		RWS :	तल्लारामगढ	BWS :		Unit: Hactare
	धारी			धारी			
	भीमताल			भीमताल			
	ओखलकाण्डा			खन्स्यू			
	बेतालघाट			बेतालघाट			
Cover Type							तल्लारामगढ
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	TRIGGER (°C)	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
	STRIKE I (>)	20	°C	31			
	STRIKE II (>)	45	°C	30.0			
	EXIT	70	°C	29.5			
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Potato
State: Uttarakhand		District: Almora				Unit: Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	अल्मोड़ा	सोमेश्वर	
	जैती		जैती		भनौली		
	लमगडा		लमगडा		जैती		
	भनौली + ध्याडी		भनौली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चौबटिया		द्वारहाट		
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया		
	चौखुटिया		चौखुटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	भिकियासेन		भिकियासेन		सल्ट		
	स्यालदे		स्यालदे		धौलछीना		
धौलछीना	धौलछीना	स्यालदे					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	32			31.0	30.0	
	TRIGGER (°C)						
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggregate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./mm)	150					
	RATE II (Rs./mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maximum of 7 consecutive days cumulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maximum number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Potato
State: Uttarakhand		District: Bageshwar				Unit: Hactare	
Reference Unit Area (s):	बागेश्वर	RWS :	बागेश्वर	BWS :	गुरुड	गुरुड	गुरुड
	गुरुड		गुरुड		बागेश्वर	बागेश्वर	
	कपकोट		कपकोट		काण्डा	कपकोट	
	काण्डा		काण्डा		दुकनाकुरी	दुकनाकुरी	
	काफलीगैर		काफलीगैर		काफलीगैर	काफलीगैर	
	दुकनाकुरी		दुकनाकुरी		दुकनाकुरी	काफलीगैर	
शामा	शामा	शामा	कपकोट	कपकोट			
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	33			32.0	31.0	
	TRIGGER (°C)						
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cumulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

(Handwritten signatures)


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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif		Year	2020	2021	2022	Crop	Potato	
State: Uttarakhand			District: Pithoragarh						
Reference Unit Area (s):	पिथौरागढ़		RWS :	पिथौरागढ़		BWS :	Unit: Hactare		
	गंगोलीहाट			गंगोलीहाट			गंगोलीहाट		
	बेरीनाग			बेरीनाग			बेरीनाग		
	डीडीहाट			डीडीहाट			डीडीहाट		
	मुन्स्यारी			नाचनी			बेरीनाग		
	धारचूला			धारचूला			डीडीहाट		
	कनालीछीना			कनालीछीना			बंगापानी		
	देवलथल			देवलथल			देवलथल		
	बंगापानी			बंगापानी			कनालीछीना		
	गण्डाईगंगोली			गण्डाईगंगोली			धारचूला		
	थल			थल			गंगोलीहाट		
	तेजम			तेजम			बेरीनाग		
	पाखू			पाखू			पिथौरागढ़		
नाचनी									
Cover Type									
HIGH TEMPERATURE	PERIOD		16 May to 31 May			01 June to 15 June		16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.								
	31.5								
	30.5								
	29.5								
	TRIGGER (°C)								
	STRIKE I (>)		20 °C						
	STRIKE II (>)		45 °C						
EXIT		70 °C							
RATE I (Rs/°C)		200							
RATE II (Rs/°C)		300							
MAXIMUM PAYOUT (Rs)		12500							
DEFICIT RAINFALL	PERIOD		16-May			to		30-Jun	
	INDEX: Aggrgate of rainfall over period								
	STRIKE I (<)		150 mm						
	STRIKE II (<)		100 mm						
	EXIT		30 mm						
	RATE I (Rs./ mm)		150						
	RATE II (Rs./ mm)		250						
	MAXIMUM PAYOUT (Rs.)		25000						
EXCESS RAINFALL	PERIOD		16-Jun			to		31-Aug	
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.								
	STRIKE I (>)		175 mm						
	STRIKE II (>)		300 mm						
	EXIT		425 mm						
	RATE I (Rs/mm)		80						
	RATE II (Rs/mm)		120						
	MAXIMUM PAYOUT (Rs)		25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD		16-Jun			to		31-Jul	
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm								
	STRIKE I (>)		4 days						
	STRIKE II (>)		10 days						
	EXIT		15 days						
	RATE I (Rs/mm)		1000						
	RATE II (Rs/mm)		1300						
	MAXIMUM PAYOUT (Rs)		12500						
TOTAL SUM INSURED (Rs./Hactare)									
75000									
FINANCIAL BID TABLE									
Name of Insurance Company									
Premium Rate (%)									

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	Potato
State: Uttarakhand		District: Champawat				Unit: Hactare	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	चम्पावत	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पूनागिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला		
पुल्ला-गुमदेश	पुल्ला	मंच					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	TRIGGER (°C)	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.					
		32.5					
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Potato	
State: Uttarakhand		District: Chamoli					Unit: Hactare	
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ		
	जोशीमठ		जोशीमठ		चमोली			
	पोखरी		पोखरी		घाट			
	घाट		घाट		पोखरी			
	जिलासू		जिलासू		घाट			
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग			
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग			
	गैरसैण		गैरसैण		कर्णप्रयाग			
	आदीबद्री		आदीबद्री		गैरसैण			
	धराली		धराली		कर्णप्रयाग			
नरायणबागड	नरायणबागड	धराली						
देवाल	देवाल	कर्णप्रयाग						
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					32	31.0
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
	MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Potato	
State: Uttarakhand		District: Rudraprayag				Unit: Hactare		
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली			
	ऊखीमठ		ऊखीमठ		बसुकेदार			
	बसुकेदार		बसुकेदार		ऊखीमठ			
	जखोली		जखोली		रुद्रप्रयाग			
Cover Type		PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.		31.5		30.5		29.5	
	TRIGGER (°C)	20 °C						
	STRIKE I (>)	45 °C						
	STRIKE II (>)	70 °C						
	EXIT							
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)		12500						
DEFICIT RAINFALL	PERIOD		16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150 mm						
	STRIKE II (<)	100 mm						
	EXIT	30 mm						
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
MAXIMUM PAYOUT (Rs.)		25000						
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175 mm						
	STRIKE II (>)	300 mm						
	EXIT	425 mm						
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
MAXIMUM PAYOUT (Rs)		25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD		16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4 days						
	STRIKE II (>)	10 days						
	EXIT	15 days						
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
MAXIMUM PAYOUT (Rs)		12500						
TOTAL SUM INSURED (Rs./Hactare)		75000						
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Potato	
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare		
Reference Unit Area (s):	टिहरी	RWS :	काणाताल	BWS :	काणाताल	काण्डीसौंग		
	काण्डीसौंग		काण्डीसौंग		काणाताल			
	धनोल्दी		धनोल्दी		काणाताल			
	नैनबाग		नैनबाग		धनोल्दी			
	प्रतापनगर		प्रतापनगर		जाखणीधार			
	जाखणीधार		जाखणीधार		प्रतापनगर			
	घनसाली		घनसाली		जाखणीधार			
	बालगंगा		बालगंगा		घनसाली			
	देवप्रयाग		देवप्रयाग		कीर्तिनगर			
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग			
	नरेन्द्रनगर		आगराखाल		पवकी देवी			
	पवकी देवी		पवकी देवी		आगराखाल			
	मदननेमी		मदननेमी		काणाताल			
	गजा		गजा		आगराखाल			
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
	MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
MAXIMUM PAYOUT (Rs.)	25000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
RATE II (Rs/mm)	120							
MAXIMUM PAYOUT (Rs)	25000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
RATE II (Rs/mm)	1300							
MAXIMUM PAYOUT (Rs)	12500							
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Potato	
State: Uttarakhand		District: Uttarkashi					Unit: Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्युरी	BWS :		पुरोला		
	पुरोला		पुरोला			स्युरी		
	मोरी		आराकोट			पुरोला		
	भटवारी + जोशियाड़ा		हविल			उत्तरकाशी		
	चिन्वालीसौंड+धौतरी		चिन्वालीसौंड			डुण्डा		
	डुण्डा		डुण्डा			चिन्वालीसौंड		
	बर्नीगाड		बर्नीगाड			राजगढ़ी (बड़कोट)		
	सांकरी		सांकरी			पुरोला		
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
		32.5					31.0	30.0
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif		Year	2020	2021	2022	Crop	Potato
State: Uttarakhand		District: Dehradun Hill				Unit: Hactare		
Reference Unit Area (s):	चकराता	RWS :	चकराता	BWS :	चिलहाड	चकराता		
	लुनी		चिलहाड		चकराता			
	कालसी		सहिया		चकराता			
Cover Type		PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
				33		32.0	31.0	
HIGH TEMPERATURE	TRIGGER (°C)							
	STRIKE I (>)		20	°C				
	STRIKE II (>)		45	°C				
	EXIT		70	°C				
	RATE I (Rs/°C)		200					
	RATE II (Rs/°C)		300					
	MAXIMUM PAYOUT (Rs)		12500					
DEFICIT RAINFALL	PERIOD		16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)		150	mm				
	STRIKE II (<)		100	mm				
	EXIT		30	mm				
	RATE I (Rs./ mm)		150					
	RATE II (Rs./ mm)		250					
MAXIMUM PAYOUT (Rs.)		25000						
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)		175	mm				
	STRIKE II (>)		300	mm				
	EXIT		425	mm				
	RATE I (Rs/mm)		80					
	RATE II (Rs/mm)		120					
MAXIMUM PAYOUT (Rs)		25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD		16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)		4	days				
	STRIKE II (>)		10	days				
	EXIT		15	days				
	RATE I (Rs/mm)		1000					
	RATE II (Rs/mm)		1300					
MAXIMUM PAYOUT (Rs)		12500						
TOTAL SUM INSURED (Rs./Hactare)		75000						
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif		Year	2020	2021	2022	Crop	Potato	
Reference Unit Area (s):	State: Uttarakhand		RWS :	District: Pauri Garhwal			BWS :	Unit: Hactare	
	पोड़ी			पोड़ी				श्रीनगर	
	श्रीनगर			श्रीनगर				पोड़ी	
	धेलीसैण			धेलीसैण				चकीसैण	
	चकीसैण			चकीसैण				धेलीसैण	
	लैंसडाउन + रिखणीखाल			लैंसडाउन				सतपुली	
	सतपुली			सतपुली				चौबट्टाखाल,	
	चौबट्टाखाल			चौबट्टाखाल,				सतपुली	
	धुमाकोट			धुमाकोट				लैंसडाउन	
	कोटद्वार			कोटद्वार				लैंसडाउन	
	यमकेशवर			यमकेशवर				कोटद्वार	
	जाखणीखाल			जाखणीखाल				लैंसडाउन	
	बीरोखाल			बीरोखाल				धेलीसैण	
Cover Type									
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June		16 June to 30 June		
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
		31.5						31.0	
	STRIKE I (>)	20 °C							
	STRIKE II (>)	45 °C							
	EXIT	70 °C							
	RATE I (Rs/°C)	200							
	RATE II (Rs/°C)	300							
MAXIMUM PAYOUT (Rs)	12500								
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun					
	INDEX: Aggrgate of rainfall over period								
	STRIKE I (<)	150 mm							
	STRIKE II (<)	100 mm							
	EXIT	30 mm							
	RATE I (Rs./ mm)	150							
	RATE II (Rs./ mm)	250							
	MAXIMUM PAYOUT (Rs.)	25000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug					
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.								
	STRIKE I (>)	175 mm							
	STRIKE II (>)	300 mm							
	EXIT	425 mm							
	RATE I (Rs/mm)	80							
	RATE II (Rs/mm)	120							
	MAXIMUM PAYOUT (Rs)	25000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul					
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm								
	STRIKE I (>)	4 days							
	STRIKE II (>)	10 days							
	EXIT	15 days							
	RATE I (Rs/mm)	1000							
	RATE II (Rs/mm)	1300							
	MAXIMUM PAYOUT (Rs)	12500							
TOTAL SUM INSURED (Rs./Hactare)									
75000									
FINANCIAL BID TABLE									
Name of Insurance Company									
Premium Rate (%)									

(Handwritten signature)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME -Kharif 2019 Tomato Crop Termsheet								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2020	2021	2022	Crop	Tomato	
State: Uttarakhand		District: Nainital Hill			Unit: Hactare			
Reference Unit Area (s):	रामगढ	RWS :	तल्लारामगढ		BWS :	धारी		
	धारी		धारी			तल्लारामगढ		
	भीमताल		भीमताल			तल्लारामगढ		
	ओखलकाण्डा		खन्स्यू			धारी		
	बैतालघाट		बैतालघाट			तल्लारामगढ		
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32			31.0	30.0		
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maximum number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Tomato
State: Uttarakhand		District: Almora				Unit: Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	अल्मोड़ा	
	जैती		जैती		मनौली	मनौली	
	लमगड़ा		लमगड़ा		जैती	जैती	
	मनौली + घ्याडी		मनौली		जैती	जैती	
	सोमेश्वर		सोमेश्वर		अल्मोड़ा	अल्मोड़ा	
	रानीखेत		चौबटिया		द्वारहाट	द्वारहाट	
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		चौबटिया	चौबटिया	
	चौखुटिया		चौखुटिया		द्वारहाट	द्वारहाट	
	सल्ट (खुमाड)		सल्ट		मछोड	मछोड	
	मछोड		मछोड		सल्ट	सल्ट	
	भिकियासेन		भिकियासेन		सल्ट	सल्ट	
	स्यालदे		स्यालदे		धौलछीना	धौलछीना	
धौलछीना	धौलछीना	स्यालदे	स्यालदे				
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.	32.5			31.5	31.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
	MAXIMUM PAYOUT (Rs)	12500					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA								
Restructured- WEATHER BASED CROP INSURANCE SCHEME								
Season	Kharif	Year	2020	2021	2022	Crop	Tomato	
State: Uttarakhand		District: Bageshwar			Unit: Hactare			
Reference Unit Area (s):	बागेश्वर	RWS :	बागेश्वर	BWS :	गरुड	गरुड	गरुड	
	गरुड		गरुड		बागेश्वर			
	कपकोट		कपकोट		काण्डा			
	काण्डा		काण्डा		कपकोट			
	काफलीगैर		काफलीगैर		दुकनाकुरी			
	दुकनाकुरी		दुकनाकुरी		काफलीगैर			
शामा	शामा	कपकोट						
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	TRIGGER (°C)	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.			32.0	31.0		
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
MAXIMUM PAYOUT (Rs.)	25000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
MAXIMUM PAYOUT (Rs)	25000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
MAXIMUM PAYOUT (Rs)	12500							
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								





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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Tomato
State: Uttarakhand		District: Pithoragarh				Unit: Hactare	
Reference Unit Area (s):	पिथौरागढ़	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट	
	गंगोलीहाट		गंगोलीहाट		पिथौरागढ़		
	बेरीनाग		बेरीनाग		डीडीहाट		
	डीडीहाट		डीडीहाट		बेरीनाग		
	मुन्स्यारी		नाचनी		डीडीहाट		
	धारचूला		धारचूला		बंगापानी		
	कनालीछीना		कनालीछीना		देवलथल		
	देवलथल		देवलथल		कनालीछीना		
	बंगापानी		बंगापानी		धारचूला		
	गणाईगंगोली		गणाईगंगोली		गंगोलीहाट		
	थल		थल		बेरीनाग		
	तेजम		तेजम		पिथौरागढ़		
	पाखू		पाखू		नाचनी		
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	32			31.0	30.0	
	TRIGGER (°C)						
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggregate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME -Kharif 2019 Tomato Crop Termsheet							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	Tomato
State: Uttarakhand		District: Champawat			Unit: Hactare		
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	लोहाघाट
	लोहाघाट		लोहाघाट		चम्पावत	चम्पावत	
	पूर्वागिरी(दनकपुर)		दनकपुर		चम्पावत	चम्पावत	
	पाटी		पाटी		बाराकोट	बाराकोट	
	बाराकोट		बाराकोट		पाटी	पाटी	
	मंच		मंच		पुल्ला	पुल्ला	
	पुल्ला-गुमदेश		पुल्ला		मंच	मंच	
Cover Type	PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June	
HIGH TEMPERATURE	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.						
	TRIGGER (°C)	33			32.0	31.0	
	STRIKE I (>)	20	°C				
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
	MAXIMUM PAYOUT (Rs)	12500					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Tomato	
State: Uttarakhand		District: Chamoli				Unit: Hactare		
Reference Unit Area (s):	चमोली	RWS :	चमोली	BWS :	चमोली	जोशीमठ		
	जोशीमठ		जोशीमठ		चमोली			
	पोखरी		पोखरी		घाट			
	घाट		घाट		पोखरी			
	जिलासू		जिलासू		घाट			
	कर्णप्रयाग		कर्णप्रयाग		नन्दप्रयाग			
	नन्दप्रयाग		नन्दप्रयाग		कर्णप्रयाग			
	गैरसैण		गैरसैण		कर्णप्रयाग			
	आदीबद्री		आदीबद्री		गैरसैण			
	धराली		धराली		कर्णप्रयाग			
नरायणबागड	नरायणबागड	धराली						
देवाल	देवाल	कर्णप्रयाग						
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.							
	TRIGGER (°C)	32			31.0	30.0		
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(55)

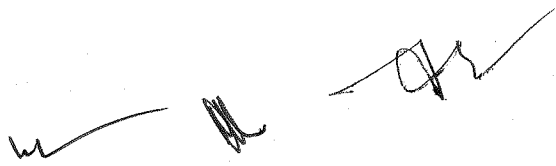
DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif	Year	2020	2021	2022	Crop	Tomato
State: Uttarakhand		District: Rudraprayag				Unit: Hactare	
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली		
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखोली		जखोली		रुद्रप्रयाग		
Cover Type		PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June
		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
HIGH TEMPERATURE		TRIGGER (°C)	32			31.0	30.0
		STRIKE I (>)	20	°C			
		STRIKE II (>)	45	°C			
		EXIT	70	°C			
		RATE I (Rs/°C)	200				
		RATE II (Rs/°C)	300				
		MAXIMUM PAYOUT (Rs)	12500				
DEFICIT RAINFALL		PERIOD	16-May	to	30-Jun		
		INDEX: Aggrgate of rainfall over period					
		STRIKE I (<)	150	mm			
		STRIKE II (<)	100	mm			
		EXIT	30	mm			
		RATE I (Rs./ mm)	150				
		RATE II (Rs./ mm)	250				
		MAXIMUM PAYOUT (Rs.)	25000				
EXCESS RAINFALL		PERIOD	16-Jun	to	31-Aug		
		INDEX: Maxium of 7 consecutive days cummlative rainfall over period.					
		STRIKE I (>)	175	mm			
		STRIKE II (>)	300	mm			
		EXIT	425	mm			
		RATE I (Rs/mm)	80				
		RATE II (Rs/mm)	120				
		MAXIMUM PAYOUT (Rs)	25000				
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)		PERIOD	16-Jun	to	31-Jul		
		INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm					
		STRIKE I (>)	4	days			
		STRIKE II (>)	10	days			
		EXIT	15	days			
		RATE I (Rs/mm)	1000				
		RATE II (Rs/mm)	1300				
		MAXIMUM PAYOUT (Rs)	12500				
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							




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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Tomato
State: Uttarakhand		District: Tehri Garhwal				Unit: Hactare	
Reference Unit Area (s):	टिहरी	RWS :	काणाताल	BWS :	काणाताल	काण्डौसौण	
	काण्डौसौण		काण्डौसौण		काणाताल		
	धनोल्दी		धनोल्दी		काणाताल		
	नैनबाग		नैनबाग		धनोल्दी		
	प्रतापनगर		प्रतापनगर		जाखणीघार		
	जाखणीघार		जाखणीघार		प्रतापनगर		
	घनसाली		घनसाली		जाखणीघार		
	बालगंगा		बालगंगा		घनसाली		
	देवप्रयाग		देवप्रयाग		कीर्तिनगर		
	कीर्तिनगर		कीर्तिनगर		देवप्रयाग		
	नरेन्द्रनगर		आगराखाल		पक्की देवी		
	पक्की देवी		पक्की देवी		आगराखाल		
	मदननेगी		मदननेगी		काणाताल		
गजा	गजा	आगराखाल					
Cover Type							
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June	
	TRIGGER (°C)	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
	STRIKE I (>)	20	°C		32	31.0	30.0
	STRIKE II (>)	45	°C				
	EXIT	70	°C				
	RATE I (Rs/°C)	200					
	RATE II (Rs/°C)	300					
	MAXIMUM PAYOUT (Rs)	12500					
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun			
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)	150	mm				
	STRIKE II (<)	100	mm				
	EXIT	30	mm				
	RATE I (Rs./ mm)	150					
	RATE II (Rs./ mm)	250					
	MAXIMUM PAYOUT (Rs.)	25000					
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug			
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.						
	STRIKE I (>)	175	mm				
	STRIKE II (>)	300	mm				
	EXIT	425	mm				
	RATE I (Rs/mm)	80					
	RATE II (Rs/mm)	120					
	MAXIMUM PAYOUT (Rs)	25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul			
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)	4	days				
	STRIKE II (>)	10	days				
	EXIT	15	days				
	RATE I (Rs/mm)	1000					
	RATE II (Rs/mm)	1300					
	MAXIMUM PAYOUT (Rs)	12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Tomato	
State: Uttarakhand		District: Uttarkashi				Unit: Hactare		
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	RWS :	स्वरी	BWS :	पुरोला	पुरोला		
	पुरोला		पुरोला		पुरोला			
	मोरी		आराकोट		पुरोला			
	मटवारी +जोशियाड़ा		हर्बिल		उत्तरकाशी			
	चिन्वालीसौंड+धौंतरी		चिन्वालीसौंड		डुण्डा			
	डुण्डा		डुण्डा		चिन्वालीसौंड			
	बनीगाड		बनीगाड		राजगढ़ी (बड़कोट)			
सांकरी	सांकरी	पुरोला						
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.	33			32.0	31.0		
	TRIGGER (°C)	33			32.0	31.0		
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
RATE II (Rs/°C)	300							
MAXIMUM PAYOUT (Rs)	12500							
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period							
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
MAXIMUM PAYOUT (Rs.)	25000							
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
MAXIMUM PAYOUT (Rs)	25000							
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
MAXIMUM PAYOUT (Rs)	12500							
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARKHAND, UDYAN BHAWAN, CHAUBATIYA, RANIKHET, ALMORA							
Restructured- WEATHER BASED CROP INSURANCE SCHEME							
Season	Kharif		Year	2020	2021	2022	Crop
State: Uttarakhand			District: Dehradun Hill			Tomato	
Reference Unit Area (s):	चकराता	RWS :	चकराता	BWS :	Unit: Hactare		
	लूनी		चिल्हाड		चिल्हाड		
	कालसी		सहिया		चकराता		
Cover Type		PERIOD		16 May to 31 May		01 June to 15 June	16 June to 30 June
		INDEX: Cumulative daily upward deviation of Maximum Temp. from trigger.					
HIGH TEMPERATURE	TRIGGER (°C)		33		32.0		31.0
	STRIKE I (>)		20 °C				
	STRIKE II (>)		45 °C				
	EXIT		70 °C				
	RATE I (Rs/°C)		200				
	RATE II (Rs/°C)		300				
	MAXIMUM PAYOUT (Rs)		12500				
DEFICIT RAINFALL	PERIOD		16-May	to	30-Jun		
	INDEX: Aggrgate of rainfall over period						
	STRIKE I (<)		150 mm				
	STRIKE II (<)		100 mm				
	EXIT		30 mm				
	RATE I (Rs./ mm)		150				
	RATE II (Rs./ mm)		250				
MAXIMUM PAYOUT (Rs.)		25000					
EXCESS RAINFALL	PERIOD		16-Jun	to	31-Aug		
	INDEX: Maxium of 7 consecutive days cummlative rainfall over period.						
	STRIKE I (>)		175 mm				
	STRIKE II (>)		300 mm				
	EXIT		425 mm				
	RATE I (Rs/mm)		80				
	RATE II (Rs/mm)		120				
MAXIMUM PAYOUT (Rs)		25000					
RAINFALL DISTRIBUTION (Consecutive Dry Days-CDD)	PERIOD		16-Jun	to	31-Jul		
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm						
	STRIKE I (>)		4 days				
	STRIKE II (>)		10 days				
	EXIT		15 days				
	RATE I (Rs/mm)		1000				
	RATE II (Rs/mm)		1300				
MAXIMUM PAYOUT (Rs)		12500					
TOTAL SUM INSURED (Rs./Hactare)							
75000							
FINANCIAL BID TABLE							
Name of Insurance Company							
Premium Rate (%)							



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Kharif	Year	2020	2021	2022	Crop	Tomato	
State: Uttarakhand		District: Pauri Garhwal				Unit: Hactare		
Reference Unit Area (s):	पौड़ी	RWS :	पौड़ी	BWS :	पौड़ी	श्रीनगर		
	श्रीनगर		श्रीनगर		श्रीनगर			
	धेलीसैण		धेलीसैण		धेलीसैण			
	चकीसैण		चकीसैण		चकीसैण			
	लैसडाउन + रिखणीखाल		लैसडाउन		लैसडाउन			
	सतपुली		सतपुली		सतपुली			
	चौबट्टाखाल		चौबट्टाखाल		चौबट्टाखाल			
	धुमाकोट		धुमाकोट		धुमाकोट			
	कोटद्वार		कोटद्वार		कोटद्वार			
	यमकेशवर		यमकेशवर		यमकेशवर			
जाखणीखाल	जाखणीखाल	जाखणीखाल						
बीरोखाल	बीरोखाल	बीरोखाल						
Cover Type								
HIGH TEMPERATURE	PERIOD	16 May to 31 May			01 June to 15 June	16 June to 30 June		
	TRIGGER (°C)	INDEX: Cummulative daily upward deviation of Maximum Temp. from trigger.						
	STRIKE I (>)	20	°C					
	STRIKE II (>)	45	°C					
	EXIT	70	°C					
	RATE I (Rs/°C)	200						
	RATE II (Rs/°C)	300						
	MAXIMUM PAYOUT (Rs)	12500						
DEFICIT RAINFALL	PERIOD	16-May	to	30-Jun				
	INDEX: Aggrgate of rainfall over period	32					31.0	30.0
	STRIKE I (<)	150	mm					
	STRIKE II (<)	100	mm					
	EXIT	30	mm					
	RATE I (Rs./ mm)	150						
	RATE II (Rs./ mm)	250						
	MAXIMUM PAYOUT (Rs.)	25000						
EXCESS RAINFALL	PERIOD	16-Jun	to	31-Aug				
	INDEX: Maxium of 7 consecutive days cummulative rainfall over period.							
	STRIKE I (>)	175	mm					
	STRIKE II (>)	300	mm					
	EXIT	425	mm					
	RATE I (Rs/mm)	80						
	RATE II (Rs/mm)	120						
	MAXIMUM PAYOUT (Rs)	25000						
RAINFALL DISTRIBUTION (Consecutive Dry Days- CDD)	PERIOD	16-Jun	to	31-Jul				
	INDEX: Maxium number of consecutive dry days(CDD) over period. Dry day is a day with rainfall <= 2.5mm							
	STRIKE I (>)	4	days					
	STRIKE II (>)	10	days					
	EXIT	15	days					
	RATE I (Rs/mm)	1000						
	RATE II (Rs/mm)	1300						
	MAXIMUM PAYOUT (Rs)	12500						
TOTAL SUM INSURED (Rs./Hactare)								
75000								
FINANCIAL BID TABLE								
Name of Insurance Company								
Premium Rate (%)								

(Handwritten signatures)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND		District :		Pauri		Unit : Tree
Reference Unit Area (5):	वर्गी	RWS :	BWS :		वर्गी	श्रीनगर	
	श्रीनगर				श्रीनगर		
	बलौसिंग				बलौसिंग		
	चक्रौसिंग				चक्रौसिंग		
	संसडाउन + रिचमोखल				संसडाउन		
	सतपुली				सतपुली		
	चौबट्टाखाल				चौबट्टाखाल		
	मुसकोट				मुसकोट		
	काटडाग				काटडाग		
	यमकेश्वर				यमकेश्वर		
जासमोखल	जासमोखल						
बोरिखाल	बोरिखाल						

COVER 1: Chilling requirement

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

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

Strike (<)	900.00	Chill Units
Exit (100%) Payout	700.00	Chill Units
Age group of trees →	5-15 Years	16-40 Years
Payment per Chill units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

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

Strike (>)	35	
Exit (100%) Payout	85	
Age group of trees →	5-15 Years	16-40 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100.0	200.0

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall

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

16 Feb to 30 Apr					
Payout per tree	5-15 Years		16-40 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs./mm)	Fixed (Rs.)	Variable (Rs./mm)
30		0	0.50	0.00	1.00
60		15	1.50	30.00	3.00
90		60	2.00	120.00	4.00
120		120	2.67	240.00	5.33
150		200	0.00	400.00	0.00
Maximum Payout (Rs.):		200		400	

COVER 5: Heavy Rainfall

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

Payout Structure:

Strike (>)	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs./mm)	Fixed (Rs.)	Variable (Rs./mm)
64.5	0	1.25		
124.5	75	2.08		
184.5	200	0.0		
Maximum Payout (Rs.):		200		

Strike (>)	16-40 Years	
	Fixed (Rs.)	Variable (Rs./mm)
64.5	0	2.6
124.5	150	4.17
184.5	400	0.0
Maximum Payout (Rs.):		400

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

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

Daily Maximum Wind Speed Trigger

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

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	5-15 Years	16-40 Years
Payout (Rs./km/h):	2.50	5.00
Maximum Payout (Rs.):	100	200

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

Cover 7: Hail Storm

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

ADD ON SUMMARY		
Period	5-15 Year	16-40 Year
16/Apr to 15/Jun	Max payout	Max payout
	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND						
		District :	Chamoli				Unit : Tree
Reference Unit Area (s):	चमोली जोशीमठ पोखरी घाट जिलासू कनप्रयाग नन्दप्रयाग मरसैंग आदिमठो थरली नरामभगामठ देवास	RWS :	चमोली जोशीमठ पोखरी घाट जिलासू कनप्रयाग नन्दप्रयाग मरसैंग आदिमठो थरली नरामभगामठ देवास	BWS :	जोशीमठ चमोली घाट पोखरी घाट नन्दप्रयाग कनप्रयाग मरसैंग कनप्रयाग मरसैंग कनप्रयाग थरली कनप्रयाग		

COVER 1: Chilling requirement.

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

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

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	5-15 Years 16-40 Years
Payment per Chill units (Rs.):	0.50 1.00
Sum Insured (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-15 Years 16-40 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100.0 200.0

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

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

16 Feb to 30 Apr				
Strike (>)	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

COVER 5: Heavy Rainfall

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

Strike (>)	5-15 Years		16-40 Years	
	Fixed(Rs.)	Variable (Rs.Per mm)	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			

Strike (>)	16-40 Years	
	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	2.5
124.5	150	4.17
184.5	400	0.0
Maximum Payout (Rs.):	400	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

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

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

Strike (km/h) >	20	60	km/h
Exit (km/h):			km/h
PLANT CATEGORY	5-15 Years	16-40 Years	
Payout (Rs./ km/h):	2.50	5.00	
Maximum Payout (Rs.):	100	200	

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

Cover 7: Hail Storm

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

ADD ON SUMMARY			5-15 Year	16-40Year
Period			Max payout	Max payout
16/Apr	to	15/Jun	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND		District :		Rudraprayag	Unit : Tree	
Reference Unit Area (s):	रुद्रप्रयाग ऊखीमठ बसुकेदार जखौली	RWS :	रुद्रप्रयाग ऊखीमठ बसुकेदार जखौली	BWS :	जखौली बसुकेदार ऊखीमठ रुद्रप्रयाग		

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

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

Strike (<)	900.00	Chilli Units
Exit (100%) Payout	700.00	Chilli Units
Age group of trees →	5-15 Years	16-40 Years
Payment per Chilli units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

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

Strike (>)	35	
Exit (100%) Payout	85	
Age group of trees →	5-15 Years	16-40 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100.0	200.0

Nature of Payout: Consolidated payout for the entire period.

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

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

16 Feb to 30 Apr				
Strike (>)	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

Nature of Cover: Multiple events

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

Strike (>)	5-15 Years		16-40 Years	
	Fixed(Rs.)	Variable (Rs.Per mm)	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

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

Daily Maximum Wind Speed Trigger		Payout Structure:		
Fortnights	(km/h)	Strike (km/h) >	20	km/h
01-Apr To 30-Apr	45	Exit (km/h):	60	km/h
1-May To 31-May	40	PLANT CATEGORY	5-15 Years	16-40 Years
01-Jun To 30-Jun	35	Payout (Rs./ km/h):	2.50	5.00
		Maximum Payout (Rs.):	100	200

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

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

ADD ON SUMMARY				
Period		5-15 Year	16-40Year	
		Max payout	Max payout	
16/Apr	to 15/Jun	100	200	

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND						Unit : Tree
Reference Unit Area (s):	काशीबाग काशीबाग धनसाली नैनाबाग प्रतापनगर जाखणखार धनसाली बालगंगा देवप्रयाग कोशिनगर नरेश्वरनगर पक्की देवी मदननगरी गजा					काशीबाग काशीबाग धनसाली नैनाबाग प्रतापनगर जाखणखार धनसाली बालगंगा देवप्रयाग कोशिनगर आगरखाल पक्की देवी मदननगरी गजा	

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

Strike (<)	900.00	Chill Units
Exit (100%) Payout	700.00	Chill Units
Age group of trees →	5-15 Years	16-40 Years
Payment per Chill units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

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

Strike (>)	35	
Exit (100%) Payout	85	
Age group of trees →	5-15 Years	16-40 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100.0	200.0

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall

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

Payout per tree	16 Feb to 30 Apr			
	5-15 Years		16-40 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

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

Payout Structure:	16-Jun To 31-Jul			16-Jun To 31-Jul		
	5-15 Years			16-40 Years		
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1.25	64.5	0	2.5
	124.5	75	2.08	124.5	150	4.17
	184.5	200	0.0	184.5	400	0.0
Maximum Payout (Rs.):		200			400	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

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

Daily Maximum Wind Speed Trigger Fortnights	(km/h)	Payout Structure:	Strike (km/h) >	20	km/h
01-Apr To 30-Apr	45		Exit (km/h):	60	km/h
1-May To 31-May	40		PLANT CATEGORY	5-15 Years	16-40 Years
01-Jun To 30-Jun	35		Payout (Rs./km/h):	2.50	5.00
			Maximum Payout (Rs.):	100	200

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

Cover 7: Hail Storm

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

ADD ON SUMMARY		5-15 Year	16-40Year
Period		Max payout	Max payout
16/Apr	to 15/Jun	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(64)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND			District :	Uttarkashi	Unit : Tree	
Reference Unit Area (s):	राजगढ़ी (बडकोट)				सूर्य		पुरोला
	पुरोला				पुरोला		सूर्य
	गोरा				अमरकोट		पुरोला
	भदनाई + जोशियाड़ा				हाडोल		उत्तरकाशी
	चिन्वारीसोड+चौतरी				चिन्वारीसोड		दुण्डा
	दुण्डा				दुण्डा		चिन्वारीसोड
	बनोगाड़				बनोगाड़		राजगढ़ी (बडकोट)
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
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees -->	5-15 Years 16-40 Years
Payment per Chill units (Rs.):	0.50 1.00
Sum Insured (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

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

Strike (>)	40
Exit (100%) Payout	90
Age group of trees -->	5-15 Years 16-40 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100.0 200.0

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

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

16 Feb to 30 Apr				
Payout per tree	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

Nature of Payout: Consolidated payout for the entire period.

COVER 5: Heavy Rainfall

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

Payout Structure:	16-Jun To 31-Jul			16-Jun To 31-Jul		
	5-15 Years			16-40 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
Daily Rainfall (mm) more than	64.5	0	1.25	64.5	0	2.5
	124.5	75	2.08	124.5	150	4.17
	184.5	200	0.0	184.5	400	0.0
Maximum Payout (Rs.):	200			400		

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

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

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

Payout Structure:		
Strike (km/h) >	20	km/h
Exit (km/h)	60	km/h
PLANT CATEGORY	5-15 Years	16-40 Years
Payout (Rs./ km/h)	2.50	5.00
Maximum Payout (Rs.):	100	200

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

Cover 7: Hail Storm

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

ADD ON SUMMARY			5-15 Year	16-40Year
Period			Max payout	Max payout
16/Apr	to	15/Jun	100	200

Age Group of Trees -->	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

650
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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND		District :			Dehradun Hill	
Reference Unit Area (s):	चकराता दिल्लह कावली		RWS :	चकराता दिल्लह साविया	BWS :	दिल्लह चकराता चकराता	Unit : Tree

COVER 1: Chilling requirement.

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

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

Strike (<)	900.00	Chill Units
Exit (100%) Payout	700.00	Chill Units
Age group of trees -->	5-15 Years	16-40 Years
Payment per Chill units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees -->	5-15 Years 16-40 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100.00 200.00

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

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

16 Feb to 30 Apr				
Payout per tree	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)				
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

COVER 5: Heavy Rainfall

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

Payout Structure:	16-Jun To 31-Jul					
	5-15 Years		16-40 Years			
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
	64.5	0	1.25	64.5	0	2.5
	124.5	75	2.08	124.5	150	4.17
	184.5	200	0.0	184.5	400	0.0
Maximum Payout (Rs.):		200			400	

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

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

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

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	5-15 Years	16-40 Years
Payout (Rs./ km/h):	2.50	5.00
Maximum Payout (Rs.):	100	200

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

Cover 7: Hail Storm

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

ADD ON SUMMARY			
Period		5-15 Year	16-40Year
		Max payout	Max payout
16/Apr	to 15/June	100	200

Age Group of Trees -->	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(66)

[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	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND		District :		Champawat	Unit : Tree	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	Unit : Tree	
	लोहाघाट		लोहाघाट				
	पुनागिरी(दन्कपुर)		चम्पावत				
	पाटी		पाटी				
	बाराकोट		बाराकोट				
मच	मच						
पुल्ला-गुमदेश	पुल्ला	मच					

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

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

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	5-15 Years 16-40 Years
Payment per Chill units (Rs.):	0.50 1.00
Sum Insured (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

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

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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-15 Years 16-40 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100.0 200.0

Nature of Payout: Consolidated payout for the entire period.

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

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	5-15 Years 16-40 Years
PAYOUT RATE I (Rs./ mm)	1.33 2.67
PAYOUT RATE II (Rs./ mm)	1.67 3.33
Maximum Payout (Rs.):	200 400

Nature of Payout: Consolidated payout for the entire period.

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

16 Feb to 30 Apr				
Strike (>)	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

Nature of Payout: Consolidated payout for the entire period.

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

16-Jun To 31-Jul				
Strike (>)	5-15 Years		16-40 Years	
	Fixed(Rs.)	Variable (Rs.Per mm)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	1.25		2.5
124.5	75	2.08		4.17
184.5	200	0.0		0.0
Maximum Payout (Rs.):	200		400	

Nature of Cover: Multiple events

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

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

Payout Structure:			
Strike (km/h) >	20	km/h	
Exit (km/h)	60	km/h	
PLANT CATEGORY	5-15 Years	16-40 Years	
Payout (Rs / km/h):	2.50	5.00	
Maximum Payout (Rs.):	100	200	

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

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

ADD ON SUMMARY			
Period		5-15 Year	16-40Year
		Max payout	Max payout
16/Apr	to 15/Jun	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND			District :	Nainital Hill		
Reference Unit Area (s):	रावत धारी भोगवाल ओजसकाया कालघर		RWS :	तल्लारामगढ़ धारी मौमताल खस्यु बेतलियाट	BWS :	धारी तल्लारामगढ़ धारी तल्लारामगढ़	Unit : Tree

COVER 1: Chilling requirement.

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

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

Strike (<)	900.00 Chill Units
Exit (100%) Payout	700.00 Chill Units
Age group of trees →	5-15 Years 16-40 Years
Payment per Chill units (Rs.):	0.50 1.00
Sum Insured (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-15 Years 16-40 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100.0 200.0

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

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

Payout per tree	16 Feb to 30 Apr			
	5-15 Years		16-40 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

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			16-Jun To 31-Jul		
	5-15 Years		Variable (Rs.Per mm)	16-40 Years		Variable (Rs.Per mm)
Strike (>)	Fixed(Rs.)	Fixed(Rs.)		Fixed(Rs.)		
64.5	0	1.25	0	2.5		
124.5	75	2.08	150	4.17		
184.5	200	0.0	400	0.0		
Maximum Payout (Rs.):	200		400			

Nature of Cover: Multiple events

COVER 6: High Wind Speed Cover

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

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

Payout Structure:

Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	5-15 Years	16-40 Years
Payout (Rs./ km/h):	2.50	5.00
Maximum Payout (Rs.):	100	200

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

Cover 7: Hail Storm

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

ADD ON SUMMARY			5-15 Year	16-40Year
Period			Max payout	Max payout
16/Apr	to	15/Jun	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND						Unit : Tree
Reference Unit Area (s):	पिथौरगढ़	RWS :	Pithoragarh	BWS :	पिथौरगढ़	गंगोलीहाट	गंगोलीहाट
	गंगोलीहाट				गंगोलीहाट		पिथौरगढ़
	बरेनाग				बरेनाग		बरेनाग
	डीडीहाट				डीडीहाट		डीडीहाट
	नाबनी				नाबनी		नाबनी
	घारखुला				घारखुला		घारखुला
	कनालीछेना				कनालीछेना		कनालीछेना
	देवलथल				देवलथल		देवलथल
	कपापनी				कपापनी		कपापनी
	गंगाईगंगोली				गंगाईगंगोली		गंगाईगंगोली
खल	खल	खल					
तलम	तलम	तलम					
पाखू	पाखू	पाखू					

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

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

Strike (<)	900.00	Chill Units
Exit (100%) Payout	700.00	Chill Units
Age group of trees →	5-15 Years	16-40 Years
Payment per Chill units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-15 Years 16-40 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100.0 200.0

Nature of Payout: Consolidated payout for the entire period.

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

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

16 Feb to 30 Apr				
Payout per tree	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)				
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
90	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

Nature of Payout: Consolidated payout for the entire period.

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

16-Jun To 31-Jul				
Payout Structure:	5-15 Years		16-40 Years	
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Variable (Rs.Per mm)
Daily Rainfall (mm) more than				
84.5	0	1.25	2.5	
124.5	75	2.08	4.17	
184.5	200	0.0	0.0	
Maximum Payout (Rs.):	200		400	

Nature of Cover: Multiple events

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

Daily Maximum Wind Speed Trigger	Fortnights (km/h)	Payout Structure:															
01-Apr To 30-Apr	45	<table border="1"> <tr> <td>Strike (km/h) ></td> <td>20</td> <td>km/h</td> </tr> <tr> <td>Exit (km/h):</td> <td>60</td> <td>km/h</td> </tr> <tr> <td>PLANT CATEGORY</td> <td>5-15 Years</td> <td>16-40 Years</td> </tr> <tr> <td>Payout (Rs./km/h):</td> <td>2.50</td> <td>5.00</td> </tr> <tr> <td>Maximum Payout (Rs.):</td> <td>100</td> <td>200</td> </tr> </table>	Strike (km/h) >	20	km/h	Exit (km/h):	60	km/h	PLANT CATEGORY	5-15 Years	16-40 Years	Payout (Rs./km/h):	2.50	5.00	Maximum Payout (Rs.):	100	200
Strike (km/h) >	20		km/h														
Exit (km/h):	60		km/h														
PLANT CATEGORY	5-15 Years		16-40 Years														
Payout (Rs./km/h):	2.50	5.00															
Maximum Payout (Rs.):	100	200															
1-May To 31-May	40																
01-Jun To 30-Jun	35																

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

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

ADD ON SUMMARY			5-15 Year	16-40Year
Period			Max payout	Max payout
16/Apr	to	15/Jun	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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

(69)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND		District :			Bageshwar	Unit : Tree
Reference Unit Area (s):	बागेश्वर गरुड कपकोट कापडा काफलेगिर दुकनाकुरी शामा		RWS :		BWS :	गरुड बागेश्वर कपकोट कापडा काफलेगिर दुकनाकुरी काफलेगिर 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 (OC)	Chilling Units
< 1.4	0.0
1.4 to 2.4	0.5
2.4 to 9.1	1.0
9.1 to 12.4	0.5
12.4 to 15.9	0.0
15.9 to 18.0	-0.4
18.0 >=	-0.75

Strike (<)	900.00	Chill Units
Exit (100%) Payout	700.00	Chill Units
Age group of trees --	5-15 Years	16-40 Years
Payment per Chill units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

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 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	28.0	6.0
5	21/Apr to 29/Apr	29.0	7.0
6	30/Apr to 7/May	30.0	7.0
7	8/May to 15/May	32.0	8.0

Strike (>)	35	
Exit (100%) Payout	85	
Age group of trees --	5-15 Years	16-40 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100,0	200,0

Nature of Payout: Consolidated payout for the entire period.

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

Payout Function		
Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT AGE CATEGORY	5-15 Years	16-40 Years
PAYOUT RATE I (Rs./mm)	1.33	2.67
PAYOUT RATE II (Rs./mm)	1.67	3.33
Maximum Payout (Rs.):	200	400

Nature of Payout: Consolidated payout for the entire period.

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

16 Feb to 30 Apr				
Strike (>)	5-15 Years		16-40 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.50	30.00	3.00
80	60	2.00	120.00	4.00
120	120	2.67	240.00	5.33
150	200	0.00	400.00	0.00
Maximum Payout (Rs.):	200		400	

Nature of Payout: Consolidated payout for the entire period.

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

16-Jun To 31-Jul					
Strike (>)	5-15 Years		16-40 Years		
	Fixed(Rs.)	Variable (Rs.Per mm)	Fixed(Rs.)	Variable (Rs.Per mm)	
64.5	0	1.25	64.5	0	2.5
124.5	75	2.08	124.5	150	4.17
184.5	200	0.0	184.5	400	0.0
Maximum Payout (Rs.):	200		400		

Nature of Cover: Multiple events

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

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

Payout Structure:		
Strike (km/h) >	20	km/h
Exit (km/h):	60	km/h
PLANT CATEGORY	5-15 Years	16-40 Years
Payout (Rs./ km/h):	2.50	5.00
Maximum Payout (Rs.):	100	200

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

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

ADD ON SUMMARY			
Period		5-15 Year	16-40Year
16/Apr to 15/Jun		Max payout	Max payout
		100	200

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

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

(70)

[Handwritten Signature]

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Apple
State:	UTTARAKHAND						
Reference Unit Area (s):	अल्मोड़ा जैली लमगाड़ा भनीली + ध्वली सोमेश्वर रानीखेत डारहाट + जालली + रामवालीपोखर चाबटिया सरद (खामाड़) मछाड़ रिकियासेन स्याहरे धौलछेना	District :	Almora			Unit : Tree	

COVER 1: Chilling requirement.

Cover objective: To Cover anticipated yield loss if winter chilling requirements are not met.

Cover period: 16-Dec to 28-Feb

Cover Index: Aggregate Chilling Unit during Cover Period

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

Strike (<)	900.00	Chill Units
Exit (100%) Payout	700.00	Chill Units
Age group of trees →	5-15 Years	16-40 Years
Payment per Chill units (Rs.):	0.50	1.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

COVER 2: Temperature fluctuations

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

Cover period: 16-Mar to 15-May

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

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

Strike (>)	35	
Exit (100%) Payout	85	
Age group of trees →	5-15 Years	16-40 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100.0	200.0

Nature of Payout: Consolidated payout for the entire period.

COVER 3: Deficit Rainfall

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

Cover period: 1-May to 30-Jun

Cover Index: Aggregate Rainfall During Cover Period

Payout Function	
Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT AGE CATEGORY	5-15 Years 16-40 Years
PAYOUT RATE I (Rs./mm)	1.33 2.67
PAYOUT RATE II (Rs./mm)	1.67 3.33
Maximum Payout (Rs.):	200 400

Nature of Payout: Consolidated payout for the entire period.

COVER 4: Unseasonal / Excess Rainfall.

Cover objective: To Cover anticipated yield loss because of unseasonal/excess rainfall during the cover period

Cover period: 16-Feb to 30-Apr

Cover Index: Cumulative Rainfall Over The period

Strike (>)	16 Feb to 30 Apr	
	5-15 Years	16-40 Years
30	0	0.50
60	15	1.50
90	60	2.00
120	120	2.67
150	200	0.00
Maximum Payout (Rs.):	200	400

COVER 5: Heavy Rainfall

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

Cover period: 16-Jun to 31-Jul

Cover Index: Daily Rainfall (mm)

Payout Structure:

Strike (>)	16-Jun To 31-Jul	
	5-15 Years	16-40 Years
64.5	0	1.25
124.5	75	2.08
184.5	200	0.0
Maximum Payout (Rs.):	200	400

Nature of Cover: Multiple events

Cover 6: High Wind Speed Cover

Cover Objective : To compensate the Mango grower against anticipated Losses due to High Windspeed during cover period

Cover Period : 1-Apr to 30-Jun

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

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

Strike (km/h) >	20	60	km/h
Exit (km/h):	60		
PLANT CATEGORY	5-15 Years	16-40 Years	
Payout (Rs./km/h):	2.50	5.00	
Maximum Payout (Rs.):	100	200	

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

Cover 7: Hail Storm

Cover objective: To Cover yield loss due to occurrence of Hail during Cover Period

Cover period: 16-Apr to 15-Jun

Loss Assessment : Loss assessment of this add on cover will be done on the basis of individual assessment

ADD ON SUMMARY			
Period		5-15 Year	16-40Year
		Max payout	Max payout
16/Apr	to 15/Jun	100	200

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree (Rs.):	1000	2000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(17)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :		Dehradun Plain		Unit : Tree
Reference Unit Area (s):	विकासनगर		RWS :	विकासनगर	BWS :	सहसपुर	
	सहसपुर			सहसपुर		विकासनगर	
	रायपुर			धानौ		डोईवाला	
	डोईवाला			डोईवाला		धानौ	

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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL

PREMIUM RATE %

(72)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(73)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Haridwar		Unit : Tree	
Reference Unit Area (s):	रुडकी	RWS :	BWS :	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 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	5-10 Years	11-30 Years
Notional Payout (Rs./°C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout (Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL

PREMIUM RATE %

(74)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Tehri Garhwal			Unit : Tree
Reference Unit Area (s):	टिहरी			काणताल		काण्डीसौंग	
	काण्डीसौंग			काण्डीसौंग		काणताल	
	धनोली			धनोली		काणताल	
	नैनबाग			नैनबाग		धनोली	
	प्रतापनगर			प्रतापनगर		जाखणीघार	
	जाखणीघार			जाखणीघार		प्रतापनगर	
	धनसाली			धनसाली		जाखणीघार	
	बालगंगा			बालगंगा		धनसाली	
	देवप्रयाग			देवप्रयाग		कौतिनगर	
	कौतिनगर			कौतिनगर		देवप्रयाग	
	नरैन्दुनगर			आगराखाल		पवकी देवी	
	पवकी देवी			पवकी देवी		आगराखाल	
	मदननैगी			मदननैगी		काणताल	
गजा			गजा		आगराखाल		

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	5-10 Years	11-30 Years
Notional Payout (Rs./ °C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout (Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(75)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District : Rudraprayag		Unit : Tree		
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखोली	रुद्रप्रयाग	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: 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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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 :	21	
PLANT CATEGORY	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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	5 days	
Exit :	20 days	
Age group of trees →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →		
5-10 Years	11-30 Years	
500	1000	

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

(76)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :		Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली		RWS :	चमोली	BWS :	जोशीमठ	
	जोशीमठ			जोशीमठ		चमोली	
	पोखरी			पोखरी		घाट	
	घाट			घाट		पोखरी	
	जिलासू			जिलासू		घाट	
	कर्णप्रयाग			कर्णप्रयाग		नन्दप्रयाग	
	नन्दप्रयाग			नन्दप्रयाग		कर्णप्रयाग	
	गैरसैंग			गैरसैंग		कर्णप्रयाग	
	आदीबद्री			आदीबद्री		गैरसैंग	
	धराली			धराली		कर्णप्रयाग	
नरायणबागड		नरायणबागड	धराली				
देवाल		देवाल	कर्णप्रयाग				

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	5-10 Years	11-30 Years
Notional Payout (Rs. / °C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs. / km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Pauri		Unit : Tree	
Reference Unit Area (s):	पौड़ी	RWS :	BWS :	पौड़ी	BWS :	श्रीनगर	
	श्रीनगर			श्रीनगर		पौड़ी	
	थेलासैंग			थेलासैंग		थेलासैंग	
	चकीसैंग			चकीसैंग		थेलासैंग	
	लैसडाउन + रिखणीखाल			लैसडाउन		सतपुली	
	सतपुली			सतपुली		चौबट्टाखाल	
	चौबट्टाखाल			चौबट्टाखाल		सतपुली	
	धुमाकोट			धुमाकोट		लैसडाउन	
	कोटद्वार			कोटद्वार		लैसडाउन	
	यमकेशवर			यमकेशवर		कोटद्वार	
	जाखणीखाल			जाखणीखाल		लैसडाउन	
	बीरोखाल			बीरोखाल		थेलासैंग	

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 °C
01-Jan	15-Jan	3.5 °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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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 °C
16-Apr	30-Apr	33.0 °C
01-May	15-May	34.5 °C
16-May	31-May	36.0 °C
01-Jun	15-Jun	34.5 °C
16-Jun	30-Jun	34.0 °C

Payout Function :-

Strike >	6	
Exit :	16	
PLANT CATEGORY	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Uttarkashi		Unit : Tree	
Reference Unit Area (s):	राजमढ़ी (बड़कोट)	RWS :	BWS :	स्युरी	BWS :	पुरोला	पुरोला
	पुरोला			पुरोला		स्युरी	
	मोरी			आराकोट		पुरोला	
	भटवारी +जोधियाड़ा			हर्बिल		उत्तरकाशी	
	चिन्वालीसौंड+धौतरी			चिन्वालीसौंड		डुण्डा	
	डुण्डा			डुण्डा		चिन्वालीसौंड	
	बनीगाड			बनीगाड		राजमढ़ी (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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL		
PREMIUM RATE %		

(79)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Udham Singh Nagar		Unit : Tree	
Reference Unit Area (s):	रुद्रपुर	RWS :	BWS :	रुद्रपुर	गदरपुर	जसपुर	खटीमा
	गदरपुर			गदरपुर			
	बाजपुर			बाजपुर			
	जसपुर			जसपुर			
	काशीपुर			काशीपुर			
	सितारगंज			सितारगंज			
	खटीमा			खटीमा			

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	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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(80)

[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	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Nainital Plain		Unit : Tree	
Reference Unit Area (s):	हलदवानी		RWS :	कुहरपुर	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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(81)

[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	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :		Nainital Hill	Unit : Tree	
Reference Unit Area (s):	रामगढ	धारी	RWS :	तल्लारामगढ	BWS :	धारी	
	भीमताल			तल्लारामगढ		तल्लारामगढ	
	ओखलकाण्डा			तल्लारामगढ		धारी	
	बैतालघाट			तल्लारामगढ		तल्लारामगढ	

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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./ mm)	0.67	1.33
PAYOUT RATE II (Rs./ mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Champawat		Unit : Tree	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	पुर्णगिरी(टनकपुर)		टनकपुर		चम्पावत		
	पाटी		पाटी		बाराकोट		
	बाराकोट		बाराकोट		पाटी		
	मंच		मंच		पुल्ला	मंच	
	पुल्ला-गुसदेश		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: 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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout (Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :	Pithoragarh		Unit : Tree	
Reference Unit Area (s):	विधीसगढ़	RWS :	BWS :	विधीसगढ़	BWS :	गंगोलीहाट	
	गंगोलीहाट			गंगोलीहाट		गंगोलीहाट	
	बेरीनाग			बेरीनाग		बेरीनाग	
	डीडीहाट			डीडीहाट		डीडीहाट	
	मुन्स्यारी			नाचनी		बंगापानी	
	धारचूला			धारचूला		देवलथल	
	कनालीछीना			कनालीछीना		कनालीछीना	
	देवलथल			देवलथल		धारचूला	
	बंगापानी			बंगापानी		गंगोलीहाट	
	गण्डाईगंगोली			गण्डाईगंगोली		बेरीनाग	
	थल			थल		विधीसगढ़	
	तेजम			तेजम		नाचनी	
पाखू	पाखू						

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	5-10 Years	11-30 Years
Notional Payout (Rs./ ° C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout (Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :		Bageshwar	Unit : Tree	
Reference Unit Area (s):	बागेश्वर	RWS :	गुरुड	बागेश्वर	BWS :	गुरुड	गुरुड
	गरुड			गरुड			बागेश्वर
	कपकोट			कपकोट			काण्डा
	काण्डा			काण्डा			कपकोट
	काफलीगैर			काफलीगैर			दुकनाकुरी
	दुकनाकुरी			दुकनाकुरी			काफलीगैर
	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: 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	5-10 Years	11-30 Years
Notional Payout (Rs./ °C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.67	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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	2020-21	2021-22	2022-23	Crop	Litchi
State:	UTTARAKHAND		District :		Almora		Unit : Tree
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर		मनौली
	जैती		जैती		जैती		
	लमगडा		लमगडा		जैती		
	मनौली + ध्याडी		मनौली		अल्मोड़ा		
	सोमेश्वर		सोमेश्वर		द्वारहाट		
	सनीखेत		चौबटिया		चौबटिया		
	द्वारहाट + जालली + बागवालीपोखर		द्वारहाट		द्वारहाट		
	चौबटिया		चौबटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
भिकियासन	भिकियासन	सल्ट					
स्यालदे	स्यालदे	धौलछीना					
धौलछीना	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: 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	5-10 Years	11-30 Years
Notional Payout (Rs./ °C):	2.00	4.00
Maximum Payout (Rs.):	50	100

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	5-10 Years	11-30 Years
Notional Payout (Rs./ km/h):	3.750	7.50
Maximum Payout (Rs.):	150	300

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	5-10 Years	11-30 Years
Notional Payout(Rs./Day):	10.00	20.00
Maximum Payout (Rs.):	100	200

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 →	5-10 Years	11-30 Years
Payment per day (Rs.):	6.25	12.50
Sum Insured (Rs.):	100	200

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	5-10 Years	11-30 Years
PAYOUT RATE I (Rs./mm)	0.667	1.33
PAYOUT RATE II (Rs./mm)	1.00	2.00
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

Age Group of Trees →	5-10 Years	11-30 Years
Total Sum Insured per tree (Rs.):	500	1000

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

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND						
Reference Unit Area (s):	राजमणी (बड़कोट)					Uttarkashi	Unit : Tree
	पुरोला						पुरोला
	भारी						पुरोला
	भटवारी भजौरियाडा						पुरोला
	विन्धालीसांड+धीतरी						उत्तरकाशी
	डुण्डा						डुण्डा
	बनीगाड						विन्धालीसांड
	साकरी						राजमणी (बड़कोट)
							पुरोला

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.

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

Payout Table	
Strike (>)	35
Exit (100%) Payout	75
Age group of trees →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.50 5.00
Sum Insured (Rs.):	100 200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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

Strike (>)	16 Feb to 30 Apr			
	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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		
	5-10 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Strike (>)	16-Jun To 31-Aug		
	11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(87)

(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	2020-21	2021-22	2022-23	Crop	Maize
State:	UTTARAKHAND		District :			Tehri	
Reference Unit Area (s):		दिल्ली	RWS :		काण्डाल	BWS :	काण्डाल
		काण्डाल			काण्डाल		काण्डाल
		धनौली			धनौली		काण्डाल
		नैनाबाग			नैनाबाग		धनौली
		प्रतापनगर			प्रतापनगर		जाखणीघर
		जाखणीघर			जाखणीघर		प्रतापनगर
		धनसाली			धनसाली		जाखणीघर
		बालगंगा			बालगंगा		धनसाली
		देवप्रयाग			देवप्रयाग		कोतिनगर
		कोतिनगर			कोतिनगर		देवप्रयाग
		मरेजुनगर			आगरखाल		पक्की देवी
		पक्की देवी			पक्की देवी		आगरखाल
		मदननेगी			मदननेगी		काण्डाल
	गजा		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			
Phase	Period	Max Temperature	Min Temperature
1	1/Mar to 10/Mar	25.0	4.0
2	11/Mar to 20/Mar	26.0	4.0
3	21/Mar to 30/Mar	27.0	5.0
4	31/Mar to 9/Apr	28.0	5.0
5	10/Apr to 20/Apr	29.0	6.0
6	21/Apr to 30/Apr	30.0	6.0

Payout Table		
Strike (>)	35	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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-Aug	
	5-10 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Strike (>)	16-Jun To 31-Aug	
	11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL
PREMIUM RATE %

(88)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND		District :		Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली		RWS :	चमोली	BWS :	जोशीमठ	
	जोशीमठ			जोशीमठ		चमोली	
	पोखरी			पोखरी		घाट	
	घाट			घाट		पोखरी	
	जिलासू			जिलासू		घाट	
	कणौप्रयाग			कणौप्रयाग		नन्दिप्रयाग	
	नन्दिप्रयाग			नन्दिप्रयाग		कणौप्रयाग	
	गैरसैण			गैरसैण		कणौप्रयाग	
	आदीबित्री			आदीबित्री		गैरसैण	
	धराली			धराली		कणौप्रयाग	
नरारणबामण्ड		नरारणबामण्ड	धराली				
देवाल		देवाल	कणौप्रयाग				

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		35	
2	11/Mar to 20/Mar	26.0	4.0	Exit (100%) Payout	75	
3	21/Mar to 30/Mar	27.0	5.0	Age group of trees →	5-10 Years	11-25 Years
4	31/Mar to 9/Apr	28.0	5.0	Payment per units (Rs.):	2.50	5.00
5	10/Apr to 20/Apr	29.0	6.0	Sum Insured (Rs.):	100	200
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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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-Aug			16-Jun To 31-Aug		
	5-10 Years			11-25 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	64.5	0	1.5	
124.5	45	1.75	124.5	90	3.50	
184.5	150	0.0	184.5	300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(89)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND			District :	Rudraprayag	Unit : Tree	
Reference Unit Area (s):	रुद्रप्रयाग कजीमत बसुकेदार जखौली			RWS :	रुद्रप्रयाग कजीमत बसुकेदार जखौली	BWS :	जखौली बसुकेदार कजीमत 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.

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 (>)	Payout	
Exit (100%) Payout	35	75
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	2.50
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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-Aug	
	5-10 Years	11-25 Years
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Strike (>)	16-Jun To 31-Aug	
	5-10 Years	11-25 Years
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(90)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND		District :		Pauri	Unit : Tree	
Reference Unit Area (s):	पौड़ी	RWS :	पौड़ी	BWS :	पौड़ी	श्रीनगर	
	श्रीनगर		श्रीनगर		श्रीनगर		
	धौलीसिंग		धौलीसिंग		धौलीसिंग		
	चक्रीसिंग		चक्रीसिंग		चक्रीसिंग		
	लैसडाउन + रिखणीखाल		लैसडाउन		लैसडाउन		
	सतपुली		सतपुली		सतपुली		
	चौबट्टाखाल		चौबट्टाखाल		चौबट्टाखाल		
	धुमाकेट		धुमाकेट		धुमाकेट		
	कोटद्वार		कोटद्वार		कोटद्वार		
	यमकेसवर		यमकेसवर		यमकेसवर		
जाखणीखाल	जाखणीखाल	जाखणीखाल					
बीरिखाल	बीरिखाल	बीरिखाल	श्रीनगर				

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.

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 →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.50 5.00
Sum Insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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	5-10 Years			11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs. Per mm)
64.5	0	0.75	0	1.5		
124.5	45	1.75	90	3.50		
184.5	150	0.0	300	0.0		
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL
PREMIUM RATE %

(91)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Maize
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (s):	चकराता पुली कालसी	RWS :	चकराता फिहाड साहिग	BWS :	फिहाड चकराता चकराता		

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.

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

Strike (>)	35	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)				
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years	
	16-Jun To 31-Aug	31-Aug
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	11-25 Years	
	16-Jun To 31-Aug	31-Aug
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL

PREMIUM RATE %

(92)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND			District :	Nainital Hill	Unit : Tree	
Reference Unit Area (s):	रामगढ				तल्लारामगढ		धारी
	धारी				धारी		तल्लारामगढ
	भीमताल				भीमताल		तल्लारामगढ
	ओखलकाण्डा				खन्सु		धारी
	बैतालघाट				बैतालघाट		तल्लारामगढ

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.

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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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

Daily Rainfall (mm) more than	16-Jun To 31-Aug			16-Jun To 31-Aug		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	5-10 Years			11-25 Years		
64.5	0	0.75		0	1.5	
124.5	45	1.75		90	3.50	
184.5	150	0.0		300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(93)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND		District :		Champawat	Unit : Tree	
Reference Unit Area (s):	धरमावत		RWS :	धरमावत	BWS :	लोहाघाट	
	लोहाघाट			लोहाघाट		धरमावत	
	पूनागिरी(दमकपुर)			दमकपुर		धरमावत	
	पाटी			पाटी		धरमावत	
	बारकोट			बारकोट		धरमावत	
मन्न		मन्न	धरमावत				
पुल्ला-गुमदेश		पुल्ला	धरमावत				

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	75	
2	11/Mar to 20/Mar	26.0	4.0		Age group of trees →	5-10 Years	11-25 Years
3	21/Mar to 30/Mar	27.0	5.0		Payment per units (Rs.):	2.50	5.00
4	31/Mar to 9/Apr	28.5	5.0		Sum Insured (Rs.):	100	200
5	10/Apr to 20/Apr	29.5	6.0				
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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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-Aug		
	16-Jun	To	31-Aug
	5-10 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

16-Jun To 31-Aug	16-Jun To 31-Aug	
	16-Jun	To 31-Aug
	11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(94)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND			District :	Pithoragarh		Unit : Tree
Reference Unit Area (s):	पिथौरागढ़			RWS :	पिथौरागढ़	BWS :	गंगोलीहाट
	गंगोलीहाट				गंगोलीहाट		पिथौरागढ़
	बरेलाना				बरेलाना		डीडीहाट
	डीडीहाट				डीडीहाट		बरेलाना
	मुन्स्यारी				नाचनी		डीडीहाट
	धारचूला				धारचूला		बगामानी
	कनालीछीना				कनालीछीना		देवलथल
	देवलथल				देवलथल		कनालीछीना
	बगामानी				बगामानी		धारचूला
	गण्डौंगगोली				गण्डौंगगोली		गंगोलीहाट
धल			धल	बरेलाना			
तेजन			तेजन	पिथौरागढ़			
पाखू			पाखू	नाचनी			

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.

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

Strike (>)	35	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs / mm)	0.567	1.334
PAYOUT RATE II (Rs / mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)				
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years		
	16-Jun	To	31-Aug
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	11-25 Years		
	16-Jun	To	31-Aug
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(95)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND		District :			Bageshwar	Unit : Tree
Reference Unit Area (s):	बागेश्वर	गढ़वा	RWS :	बागेश्वर	BWS :	गढ़वा	
	कपकाट	कापडा		कपकाट		कपकाट	
	कापडा	कापलीगैर		कापडा		कापलीगैर	
	कापलीगैर	दुकनाकुरी		कापलीगैर		दुकनाकुरी	
	दुकनाकुरी	शामा		दुकनाकुरी		शामा	
	शामा	कपकाट		शामा		कपकाट	

COVER 1: Temperature fluctuations

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

Cover period: 1-Mar to 30-Apr

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

Trigger Table			
Phase	Period	Max Temperature	Min Temperature
1	1/Mar to 10/Mar	25.0	4.0
2	11/Mar to 20/Mar	25.0	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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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-Aug		
	5-10 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	16-Jun To 31-Aug		
	11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(96)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Malta
State:	UTTARAKHAND		District :		Almora	Unit : Tree	
Reference Unit Area (s):	अल्मोड़ा	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	
	जैली	जैली		जैली		सोमेश्वर	
	लमगाडा	लमगाडा		लमगाडा		अल्मोड़ा	
	ननौली + ध्याडी	ननौली		ननौली		द्वारहाट	
	सोमेश्वर	सोमेश्वर		सोमेश्वर		चाबुटिया	
	रानीखेत	रानीखेत		रानीखेत		द्वारहाट	
	द्वारहाट + जालली + बागमलीपोखर	द्वारहाट		द्वारहाट		चाबुटिया	
	चाबुटिया	चाबुटिया		चाबुटिया		द्वारहाट	
	सल्ट (सुहाड)	सल्ट		सल्ट		मछेड	
	मछेड	मछेड		मछेड		सल्ट	
निकियासेन	निकियासेन	निकियासेन	सल्ट				
स्वाल्दे	स्वाल्दे	स्वाल्दे	दोलोपना				
दोलोपना	दोलोपना	दोलोपना	स्वाल्दे				

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.

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 (>)	35	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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-Aug	
	5-10 Years	11-25 Years
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
84.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	16-Jun To 31-Aug	
	5-10 Years	11-25 Years
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(97)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		Uttarkashi	Unit : Tree	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)		RWS :	सुरी		पुरीला	
	पुरीला			पुरीला		सुरी	
	मोरी			आसकोट		पुरीला	
	भटवारी + जोशियाड़ा			हथिल		उत्तरकारी	
	चिन्वालीसोड+घोतरी			चिन्वालीसोड		डुण्डा	
	डुण्डा			डुण्डा		चिन्वालीसोड	
	बनीगाड			बनीगाड		राजगढ़ी (बड़कोट)	
	साकरी		साकरी		पुरीला		

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

Cumulative deviation Range(°C)		5-15 Years of age			16-40 Years of age		
>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	0.00	0.00	0.00
Range 2	10	15	0.00	2.00	0.00	4.00	100
Range 3	15	20	10.00	3.00	20.00	6.00	100
Range 4	20	25	25.00	5.00	50.00	10.00	100
Range 5	25	<	50.00	0.00	100.00	0.00	100

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	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)		5-15 Years of age			16-40 Years of age		
>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	0.00	0.00	0.00
Range 2	10	15	0.00	2.00	0.00	4.00	100
Range 3	15	20	10.00	3.00	20.00	6.00	100
Range 4	20	25	25.00	5.00	50.00	10.00	100
Range 5	25	<	50.00	0.00	100.00	0.00	100

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)		5-15 Years of age			16-40 Years of age		
>=R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.80	0.00	1.60	200
Range 2	50	75	20.00	1.20	40.00	2.40	200
Range 3	75	100	50.00	2.00	100.00	4.00	200
Range 4	100	125	100.00	0.00	200.00	0.00	200

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)		5-15 Years of age			16-40 Years of age		
<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	150	125	0.00	0.00	0.00	0.00	0.00
Range 2	150	125	5.00	0.00	10.00	0.00	0.00
Range 3	125	100	10.00	0.00	20.00	0.00	0.00
Range 4	100	75	20.00	0.00	40.00	0.00	0.00
Range 5	75	50	30.00	0.00	60.00	0.00	0.00
Range 6	50	25	40.00	0.00	80.00	0.00	0.00
Range 7	25	0	50.00	0.00	100.00	0.00	0.00

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

Cumulative deviation Range(°C)		5-15 Years of age			16-40 Years of age		
>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	0.00	0.00	0.00
Range 2	10	20	0.00	0.50	0.00	1.00	100
Range 3	20	30	5.00	1.00	10.00	2.00	100
Range 4	30	40	15.00	1.50	30.00	3.00	100
Range 5	40	50	30.00	2.00	60.00	4.00	100
Range 6	50	<	50.00	0.00	100.00	0.00	100

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

Daily deviation Range(km/h)		5-15 Years of age			16-40 Years of age		
>=W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	0.00	0.00	0.00
Range 2	10.00	20.00	0.00	2.00	0.00	4.00	400.00
Range 3	20.00	30.00	20.00	3.00	40.00	6.00	400.00
Range 4	30.00	40.00	50.00	5.00	100.00	10.00	400.00
Range 5	40.00	50.00	100.00	10.00	200.00	20.00	400.00
Range 6	50.00	>	200.00	0.00	400.00	0.00	400.00

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

(98)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		Tehri		Unit : Tree
Reference Unit Area (s):	टिहरी		RWS :	कागाताल		BWS :	कागाताल
	काण्डीसौम			काण्डीसौम			काण्डीसौम
	घनोली			घनोली			कागाताल
	नैनबाग			नैनबाग			घनोली
	प्रतापनगर			प्रतापनगर			जाखणीघार
	जाखणीघार			जाखणीघार			प्रतापनगर
	घनसाली			घनसाली			जाखणीघार
	बालगंगा			बालगंगा			घनसाली
	देवप्रयाग			देवप्रयाग			कीर्तिनगर
	कीर्तिनगर			कीर्तिनगर			देवप्रयाग
	नरेंद्रनगर			आगरखाल			पक्की देबी
	पक्की देबी			पक्की देबी			आगरखाल
मदननेी		मदननेी		कागाताल			
गजा		गजा		आगरखाल			

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

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age			Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)		
			Range	1	2	3	4	5	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100	
Range 2	10	15	0.00	2.00	50	0.00	4.00	100	
Range 3	15	20	10.00	3.00	50	20.00	6.00	100	
Range 4	20	25	25.00	5.00	50	50.00	10.00	100	
Range 5	25	<	50.00	0.00	50	100.00	0.00	100	

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	25	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	5-15 Years of age			16-40 Years of age			Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)		
			Range	1	2	3	4	5	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100	
Range 2	10	15	0.00	2.00	50	0.00	4.00	100	
Range 3	15	20	10.00	3.00	50	20.00	6.00	100	
Range 4	20	25	25.00	5.00	50	50.00	10.00	100	
Range 5	25	<	50.00	0.00	50	100.00	0.00	100	

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	5-15 Years of age			16-40 Years of age			Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)		
			Range	1	2	3	4	5	
Range 1	25	50	0.00	0.80	100	0.00	1.60	200	
Range 2	50	75	20.00	1.20	100	40.00	2.40	200	
Range 3	75	100	50.00	2.00	100	100.00	4.00	200	
Range 4	100	125	100.00	0.00	100	200.00	0.00	200	

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	5-15 Years of age			16-40 Years of age			Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)		
			Range	1	2	3	4	5	
Range 1	25	150	0.00	0.00	50	0.00	0.00	100	
Range 2	150	125	5.00	0.00	50	10.00	0.00	100	
Range 3	125	100	10.00	0.00	50	20.00	0.00	100	
Range 4	100	75	20.00	0.00	50	40.00	0.00	100	
Range 5	75	50	30.00	0.00	50	60.00	0.00	100	
Range 6	50	25	40.00	0.00	50	80.00	0.00	100	
Range 7	25	0	50.00	0.00	50	100.00	0.00	100	

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

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age			Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)		
			Range	1	2	3	4	5	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100	
Range 2	10	20	0.00	0.50	50	0.00	1.00	100	
Range 3	20	30	5.00	1.00	50	10.00	2.00	100	
Range 4	30	40	15.00	1.50	50	30.00	3.00	100	
Range 5	40	50	30.00	2.00	50	60.00	4.00	100	
Range 6	50	>	50.00	0.00	50	100.00	0.00	100	

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

Daily deviation Range(km/h)	>=W1	< W2	5-15 Years of age			16-40 Years of age			Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)		
			Range	1	2	3	4	5	
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00	
Range 2	10.00	20.00	0.00	2.00	200.00	0.00	4.00	400.00	
Range 3	20.00	30.00	20.00	3.00	200.00	40.00	6.00	400.00	
Range 4	30.00	40.00	50.00	5.00	200.00	100.00	10.00	400.00	
Range 5	40.00	50.00	100.00	10.00	200.00	200.00	20.00	400.00	
Range 6	50.00	>	200.00	0.00	200.00	400.00	0.00	400.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

(99)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली		RWS :	चमोली		BWS :	जोशीमठ
	जोशीमठ			जोशीमठ			चमोली
	पोखरी			पोखरी			घाट
	घाट			घाट			पोखरी
	जिलासू			जिलासू			घाट
	कर्णप्रयाग			कर्णप्रयाग			नन्दप्रयाग
	नन्दप्रयाग			नन्दप्रयाग			कर्णप्रयाग
	गैरसैण			गैरसैण			कर्णप्रयाग
	आदीबदी			आदीबदी			गैरसैण
	थराली			थराली			कर्णप्रयाग
नरायणबागड		नरायणबागड		थराली			
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 : 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	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00	50	0.00	4.00	100
Range 3	15	20	10.00	3.00	50	20.00	6.00	100
Range 4	20	25	25.00	5.00	50	50.00	10.00	100
Range 5	25	<	50.00	0.00	50	100.00	0.00	100

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	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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00	50	0.00	4.00	100
Range 3	15	20	10.00	3.00	50	20.00	6.00	100
Range 4	20	25	25.00	5.00	50	50.00	10.00	100
Range 5	25	<	50.00	0.00	50	100.00	0.00	100

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.80	100	0.00	1.60	200
Range 2	50	75	20.00	1.20	100	40.00	2.40	200
Range 3	75	100	50.00	2.00	100	100.00	4.00	200
Range 4	100	125	100.00	0.00	100	200.00	0.00	200

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	150	150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00	50	10.00	0.00	100
Range 3	125	100	10.00	0.00	50	20.00	0.00	100
Range 4	100	75	20.00	0.00	50	40.00	0.00	100
Range 5	75	50	30.00	0.00	50	60.00	0.00	100
Range 6	50	25	40.00	0.00	50	80.00	0.00	100
Range 7	25	0	50.00	0.00	50	100.00	0.00	100

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	35
16-Jun To 30-Jun	35

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50	50	0.00	1.00	100
Range 3	20	30	5.00	1.00	50	10.00	2.00	100
Range 4	30	40	15.00	1.50	50	30.00	3.00	100
Range 5	40	50	30.00	2.00	50	60.00	4.00	100
Range 6	50	<	50.00	0.00	50	100.00	0.00	100

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

Daily deviation Range(km/h)	>=W1	<W2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00	200.00	0.00	4.00	400.00
Range 3	20.00	30.00	20.00	3.00	200.00	40.00	6.00	400.00
Range 4	30.00	40.00	50.00	5.00	200.00	100.00	10.00	400.00
Range 5	40.00	50.00	100.00	10.00	200.00	200.00	20.00	400.00
Range 6	50.00	>	200.00	0.00	200.00	400.00	0.00	400.00

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

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND			District :	Rudraprayag		Unit : Tree
Reference Unit Area (s):	रुद्रप्रयाग	RWS :	रुद्रप्रयाग	BWS :	जखौली		जखौली
	ऊखीमठ		ऊखीमठ		बसुकेदार		
	बसुकेदार		बसुकेदार		ऊखीमठ		
	जखौली		जखौली		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)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.00	100	0.00	1.00	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	40.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees -->	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(101)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		Pauri	Crop	Mango
Reference Unit Area (s):	पौड़ी	श्रीनगर	RWS :	पौड़ी	BWS :	श्रीनगर	श्रीनगर
	धेलीसेण	धेलीसेण		धेलीसेण		धेलीसेण	
	चकीसेण	चकीसेण		चकीसेण		चकीसेण	
	लैसडाउन + रिखणीखाल	लैसडाउन		लैसडाउन		लैसडाउन	
	सतपुली	सतपुली		सतपुली		सतपुली	
	चौबट्टाखाल	चौबट्टाखाल		चौबट्टाखाल		चौबट्टाखाल	
	धुमाकोट	धुमाकोट		धुमाकोट		धुमाकोट	
	कोटद्वार	कोटद्वार		कोटद्वार		कोटद्वार	
	यमकेसर	यमकेसर		यमकेसर		यमकेसर	
	जाखणीखाल	जाखणीखाल		जाखणीखाल		जाखणीखाल	
बीरोखाल	बीरोखाल	बीरोखाल	बीरोखाल	धेलीसेण			

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	25	50	0.00	0.80	100	0.00	1.60	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	150	150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	40.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

NAME OF INSURANCE COMPANY SIGN & SEAL	
PREMIUM RATE %	

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND			District :	Haridwar		Unit : Tree
Reference Unit Area (s):	रुड़की			RWS :	रुड़की		नारसन
	भागवानपुर				भागवानपुर		रुड़की
	नारसन				नारसन		रुड़की
	बहदुराबाद				बहदुराबाद		लक्षर
	लक्षर				लक्षर		बहदुराबाद
	खानपुर			खानपुर		लक्षर	

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	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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	25	50	0.00	0.80	100	0.00	1.60	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1		150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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

Daily deviation Range(km/h)	>=W1	< W2	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	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

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)			5-15 Years of age			16-40 Years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	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)			5-15 Years of age			16-40 Years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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)			5-15 Years of age			16-40 Years of age		
	≥R1	≤ R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.80	100	0.00	1.60	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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)			5-15 Years of age			16-40 Years of age		
	≤R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1		150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	35
16-May To 31-May	37
01-Jun To 15-Jun	38
16-Jun To 30-Jun	36

Cumulative deviation Range(°C)			5-15 Years of age			16-40 Years of age		
	≥T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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

Daily deviation Range(km/h)			5-15 Years of age			16-40 Years of age		
	≥W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL
PREMIUM RATE %

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (s):	रूढ़ी	चकराता	कालसी	RWS :	चिल्हाड	BWS :	चकराता चिल्हाड 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 : Cummulative 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	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)		5-15 Years of age			16-40 Years of age		
>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	0.00	0.00	100
Range 2	10	15	0.00	2.00	0.00	4.00	100
Range 3	15	20	10.00	3.00	20.00	6.00	100
Range 4	20	25	25.00	5.00	50.00	10.00	100
Range 5	25	<	50.00	0.00	100.00	0.00	100

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	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)		5-15 Years of age			16-40 Years of age		
>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	0.00	0.00	100
Range 2	10	15	0.00	2.00	0.00	4.00	100
Range 3	15	20	10.00	3.00	20.00	6.00	100
Range 4	20	25	25.00	5.00	50.00	10.00	100
Range 5	25	<	50.00	0.00	100.00	0.00	100

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 : Cummulative Rainfall Over The period

Cumulative Rainfall Range (mm)		5-15 Years of age			16-40 Years of age		
>=R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.00	0.00	1.00	200
Range 2	50	75	20.00	1.00	40.00	2.40	200
Range 3	75	100	50.00	2.00	100.00	4.00	200
Range 4	100	125	100.00	0.00	200.00	0.00	200

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 : Cummulative Rainfall over Period

Cumulative Rainfall Range (mm)		5-15 Years of age			16-40 Years of age		
<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	>=150	150	0.00	0.00	0.00	0.00	100
Range 2	150	125	5.00	0.00	10.00	0.00	100
Range 3	125	100	10.00	0.00	20.00	0.00	100
Range 4	100	75	20.00	0.00	40.00	0.00	100
Range 5	75	50	30.00	0.00	60.00	0.00	100
Range 6	50	25	40.00	0.00	80.00	0.00	100
Range 7	25	0	50.00	0.00	100.00	0.00	100

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 : Cummulative 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	36
16-Jun To 30-Jun	35

Cumulative deviation Range(°C)		5-15 Years of age			16-40 Years of age		
>=T1	< T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	0.00	0.00	100
Range 2	10	20	0.00	0.50	0.00	1.00	100
Range 3	20	30	5.00	1.00	10.00	2.00	100
Range 4	30	40	15.00	1.50	30.00	3.00	100
Range 5	40	50	30.00	2.00	60.00	4.00	100
Range 6	50	<	50.00	0.00	100.00	0.00	100

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 : Cummulative 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

Daily deviation Range(km/h)		5-15 Years of age			16-40 Years of age		
>=W1	< W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00	0.00	4.00	400.00
Range 3	20.00	30.00	20.00	3.00	40.00	6.00	400.00
Range 4	30.00	40.00	40.00	5.00	100.00	10.00	400.00
Range 5	40.00	50.00	100.00	10.00	200.00	20.00	400.00
Range 6	50.00	>	200.00	0.00	400.00	0.00	400.00

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

Age Group of Trees -->	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

(105)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		U.S.Nagar	Unit : Tree	
Reference Unit Area (s):	रुद्रपुर		RWS :	रुद्रपुर	BWS :	रुद्रपुर	गढ़पुर
	गढ़पुर			गढ़पुर		गढ़पुर	
	बाजपुर			बाजपुर		बाजपुर	
	जसपुर			जसपुर		जसपुर	
	काशीपुर			काशीपुर		काशीपुर	
	सितारगंज			सितारगंज		सितारगंज	
	खटीमा		खटीमा	खटीमा	खटीमा	सितारगंज	

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	3.5
01-Jan To 15-Jan	3.5
16-Jan To 31-Jan	4.0
01-Feb To 15-Feb	4.5

Payout Structure							
Cumulative deviation Range(°C)			5-15 Years of age			16-40 Years of age	
	≥T1	<T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)
Range 1	0	10	0.00	0.00	50	0.00	0.00
Range 2	10	15	0.00	2.00	50	0.00	4.00
Range 3	15	20	10.00	3.00	50	20.00	6.00
Range 4	20	25	25.00	5.00	50	50.00	10.00
Range 5	25	<	50.00	0.00	50	100.00	0.00

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	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

Payout Structure							
Cumulative deviation Range(°C)			5-15 Years of age			16-40 Years of age	
	≥T1	<T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)
Range 1	0	10	0.00	0.00	50	0.00	0.00
Range 2	10	15	0.00	2.00	50	0.00	4.00
Range 3	15	20	10.00	3.00	50	20.00	6.00
Range 4	20	25	25.00	5.00	50	50.00	10.00
Range 5	25	<	50.00	0.00	50	100.00	0.00

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)			5-15 Years of age			16-40 Years of age	
	>R1	<= R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)
Range 1	25	50	0.00	0.80	100	0.00	1.60
Range 2	50	75	20.00	1.20	100	40.00	2.40
Range 3	75	100	50.00	2.00	100	100.00	4.00
Range 4	100	125	100.00	0.00	100	200.00	0.00

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)			5-15 Years of age			16-40 Years of age	
	<=R1	> R2	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)
Range 1		150	0.00	0.00	50	0.00	0.00
Range 2	150	125	5.00	0.00	50	10.00	0.00
Range 3	125	100	10.00	0.00	50	20.00	0.00
Range 4	100	75	20.00	0.00	50	40.00	0.00
Range 5	75	50	30.00	0.00	50	60.00	0.00
Range 6	50	25	40.00	0.00	50	80.00	0.00
Range 7	25	0	50.00	0.00	50	100.00	0.00

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	35
16-May To 31-May	37
01-Jun To 15-Jun	38
16-Jun To 30-Jun	37

Payout Structure							
Cumulative deviation Range(°C)			5-15 Years of age			16-40 Years of age	
	≥T1	<T2	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)
Range 1	0	10	0.00	0.00	50	0.00	0.00
Range 2	10	20	0.00	0.50	50	0.00	1.00
Range 3	20	30	5.00	1.00	50	10.00	2.00
Range 4	30	40	15.00	1.50	50	30.00	3.00
Range 5	40	50	30.00	2.00	50	60.00	4.00
Range 6	50	<	50.00	0.00	50	100.00	0.00

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							
Daily deviation Range(km/h)			5-15 Years of age			16-40 Years of age	
	≥W1	<W2	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00
Range 2	10.00	20.00	0.00	2.00	200.00	0.00	4.00
Range 3	20.00	30.00	20.00	3.00	200.00	40.00	6.00
Range 4	30.00	40.00	50.00	5.00	200.00	100.00	10.00
Range 5	40.00	50.00	100.00	10.00	200.00	200.00	20.00
Range 6	50.00	>	200.00	0.00	200.00	400.00	0.00

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

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

(106)

[Handwritten Signature]

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND			District :	Nainital Plain		Unit : Tree
Reference Unit Area (s):	हलदवानी रामनगर कोटाबाग			RWS :	कुअरपुर रामनगर कोटाबाग	BWS :	रामनगर 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

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			Range 1	0	10	0.00	0.00	50
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			Range 1	0	10	0.00	0.00	50
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
			Range 1	25	50	0.00	0.50	100
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
			Range 1		150	0.00	0.00	50
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	35
16-May To 31-May	36
01-Jun To 15-Jun	37
16-Jun To 30-Jun	36

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			Range 1	0	10	0.00	0.00	50
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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

Daily deviation Range(km/h)	>=W1	< W2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
			Range 1	0.00	10.00	0.00	0.00	200.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

(107)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :	Nainital Hill		Unit : Tree
Reference Unit Area (s):	रामगढ़		RWS :	तल्लारामगढ़	BWS :	धारी
	धारी			तल्लारामगढ़		तल्लारामगढ़
	भौमताल			भौमताल		तल्लारामगढ़
	ओखलकाण्डा			खन्स्यू		धारी
	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)	>=T1	< T2	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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)	>=T1	< T2	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	25	50	0.00	0.00	100	0.00	1.60	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	150	150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY SIGN & SEAL	
PREMIUM RATE %	

(108)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		Champawat	Unit : Tree	
Reference Unit Area (s):	चम्पावत लोहाघाट पूणोमिरी(दुमकपुर) पाटी बारकोट मंच पुल्ता-गुमदेश	RWS :	चम्पावत लोहाघाट टनकपुर पाटी बारकोट मंच पुल्ता	BWS :	लोहाघाट चम्पावत बारकोट पाटी पुल्ता 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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.80	100	0.00	1.60	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	150	150	0.00	0.00	50	0.00	0.00	100
Range 2	125	125	5.00	0.00		10.00	0.00	
Range 3	100	100	10.00	0.00		20.00	0.00	
Range 4	75	75	20.00	0.00		40.00	0.00	
Range 5	50	50	30.00	0.00		60.00	0.00	
Range 6	25	25	40.00	0.00		80.00	0.00	
Range 7	0	0	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(1099)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango		
State:	UTTARAKHAND		District :		Pithoragarh	Unit : Tree			
Reference Unit Area (s):	पिथौरागढ़	गंगोलीहाट	RWS :	पिथौरागढ़	BWS :	गंगोलीहाट	गंगोलीहाट		
	बरेनाग	डीडीहाट		बरेनाग		डीडीहाट	बरेनाग	डीडीहाट	
	गुन्वारी	धारचूला		नामनी		डीडीहाट	बंगापानी	डीडीहाट	
	कनालीछीना	देवलथल		कनालीछीना		देवलथल	कनालीछीना	देवलथल	
	बंगापानी	गण्डाईगंगोली		बंगापानी		गण्डाईगंगोली	बंगापानी	गण्डाईगंगोली	
	थल	थल		थल		थल	थल	थल	
	तेजम	तेजम		तेजम		तेजम	तेजम	तेजम	
	पाखु	पाखु		पाखु		पाखु	पाखु	पाखु	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00	50	0.00	4.00	100
Range 3	15	20	10.00	3.00	50	20.00	6.00	100
Range 4	20	25	25.00	5.00	50	50.00	10.00	100
Range 5	25	<	50.00	0.00	50	100.00	0.00	100

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)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00	50	0.00	4.00	100
Range 3	15	20	10.00	3.00	50	20.00	6.00	100
Range 4	20	25	25.00	5.00	50	50.00	10.00	100
Range 5	25	<	50.00	0.00	50	100.00	0.00	100

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	25	50	0.00	0.80	100	0.00	1.60	200
Range 2	50	75	20.00	1.20	100	40.00	2.40	200
Range 3	75	100	50.00	2.00	100	100.00	4.00	200
Range 4	100	125	100.00	0.00	100	200.00	0.00	200

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
Range 1	150	125	0.00	0.00	50	0.00	0.00	100
Range 2	125	100	5.00	0.00	50	10.00	0.00	100
Range 3	100	75	10.00	0.00	50	20.00	0.00	100
Range 4	75	50	20.00	0.00	50	40.00	0.00	100
Range 5	50	25	30.00	0.00	50	60.00	0.00	100
Range 6	25	0	40.00	0.00	50	80.00	0.00	100
Range 7	0	0	50.00	0.00	50	100.00	0.00	100

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50	50	0.00	1.00	100
Range 3	20	30	5.00	1.00	50	10.00	2.00	100
Range 4	30	40	15.00	1.50	50	30.00	3.00	100
Range 5	40	50	30.00	2.00	50	60.00	4.00	100
Range 6	50	<	50.00	0.00	50	100.00	0.00	100

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00	200.00	0.00	4.00	400.00
Range 3	20.00	30.00	20.00	3.00	200.00	40.00	6.00	400.00
Range 4	30.00	40.00	50.00	5.00	200.00	100.00	10.00	400.00
Range 5	40.00	50.00	100.00	10.00	200.00	200.00	20.00	400.00
Range 6	50.00	>	200.00	0.00	200.00	400.00	0.00	400.00

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

Age Group of Trees -->	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

NAME OF INSURANCE COMPANY, SIGN & SEAL	PREMIUM RATE %

(Handwritten signatures and marks)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND			District :	Bageshwar		Unit : Tree
Reference Unit Area (s):	बागेश्वर			RWS :	बागेश्वर	BWS :	गरुड
	गरुड				गरुड		बागेश्वर
	कपकोट				कपकोट		काण्डा
	काण्डा				काण्डा		कपकोट
	काफलीगैर				काफलीगैर		दुकनाकुरी
	दुकनाकुरी				दुकनाकुरी		काफलीगैर
	शामा			शामा		कपकोट	

Cover 1: Low Temperature
 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	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	26	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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	25	50	0.00	0.60	100	0.00	1.60	200
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	
Range 1	150	150	0.00	0.00	50	0.00	0.00	100
Range 2	150	125	5.00	0.00		10.00	0.00	
Range 3	125	100	10.00	0.00		20.00	0.00	
Range 4	100	75	20.00	0.00		40.00	0.00	
Range 5	75	50	30.00	0.00		60.00	0.00	
Range 6	50	25	40.00	0.00		80.00	0.00	
Range 7	25	0	50.00	0.00		100.00	0.00	

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	34
01-Jun To 15-Jun	35
16-Jun To 30-Jun	33

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	
Range 1	0	10	0.00	0.00	50	0.00	0.00	100
Range 2	10	20	0.00	0.50		0.00	1.00	
Range 3	20	30	5.00	1.00		10.00	2.00	
Range 4	30	40	15.00	1.50		30.00	3.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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

Daily deviation Range(km/h)	>=W1	< W2	5-15 Years of age			16-40 Years of age		Maximum Payout (Rs.)
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	
Range 1	0.00	10.00	0.00	0.00	200.00	0.00	0.00	400.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees --	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

(111)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mango
State:	UTTARAKHAND		District :		Almora		Unit : Tree
Reference Unit Area (s):	अल्मोड़ा	RWS :	RWS :	अल्मोड़ा	BWS :	सोमेश्वर	
	जैती			जैती		मनौली	
	लमगाड़ा			लमगाड़ा		जैती	
	मनौली + घ्याडी			मनौली		जैती	
	सोमेश्वर			सोमेश्वर		अल्मोड़ा	
	रानीखेत			चौबटिया		द्वारहाट	
	द्वारहाट + जालली + ब्रागयालीपोखर			द्वारहाट		चौबटिया	
	चौबटिया			चौबटिया		द्वारहाट	
	सल्ट (खुमाड)			सल्ट		मछोड	
	मछोड			मछोड		सल्ट	
मिकियासन	मिकियासन	सल्ट					
स्यालदे	स्यालदे	सल्ट					
घोलछीना	घोलछीना	घोलछीना					
			स्यलदे				

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	3.0
16-Jan To 31-Jan	3.5
01-Feb To 15-Feb	4.0

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			Range 1	0	10	0.00	0.00	50
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	26	3.5
01-Mar To 15-Mar	28	4.5
16-Mar To 31-Mar	29	5.0
1-Apr To 15-Apr	30	6.0

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			Range 1	0	10	0.00	0.00	50
Range 2	10	15	0.00	2.00		0.00	4.00	
Range 3	15	20	10.00	3.00		20.00	6.00	
Range 4	20	25	25.00	5.00		50.00	10.00	
Range 5	25	<	50.00	0.00		100.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
			Range 1	25	50	0.00	0.80	100
Range 2	50	75	20.00	1.20		40.00	2.40	
Range 3	75	100	50.00	2.00		100.00	4.00	
Range 4	100	125	100.00	0.00		200.00	0.00	

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	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./mm)	Maximum Payout (Rs.)
			Range 1	150	125	0.00	0.00	50
Range 2	125	100	5.00	0.00		10.00	0.00	
Range 3	100	75	10.00	0.00		20.00	0.00	
Range 4	75	50	20.00	0.00		40.00	0.00	
Range 5	50	25	30.00	0.00		60.00	0.00	
Range 6	25	0	40.00	0.00		80.00	0.00	
Range 7	0	<	50.00	0.00		100.00	0.00	

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	34
01-Jun To 15-Jun	35
16-Jun To 30-Jun	33

Cumulative deviation Range(°C)	>=T1	< T2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./°C)	Maximum Payout (Rs.)
			Range 1	0	10	0.00	0.50	50
Range 2	10	20	0.00	1.00		10.00	2.00	
Range 3	20	30	5.00	1.00		20.00	3.00	
Range 4	30	40	15.00	1.50		30.00	4.00	
Range 5	40	50	30.00	2.00		60.00	4.00	
Range 6	50	<	50.00	0.00		100.00	0.00	

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

Daily deviation Range(km/h)	>=W1	< W2	5-15 Years of age			16-40 Years of age		
			Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)	Fixed Payout (Rs.)	Variable Payout (Rs./km/h)	Maximum Payout (Rs.)
			Range 1	0.00	10.00	0.00	0.00	200.00
Range 2	10.00	20.00	0.00	2.00		0.00	4.00	
Range 3	20.00	30.00	20.00	3.00		40.00	6.00	
Range 4	30.00	40.00	50.00	5.00		100.00	10.00	
Range 5	40.00	50.00	100.00	10.00		200.00	20.00	
Range 6	50.00	>	200.00	0.00		400.00	0.00	

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

Age Group of Trees →	5-15 Years	16-40 Years
Total Sum Insured per tree for add on cover (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :		Uttarkashi	Unit : Tree	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)	पुरोला	RWS :	स्वरी	BWS :	पुरोला	पुरोला
	मारी	आरवकोट		पुरोला		पुरोला	
	भटवारी + जोशियाडा	हाथिल		जलरकाशी		जलरकाशी	
	चिन्वालीसंड+धौलरी	चिन्वालीसंड		डुपडा		डुपडा	
	डुपडा	डुपडा		चिन्वालीसंड		चिन्वालीसंड	
	बनौगाड	बनौगाड		राजगढ़ी (बड़कोट)		राजगढ़ी (बड़कोट)	
साकरी	साकरी		पुरोला	पुरोला			

COVER 1: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to teamperture 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.

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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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

Strike (>)	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

COVER 4: Heavy Rainfall

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

16-Jun To 31-Jul		
5-10 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.): 150		

16-Jun To 31-Aug		
11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.): 300		

Maximum Payout (Rs.): 150 (for 5-10 years) / 300 (for 11-25 years)
Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :			Tehri	Unit : Tree
Reference Unit Area (s):	टिहरी		RWS :	काणाल		BWS :	काणाल
	काणाल			काणाल			काणाल
	धनोली			धनोली			धनोली
	मैनवाग			मैनवाग			मैनवाग
	प्रतापनगर			प्रतापनगर			प्रतापनगर
	जाखणीवार			जाखणीवार			जाखणीवार
	घनसाली			घनसाली			घनसाली
	बालगंगा			बालगंगा			बालगंगा
	देवप्रयाग			देवप्रयाग			देवप्रयाग
	कीर्तिनगर			कीर्तिनगर			कीर्तिनगर
	नरेश्वरनगर			आगरखाल			आगरखाल
	पक्की देवी			पक्की देवी			पक्की देवी
मदननेमी		मदननेमी		मदननेमी			
गजा		गजा		गजा			

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	35		
2	11/Mar to 20/Mar	26.0	4.0	Exit (100%) Payout	75	
3	21/Mar to 30/Mar	27.0	5.0	Age group of trees →	5-10 Years	11-25 Years
4	31/Mar to 9/Apr	28.0	5.0	Payment per units (Rs.):	2.50	5.00
5	10/Apr to 20/Apr	29.0	6.0	Sum insured (Rs.):	100	200
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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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

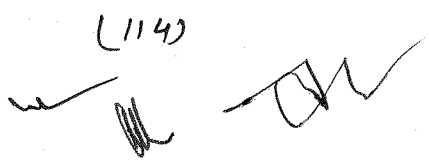
Cover Index: Daily Rainfall (mm)
Payout Structure:

Daily Rainfall (mm) more than	16-Jun To 31-Aug			16-Jun To 31-Aug		
	5-10 Years			11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	64.5	0	1.5	
124.5	45	1.75	124.5	90	3.50	
184.5	150	0.0	184.5	300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :		Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली		RWS :	चमोली	BWS :	जोशीमठ	
	जोशीमठ			जोशीमठ		चमोली	
	पोखरी			पोखरी		घाट	
	घाट			घाट		पोखरी	
	जिलासू			जिलासू		घाट	
	कर्णप्रयाग			कर्णप्रयाग		नन्दप्रयाग	
	नन्दप्रयाग			नन्दप्रयाग		कर्णप्रयाग	
	मैरसैण			मैरसैण		कर्णप्रयाग	
	आदीबंदी			आदीबंदी		मैरसैण	
	धराली			धराली		कर्णप्रयाग	
नरयणबागड		नरयणबागड	धराली				
देवाल		देवाल	कर्णप्रयाग				

COVER 1: Temperature fluctuations

Cover objective: To Cover anticipated yield loss due to temperature fluctuations during Cover Period
Cover period: 1-Mar to 30-Apr

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

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

Payout Table		
Strike (>)	35	
Exit (100%) Payout	75	
Age group of trees -->	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	11-25 Years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees -->	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL

PREMIUM RATE %

(115)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND			District :	Rudrapur		Unit : Tree
Reference Unit Area (s):	रुद्रप्रयाग	जखौली	बसुकेदार	जखौली	रुद्रप्रयाग	जखौली	बसुकेदार
	जखौली						

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.

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 (>)	Payout	
Exit (100%) Payout	35	75
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	2.50
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)
64.5	0	0.75	1.5		
124.5	45	1.75	3.50		
184.5	150	0.0	0.0		
Maximum Payout (Rs.):	150		300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(116)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :		Pauri	Unit : Tree	
Reference Unit Area (s):	पौड़ी		RWS :	पौड़ी	BWS :	श्रीनगर	
	श्रीनगर			श्रीनगर		पौड़ी	
	धौलीसैग			धौलीसैग		धौलीसैग	
	चकोसैग			चकोसैग		चकोसैग	
	सैसडाउन + रिखणीखाल			सैसडाउन		सतपुली	
	सतपुली			सतपुली		चौबट्टाखाल	
	चौबट्टाखाल			चौबट्टाखाल		सतपुली	
	धुमाकोट			धुमाकोट		सैसडाउन	
	कोटद्वार			कोटद्वार		सैसडाउन	
	यमकेसर			यमकेसर		कोटद्वार	
जाखणीखाल		जाखणीखाल	सैसडाउन				
बीरेखाल		बीरेखाल	धौलीसैग				

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.

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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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	5-10 Years		11-25 Years			
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5		0	0.75	64.5	0	1.5
124.5		45	1.75	124.5	90	3.50
184.5		150	0.0	184.5	300	0.0
Maximum Payout (Rs.):		150			300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(117)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (s):	चकराता	र्यूनी	कालसी	RWS :	चकराता	किल्लाड	सहिवा
					BWS :	चकराता	

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.

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

Strike (>)	Payout	
35	75	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00	1.00
60	15	1.00	30.00	2.00	2.00
90	45	1.50	90.00	3.00	3.00
120	90	2.00	180.00	4.00	4.00
150	150	0.00	300.00	0.00	0.00
Maximum Payout (Rs.):		150		300	

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-Aug	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	16-Jun To 31-Aug	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(118)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :	Nainital Hill		Unit : Tree	
Reference Unit Area (s):	समगड	धारी	RWS :	तल्लारामगड	BWS :	धारी	धारी
	भीमताल	भीमताल		तल्लारामगड		तल्लारामगड	
	ओखलकाण्डा	खन्स्यू		तल्लारामगड		धारी	
	बेतलघाट	बेतलघाट		तल्लारामगड		तल्लारामगड	

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	26.0	4.0		Exit (100%) Payout	75	
3	21/Mar to 30/Mar	27.0	5.0		Age group of trees →	5-10 Years	11-25 Years
4	31/Mar to 9/Apr	27.0	5.0		Payment per units (Rs.):	2.50	5.00
5	10/Apr to 20/Apr	28.0	6.0		Sum Insured (Rs.):	100	200
6	21/Apr to 30/Apr	28.0	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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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			16-Jun To 31-Aug		
	5-10 Years			11-25 Years		
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	64.5	0	0.75	64.5	0	1.5
	124.5	45	1.75	124.5	90	3.50
	184.5	150	0.0	184.5	300	0.0
Maximum Payout (Rs.):	150			300		
Nature of Cover:	Multiple events					

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL
PREMIUM RATE %

(1192)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :		Champawat	Unit : Tree	
Reference Unit Area (s):	चम्पावत	RWS :	चम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		लोहाघाट		चम्पावत		
	फूलगिरी(दमकपुर)		दमकपुर		चम्पावत		
	पाटी		पाटी		भारकोट		
	भारकोट		भारकोट		पाटी		
	मंच		मंच		पुल्ला		
	पुल्ला-गुमरेवा		पुल्ला		मंच		

COVER 1: Temperature fluctuations

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

Trigger Table				
Phase	Period	Max Temperature	Min Temperature	
1	1/Mar to 10/Mar	25.0	4.0	
2	11/Mar to 20/Mar	26.0	4.0	
3	21/Mar to 30/Mar	27.0	5.0	
4	31/Mar to 9/Apr	28.5	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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150	300.00	300

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	5-10 Years			11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	1.5	64.5	0	1.5
124.5	45	1.75	3.50	124.5	90	3.50
184.5	150	0.0	0.0	184.5	300	0.0
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(120)

[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	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :		Pithoragarh	Unit : Tree	
Reference Unit Area (s):	फिरोगढ		RWS :	पिथौरगढ	BWS :	गंगोलीहाट	
	गंगोलीहाट			गंगोलीहाट		गंगोलीहाट	
	बेरीनाग			बेरीनाग		बेरीनाग	
	डीडीहाट			डीडीहाट		डीडीहाट	
	मुन्वारी			नाथनी		डीडीहाट	
	धारचुडा			धारचुडा		बगापानी	
	कनालीछीना			कनालीछीना		देवलभल	
	देवलभल			देवलभल		कनालीछीना	
	बगापानी			बगापानी		धारचुडा	
	गण्डाईगंगोली			गण्डाईगंगोली		गंगोलीहाट	
	धल			धल		बेरीनाग	
तेजम		तेजम	फिरोगढ				
पाखु		पाखु	नाथनी				

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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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	5-10 Years		
	16-Jun	To	31-Aug
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	11-25 Years		
	16-Jun	To	31-Aug
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(121)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND					Bageshwar	Unit : Tree
Reference Unit Area (s):	बागेश्वर					बागेश्वर	गुरुड
	गुरुड					गुरुड	बागेश्वर
	कपकोट					कपकोट	कपकोट
	काण्डा					काण्डा	दुकनाहुरी
	काफलीगिर					काफलीगिर	काफलीगिर
	दुकनाहुरी					दुकनाहुरी	कपकोट
	सामा				सामा		

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.

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 (>)	35	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./ mm)	0.667 1.334
PAYOUT RATE II (Rs./ mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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-Aug	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	16-Jun To 31-Aug	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(122)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Mausambi
State:	UTTARAKHAND		District :		Almora	Unit : Tree	
Reference Unit Area (s):	अल्मोड़ा		RWS :	अल्मोड़ा	BWS :	सोमेश्वर	
	जैती			जैती		मनोली	
	लमगाड़ा			लमगाड़ा		जैती	
	भनोली + छाडी			भनोली		जैती	
	सोमेश्वर			सोमेश्वर		अल्मोड़ा	
	रानीखेत			चौबटिया		द्वारहाट	
	द्वारहाट + जालली + शगवालीपोखर			द्वारहाट		चौबटिया	
	चौबटिया			चौबटिया		द्वारहाट	
	सल्ट (सुगाड)			सल्ट		मछोड	
	मछोड			मछोड		सल्ट	
निकियासेन		निकियासेन	सल्ट				
स्यारद		स्यारद	दोलछोना				
दोलछोना		दोलछोना	स्यारद				

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.

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 (>)	5-10 Years	11-25 Years
35		
Exit (100%) Payout	75	
Age group of trees --		
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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	
	5-10 Years			
Daily Rainfall (mm) more than	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	
	64.5	0	0.75	
	124.5	45	1.75	
184.5	150	0.0		
Maximum Payout (Rs.):	150			
Nature of Cover:	Multiple events			

Strike (>)	16-Jun To 31-Aug	
	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
	300	

Age Group of Trees --	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(123)

[Handwritten signatures]

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND		District :	Uttarkashi		Unit : Tree	
Reference Unit Area (s):	राजगढ़ी (सड़कोट)	पुरीला	RWS :	स्त्री	BWS :	पुरीला	पुरीला
	कोरो	भटवारी + जोशियाड़ा		आरकाट		पुरीला	पुरीला
	सिन्धालीसोड+पीतरो	दुण्डा		हविल		उत्तरकाशी	दुण्डा
	बर्नीगाड	बर्नीगाड		फिन्यालीसोड		दुण्डा	दुण्डा
	साकरी	साकरी		बर्नीगाड		बर्नीगाड	सिन्धालीसोड
				साकरी		साकरी	राजगढ़ी (सड़कोट)

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.

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 --	5-10 Years 11-25 Years
Payment per units (Rs.):	2.50 5.00
Sum insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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	5-10 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees --	5-10 Years	11-25 Years
Total Sum insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(124)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	
State:	UTTARAKHAND			District :		Orange	
Reference Unit Area (s):		दिल्ली		RWS :		Unit : Tree	
		काण्डौली					Tehri
		धनोली					काण्डौली
		नैनवा					धनोली
		प्रतापनगर					नैनवा
		जाखणीखार					प्रतापनगर
		घनसाली					जाखणीखार
		बालगंगा					घनसाली
		देवप्रयाग					बालगंगा
		कोलिनगर					देवप्रयाग
		नरेनुनगर					कोलिनगर
		पक्की देवी					आगराखल
		मदननेगी					पक्की देवी
		गजा					मदननेगी
							गजा
					आगराखल		

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.

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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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	5-10 Years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	11-25 Years	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(125)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND			District :	Chamoli	Unit : Tree	
Reference Unit Area (s):	चमोली				चमोली	जोशीमठ	
	जोशीमठ				जोशीमठ	धनोली	
	पोखरी				पोखरी	घाट	
	घाट				घाट	पोखरी	
	जिलासू				जिलासू	घाट	
	कण्ठप्रयाग				कण्ठप्रयाग	नन्दप्रयाग	
	नन्दप्रयाग				नन्दप्रयाग	कण्ठप्रयाग	
	गैरसैंग				गैरसैंग	कण्ठप्रयाग	
	आदीबट्टी				आदीबट्टी	गैरसैंग	
	धराली				धराली	कण्ठप्रयाग	
नारायणबागड				नारायणबागड	धराली		
देवाल				देवाल	कण्ठप्रयाग		

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.

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 →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.50 5.00
Sum insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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	5-10 Years		11-25 Years			
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5		0	0.75	64.5		1.5
124.5		45	1.75	124.5		3.50
184.5		150	0.0	184.5		0.0
Maximum Payout (Rs.):		150			300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum insured per tree (Rs.):	500	1000

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

(126)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop
State:	UTTARAKHAND					Orange
Reference Unit Area (s):	रुद्रप्रयाग ऊखीमठ बसुकेदार जखोली				District : Rudraprayag RWS : ऊखीमठ बसुकेदार जखोली	Unit : Tree जखोली बसुकेदार ऊखीमठ रुद्रप्रयाग

Cover objective: To Cover anticipated yield loss due to tempearture 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.

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 →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.50 2.50
Sum Insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.633 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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-Aug	
	5-10 Years	11-25 Years
Strike (>) Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	16-Jun To 31-Aug	
	5-10 Years	11-25 Years
Strike (>) Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(127)

[Handwritten signatures]

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND		District :		Pauri	Unit : Tree	
Reference Unit Area (s):	पौड़ी		RWS :			BWS :	श्रीनगर
	श्रीनगर						पौड़ी
	धौलीसैंग						चकीसैंग
	चकीसैंग						धौलीसैंग
	सैसाउन + रिखणीखाल						सतपुली
	सतपुली						चौबट्टाखाल
	चौबट्टाखाल						सतपुली
	धुमाकोट						सैसाउन
	कोटद्वार						सैसाउन
	यमकेसर						कोटद्वार
जाखणीखाल				जाखणीखाल			
बौराखाल				श्रीसाउन			
							धौलीसैंग

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.

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 --	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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

Maximum Payout (Rs.):

Nature of Cover:

16-Jun To 31-Aug		
5-10 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
	150	

16-Jun To 31-Aug		
11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
	300	

Age Group of Trees --	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(128)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND			District :	Dehradun Hill		Unit : Tree
Reference Unit Area (s):	चकराता	लुडी	कालसी	RWS :	चकराता	फिरवाड	चकराता
					BWS :	चकराता	

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	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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(129)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND		District :		Nainital Hill	Unit : Tree	
Reference Unit Area (s):	रामगढ़		RWS :	तल्लारामगढ़	BWS :	धारी	
	धारी			तल्लारामगढ़		तल्लारामगढ़	
	भीमताल			भीमताल		धारी	
	ओखलकाण्डा			खुम्स्यू		तल्लारामगढ़	
	बेतालघाट			बेतालघाट		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.

Phase	Period	Max Temperature	Min Temperature
1	1/Mar to 10/Mar	29.0	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 →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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			16-Jun To 31-Aug		
	5-10 Years			11-25 Years		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	64.5	0	0.75	64.5	0	1.5
	124.5	45	1.75	124.5	90	3.50
	184.5	150	0.0	184.5	300	0.0
Maximum Payout (Rs.):		150			300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(130)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND			District :	Champawat	Unit : Tree	
Reference Unit Area (s):	धम्पावत	RWS :	धम्पावत	BWS :	लोहाघाट	लोहाघाट	
	लोहाघाट		दमकपुर		धम्पावत		
	पुणामिरी(दमकपुर)		पाटी		धम्पावत		
	पाटी		बाराकोट		बाराकोट		
	बाराकोट		मंघ		पाटी		
	मंघ		पुल्ला-गुमहेरा		पुल्ला		
						मंघ	

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.

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

Strike (>)	35
Exit (100%) Payout	75
Age group of trees →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.50 5.00
Sum Insured (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.
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

Strike I (<)	150 mm
Strike II (<=)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs / mm)	0.667 1.334
PAYOUT RATE II (Rs / mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.
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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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-Aug			16-Jun To 31-Aug		
	5-10 Years			11-25 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	64.5	0	1.5	
124.5	45	1.75	124.5	90	3.50	
184.5	150	0.0	184.5	300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(131)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND			District :	Pithoragarh		Unit : Tree
Reference Unit Area (s):	पिथौरगढ़	RWS :	पिथौरगढ़	BWS :	पिथौरगढ़	Unit : Tree	गंगोलीहाट
	गंगोलीहाट		गंगोलीहाट		गंगोलीहाट		
	बेरीनाग		बेरीनाग		बेरीनाग		
	डोडीहाट		डोडीहाट		डोडीहाट		
	मुन्वारी		नाचनी		नाचनी		
	धारपूला		धारपूला		धारपूला		
	कनालीछीना		कनालीछीना		कनालीछीना		
	देवलधल		देवलधल		देवलधल		
	बगामानी		बगामानी		बगामानी		
	गंगाईगंगोली		गंगाईगंगोली		गंगाईगंगोली		
धल	धल	धल					
तेजम	तेजम	तेजम					
पारखू	पारखू	पिथौरगढ़					
			नाचनी				

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.

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

Strike (>)	5-10 Years	11-25 Years
35		
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.667 1.334
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150	300	300

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			16-Jun To 31-Aug		
	5-10 Years			11-25 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
Daily Rainfall (mm) more than	64.5	0	0.75	64.5	0	1.5
	124.5	45	1.75	124.5	90	3.50
	184.5	150	0.0	184.5	300	0.0
Maximum Payout (Rs.):	150			300		
Nature of Cover:	Multiple events					

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(132)

[Handwritten signatures]

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Unit : Tree
State:	UTTARAKHAND		District : Bageshwar			Crop	Orange
Reference Unit Area (s):	बागेश्वर		RWS :	बागेश्वर		BWS :	गरुड
	गरुड			गरुड			बागेश्वर
	कपकोट			कपकोट			कापडा
	कापडा			कापडा			कपकोट
	काकलीगेर			काकलीगेर			दुकनाकुरी
	दुकनाकुरी			दुकनाकुरी			काकलीगेर
	शामा		शामा		कपकोट		

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.

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 (>)	35	
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.667	1.334
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.)	100	200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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-Aug	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	16-Jun To 31-Aug	
	Strike (>)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(133)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Orange
State:	UTTARAKHAND			District :	Almora	Unit :	Tree
Reference Unit Area (s):	अल्मोडा	अल्मोडा	RWS :	अल्मोडा	BWS :	सोमेश्वर	
	जैसी	जैसी		जैसी		मनोली	
	लमनाडा	लमनाडा		मनोली		जैसी	
	मनोली + ध्याडी	मनोली		सोमेश्वर		जैसी	
	सोमेश्वर	सोमेश्वर		चाबटिया		अल्मोडा	
	रानीखेत	रानीखेत		द्वारहाट		द्वारहाट	
	द्वारहाट + जालली + बागवलीपोखर	द्वारहाट		चाबटिया		चाबटिया	
	चाबटिया	चाबटिया		सल्ट		द्वारहाट	
	सल्ट (खुनाड)	सल्ट		मण्ड		मण्ड	
	मण्ड	मण्ड		निकियासेन		सल्ट	
निकियासेन	निकियासेन	स्यालद	सल्ट				
स्यालद	स्यालद	धौलछोना	धौलछोना				
धौलछोना	धौलछोना		स्यालद				

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.

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 (>)	5-10 Years	11-25 Years
35		
Exit (100%) Payout	75	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.50	5.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./ mm)	0.667 1.334
PAYOUT RATE II (Rs./ mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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	5-10 Years		31-Aug
	Strike (>)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	11-25 Years		31-Aug
	Strike (>)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(134)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND			District:	Dehradun Plain		
Reference Unit Area (s):	विकासनगर			RWS :	विकासनगर	Unit : Hactare	
	सहसपुर				सहसपुर	सहसपुर	
	रायपुर				धानी	विकासनगर	
	जईवाला				जईवाला	जईवाला	
					BWS :	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	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
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
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 %	

(135)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND			District : Dehradun Hill		Unit : Hactare	
Reference Unit Area (s):	चकराता	RWS :	चकराता	BWS :	चकराता	चकराता	
	लूनी		विल्हाड		चकराता	चकराता	
	कालसी		सहिया		चकराता	चकराता	

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	23.5 °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

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

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

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

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 %	

(136)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND		District :		Haridwar		Unit : Hactare
Reference Unit Area (s):	रुडकी	RWS :	रुडकी	BWS :	रुडकी	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: 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	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

Daily Rainfall (mm) more than	01-Feb To 28-Feb		
	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	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 %	

(137)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND			District :	Tehri Garhwal		
Reference Unit Area (s):	दिल्ली			RWS :	Unit : Hectare		
	काण्डली				काण्डली	काण्डली	काण्डली
	धनसाली				धनसाली	धनसाली	धनसाली
	नैनबाग				नैनबाग	नैनबाग	नैनबाग
	प्रतापनगर				प्रतापनगर	प्रतापनगर	प्रतापनगर
	जाखणीघाट				जाखणीघाट	जाखणीघाट	जाखणीघाट
	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
	मदननेमी				मदननेमी	मदननेमी	मदननेमी
गजा			गजा	गजा	गजा		

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

Cover 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 (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 %	

(138)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND		District :		Uttarkashi	Unit : Hactare	
Reference Unit Area (s):	राजगढ़ी (बड़कोट)		RWS :	स्युरी	BWS :	पुरेला	
	पुरेला			पुरेला		स्युरी	
	मोरी			आराकोट		पुरेला	
	भदवारी +जोशियाड़ा			हर्बिल		उत्तरकाशी	
	चिन्गलीसीड+धीतरी			चिन्गलीसीड		डुण्डा	
	डुण्डा			डुण्डा		चिन्गलीसीड	
	बनीगाड			बनीगाड		राजगढ़ी (बड़कोट)	
	साकरी			साकरी		पुरेला	

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

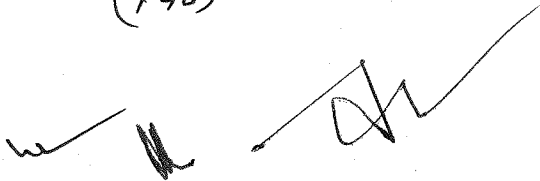
NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(139)

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA																																																			
Restructured- WEATHER BASED CROP INSURANCE SCHEME																																																			
Season	Rabi	Year	2020-21	2021-22	2022-23		Crop	Pea																																											
State:	UTTARAKHAND			District :		Rudraprayag		Unit : Hactare																																											
Reference Unit Area (s):	रुद्रप्रयाग			RWS :	रुद्रप्रयाग		BWS :		जखौली																																										
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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 %																																																			

(140)



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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND		District :		Chamoli	Unit : Hactare	
Reference Unit Area (s):	चमोली		RWS :	चमोली	BWS :	जोशीमठ	
	जोशीमठ			जोशीमठ		चमोली	
	पोखरी			पोखरी		घाट	
	घाट			घाट		पोखरी	
	जिलासू			जिलासू		घाट	
	कर्णप्रयाग			कर्णप्रयाग		नन्दप्रयाग	
	नन्दप्रयाग			नन्दप्रयाग		कर्णप्रयाग	
	गैरसैण			गैरसैण		कर्णप्रयाग	
	आदीबट्टी			आदीबट्टी		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: 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
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 %	

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND			District :	Pauri Garhwal		
Reference Unit Area (s):	पौड़ी			RWS :	Unit : Hactare		
	श्रीनगर				श्रीनगर		
	धैलीसैण				पौड़ी		
	चकीसैण				चकीसैण		
	लैसडाउन + रिखणीखाल				धैलीसैण		
	सतपुली				सतपुली		
	चौबट्टाखाल				चौबट्टाखाल		
	धुमाकोट				सतपुली		
	कोटद्वार				चौबट्टाखाल		
	यमकेरवर				धुमाकोट		
	जाखणीखाल				कोटद्वार		
	बीरोखाल				यमकेरवर		
			जाखणीखाल				
			बीरोखाल				
			धैलीसैण				

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
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 %	

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND			District :	Udham Singh Nagar		
Reference Unit Area (s):	रुद्रपुर			RWS :	रुद्रपुर	BWS :	Unit : Hactare
	गदरपुर				गदरपुर		गदरपुर
	बाजपुर				बाजपुर		जसपुर
	जसपुर				जसपुर		बाजपुर
	काशीपुर				काशीपुर		जसपुर
	सितारगंज				सितारगंज		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: 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	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
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 %	

(143)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea	
State:		UTTARAKHAND			District :		Nainital Plain	Unit : Hactare
Reference Unit Area (s):	हलदवानी	RWS :	कुवरपुर	BWS :	रामनगर	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	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
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	
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 %	

(144)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State: UTTARAKHAND		District : Nainital Hill		Unit : Hactare			
Reference Unit Area (s):	समगढ	RWS :	तल्लारामगढ	BWS :	धारी		
	धारी		तल्लारामगढ		तल्लारामगढ		
	भीमताल		भीमताल		धारी		
	ओखलकाण्डा		खन्स्यू		तल्लारामगढ		
	बेतालघाट		बेतालघाट		तल्लारामगढ		

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
18-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	22.0 °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

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

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

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

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 %	

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea	
State:	UTTARAKHAND			District :	Champawat			Unit : Hactare
Reference Unit Area (s):	चम्पावत	RWS :	लोहाघाट	BWS :	चम्पावत	लोहाघाट		
	पूर्णगिरी(टनकपुर)		चम्पावत		चम्पावत			
	पाटी		टनकपुर		चम्पावत			
	बारकोट		पाटी		बारकोट	पाटी		
	मंच		बारकोट		मंच	पुल्ला		
	पुल्ला-गुमदेश		पुल्ला		मंच	मंच		

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	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

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 %	

(142)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND		District :		Pithoragarh		
Reference Unit Area (s):	पिथौरागढ़		RWS :	पिथौरागढ़		Unit : Hactare	
	गंगोलीहाट			गंगोलीहाट		गंगोलीहाट	
	बेरीनाग			बेरीनाग		पिथौरागढ़	
	डीडीहाट			डीडीहाट		डीडीहाट	
	मुन्थारी			नाचनी		बेरीनाग	
	धारचूला			धारचूला		डीडीहाट	
	कनालीछीना			कनालीछीना		बंगापानी	
	देवलथल			देवलथल		देवलथल	
	बंगापानी			बंगापानी		कनालीछीना	
	गण्डाईगंगोली			गण्डाईगंगोली		धारचूला	
	थल			थल		गंगोलीहाट	
	तेजम			तेजम		बेरीनाग	
	पाखू			पाखू		पिथौरागढ़	
				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 %	

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Pea	
State:		UTTARAKHAND			District :	Bageshwar	Unit : Hactare	
Reference Unit Area (s):	बागेश्वर	RWS :	गुरुड	कपकोट	काण्डा	बागेश्वर	गुरुड	
	गुरुड					बागेश्वर	गुरुड	
	कपकोट					काण्डा	कपकोट	काण्डा
	काण्डा					काफलीगैर	काफलीगैर	दुकनाकुरी
	काफलीगैर					दुकनाकुरी	काफलीगैर	काफलीगैर
	दुकनाकुरी					शामा	कपकोट	कपकोट

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	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
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 %	

(148)

[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	2020-21	2021-22	2022-23	Crop	Pea
State:	UTTARAKHAND		District :		Almora	Unit : Hactare	
Reference Unit Area (s):	अल्मोड़ा	RWS :	अल्मोड़ा	BWS :	अल्मोड़ा	सोमेश्वर	
	जैती		जैती		भनीली		
	लमगडा		लमगडा		जैती		
	भनीली + घाडी		भनीली		जैती		
	सोमेश्वर		सोमेश्वर		अल्मोड़ा		
	रानीखेत		चौबटिया		द्वारहाट		
	द्वारहाट + जालती + बागवालीपोखर		द्वारहाट		चौबटिया		
	चौबटिया		चौबटिया		द्वारहाट		
	सल्ट (खुमाड)		सल्ट		मछोड		
	मछोड		मछोड		सल्ट		
	निकियासेन		निकियासेन		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

Maximum Payout (Rs.):

25000

Nature of Cover:

Multiple events

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

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 %	

(149)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND			District :	Uttarkashi	Unit : Tree	
Reference Unit Area (s):	राजगढ़ी (इंकोट)	पुरोला	पुरोला	RWS :	पुरोला	BWS :	पुरोला
	मोरो	मोरो	मोरो		अरकोट		पुरोला
	भटवारी + जोशियाड़ा	किन्चालीसोड+धौतरी	हकिेल		किन्चालीसोड		उत्तरकाशी
	डुण्डा	डुण्डा	डुण्डा		डुण्डा		सुपडा
	बनीगाड	बनीगाड	बनीगाड		बनीगाड		किन्चालीसोड
	साकरी	साकरी	साकरी		साकरी		राजगढ़ी (इंकोट)
							पुरोला

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.

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 (>)	Payout	
35	85	
Exit (100%) Payout	85	
Age group of trees --	5-10 Years	11-25 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.666	1.333
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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		
	5-10 Years			11-25 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
Daily Rainfall (mm) more than	64.5	0	0.75	64.5	0	1.5
	124.5	45	1.75	124.5	90	3.50
	184.5	150	0.0	184.5	300	0.0
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees --	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(150)

[Handwritten signatures]

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop
State:	UTTARAKHAND		District :	Tehri		
Reference Unit Area (s):	दिल्ली	कांगडासौंग	RWS :	कांगडासौंग	BWS :	कांगडासौंग
	धनोली	मैनवाग		धनोली		मैनवाग
	प्रतापनगर	जाखणीघार		प्रतापनगर		जाखणीघार
	घनसाली	बालगंगा		घनसाली		बालगंगा
	देवप्रयाग	कोर्तिनगर		देवप्रयाग		कोर्तिनगर
	नरेंद्रनगर	पक्की देवी		आगराखाल		पक्की देवी
	मदननेगी	गजा		मदननेगी		गजा

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.

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

Strike (>)	35	
Exit (100%) Payout	85	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)				
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years	
	Fixed(Rs.)	Variable (Rs.Per mm)
Strike (>)		
64.5	0	0.75
124.5	45	1.75
184.5	150	0.0
Maximum Payout (Rs.):	150	

Daily Rainfall (mm) more than	11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)
Strike (>)		
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(151)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND		District :			Chamoli	Unit : Tree
Reference Unit Area (s):	बमोली		RWS :	बमोली	BWS :	जोशीमठ	
	जोशीमठ			जोशीमठ		बमोली	
	पोखरी			पोखरी		घाट	
	घाट			घाट		पोखरी	
	जिलासू			जिलासू		घाट	
	कर्मप्रयाग			कर्मप्रयाग		नन्दप्रयाग	
	नन्दप्रयाग			नन्दप्रयाग		कर्मप्रयाग	
	गैरसैण			गैरसैण		कर्मप्रयाग	
	आदीबद्री			आदीबद्री		गैरसैण	
	धराली			धराली		कर्मप्रयाग	
नरसयणबागड		नरसयणबागड	धराली				
देवाल		देवाल	कर्मप्रयाग				

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.

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	28.0	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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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		
	5-10 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	16-Jun To 31-Jul		
	11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(152)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND			District :	Rudraprayag	Unit : Tree	
Reference Unit Area (s):	रुद्रप्रयाग	ऊखीमठ	बसुकेदार	जखौली	रुद्रप्रयाग	ऊखीमठ	बसुकेदार
				RWS :		BWS :	
							जखौली
							रुद्रप्रयाग

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.

Phase	Period	Max Temperature	Min Temperature
1	1/Mar to 10/Mar	29.0	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

Strike (>)		
Exit (100%) Payout	35	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm	
Strike II (<)	75 mm	
Exit	15 mm	
PLANT CATEGORY	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.666	1.333
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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	5-10 Years		11-25 Years	
	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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		
	5-10 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

Daily Rainfall (mm) more than	16-Jun To 31-Jul		
	11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):	300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(153)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Unit : Tree
State:	UTTARAKHAND		District :	Pauri		Crop	Peach
Reference Unit Area (s):	पौड़ी	पौड़ी	RWS :	पौड़ी	BWS :	पौड़ी	श्रीनगर
	श्रीनगर	श्रीनगर		श्रीनगर		पौड़ी	
	धौलीसिंग	धौलीसिंग		धौलीसिंग		धौलीसिंग	
	चक्रीसिंग	चक्रीसिंग		चक्रीसिंग		चक्रीसिंग	
	लैसडाउन + रिखणीखाल	लैसडाउन		लैसडाउन		लैसडाउन	
	सतपुली	सतपुली		सतपुली		सतपुली	
	चीबट्टाखाल	चीबट्टाखाल		चीबट्टाखाल		चीबट्टाखाल	
	धुमाकोट	धुमाकोट		धुमाकोट		धुमाकोट	
	कोटद्वार	कोटद्वार		कोटद्वार		कोटद्वार	
	यमकेश्वर	यमकेश्वर		यमकेश्वर		यमकेश्वर	
जाखणीखाल	जाखणीखाल	जाखणीखाल	जाखणीखाल				
बीरेखाल	बीरेखाल	बीरेखाल	बीरेखाल	बीरेखाल	बीरेखाल	धौलीसिंग	

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.

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

Strike (>)	5-10 Years	11-25 Years
35		
Exit (100%) Payout	85	
Age group of trees →	5-10 Years	11-25 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100	200

Nature of Payout: Consolidated payout for the entire period.

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

Nature of Payout: Consolidated payout for the entire period.

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):		150	

Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5	
124.5	90	3.50	
184.5	300	0.0	
Maximum Payout (Rs.):		300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND			District :	Dehradun Hill	Unit : Tree	
Reference Unit Area (s):	चकराला खुली कालसी	RWS :	चकराला खिलाड सहिवा	BWS :	खिलाड चकराला चकराला		

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.

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

Strike (>)	Payout	
35	35	
Exit (100%) Payout	85	
Age group of trees -->	5-10 Years	11-25 Years
Payment per units (Rs.):	2.00	4.00
Sum Insured (Rs.):	100	200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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	5-10 Years			11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	64.5	0	1.5	
124.5	45	1.75	124.5	90	3.50	
184.5	150	0.0	184.5	300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees -->	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(155)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND			District :	Nainital Hill	Unit : Tree	
Reference Unit Area (s):	रामगढ़	RWS :	तल्लारामगढ़	BWS :	धारी	रामगढ़	
	धारी		धारी		तल्लारामगढ़		
	भीमताल		भीमताल		तल्लारामगढ़		
	ओखलकाण्डा		खन्स्यू		धारी		
	बेतालघाट		बेतालघाट		तल्लारामगढ़		

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.

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	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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees -->	5-10 Years 11-25 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300

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)

Strike (>)	5-10 Years		11-25 Years	
	Fixed(Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	64.5	1.5
124.5	45	1.75	124.5	3.50
184.5	150	0.0	184.5	0.0
Maximum Payout (Rs.):	150		300	

Nature of Cover: Multiple events

Age Group of Trees -->	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	

(156)

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND			District :	Champawat		Unit : Tree
Reference Unit Area (s):		चम्पावत		RWS :	चम्पावत	BWS :	लोहाघाट
		लोहाघाट			लोहाघाट		चम्पावत
		पुर्नासिरी(दन्कपुर)			दन्कपुर		चम्पावत
		पाटी			पाटी		चम्पावत
		बाराकोट			बाराकोट		पाटी
		मंच			मंच		पुर्ला
	पुर्ला-गुमदेश		पुर्ला	मंच			

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.

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	28.0	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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.00 4.00
Sum Insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years		
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30		0	0.50	0.00	1.00
60		15	1.00	30.00	2.00
90		45	1.50	90.00	3.00
120		90	2.00	180.00	4.00
150		150	0.00	300.00	0.00
Maximum Payout (Rs.):		150		300	

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		
	5-10 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)
64.5	0	0.75	
124.5	45	1.75	
184.5	150	0.0	
Maximum Payout (Rs.):	150		

16-Jun To 31-Jul		
11-25 Years		
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
64.5	0	1.5
124.5	90	3.50
184.5	300	0.0
Maximum Payout (Rs.):	300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Unit : Tree
State:	UTTARAKHAND		District :		Pithoragharh		Peach
Reference Unit Area (s):		पिथौरागढ़	RWS :		पिथौरागढ़	BWS :	गंगोलीहाट
		गंगोलीहाट			गंगोलीहाट		गंगोलीहाट
		बेरीनाग			बेरीनाग		बेरीनाग
		डीडीहाट			डीडीहाट		डीडीहाट
		मुन्स्यारी			नाचनी		नाचनी
		धारचूला			धारचूला		धारचूला
		कनालीछीना			कनालीछीना		कनालीछीना
		देवलथल			देवलथल		देवलथल
		बंगापानी			बंगापानी		कनालीछीना
		गण्डागंगोली			गण्डागंगोली		धारचूला
		धल			धल		गंगोलीहाट
		तेजम			तेजम		बेरीनाग
	पाखू		पाखू	पिथौरागढ़			
					नाचनी		

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 →	5-10 Years	11-25 Years
4	31/Mar to 9/Apr	28.0	5.0	Payment per units (Rs.):	2.00	4.00
5	10/Apr to 20/Apr	29.0	6.0	Sum Insured (Rs.):	100	200
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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.666	1.333
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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		16-Jun To 31-Jul	
	5-10 Years		11-25 Years	
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Variable (Rs.Per mm)
64.5	0	0.75	64.5	1.5
124.5	45	1.75	124.5	3.50
184.5	150	0.0	184.5	0.0
Maximum Payout (Rs.):	150		300	

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(158)

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

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND			District :	Bageshwar	Unit : Tree	
Reference Unit Area (s):	बागेश्वर	RWS :	गुरुड	BWS :	गुरुड	गुरुड	
	कपकोट		कपकोट		कपकोट	बागेश्वर	
	काण्डा		काण्डा		काण्डा	काण्डा	
	काफलीगेर		काफलीगेर		काफलीगेर	काफलीगेर	
	दुकनाकुरी		दुकनाकुरी		दुकनाकुरी	दुकनाकुरी	
	शामा		शामा		शामा	काफलीगेर	

COVER 1: Temperature fluctuations
Cover objective: To Cover anticipated yield loss due to teperature 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 (>)	Exit (100%) Payout	
1	1/Mar to 10/Mar	26.0	4.0	35	85	
2	11/Mar to 20/Mar	27.0	4.0	Age group of trees →	5-10 Years	11-25 Years
3	21/Mar to 30/Mar	27.0	5.0	Payment per units (Rs.):	2.00	4.00
4	31/Mar to 9/Apr	28.0	5.0	Sum Insured (Rs.):	100	200
5	10/Apr to 20/Apr	29.0	6.0			
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	5-10 Years	11-25 Years
PAYOUT RATE I (Rs./mm)	0.666	1.333
PAYOUT RATE II (Rs./mm)	0.833	1.666
Maximum Payout (Rs.):	100	200

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			
	5-10 Years		11-25 Years	
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)	Variable (Rs.Per mm)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):	150		300	

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			16-Jun To 31-Jul		
	5-10 Years			11-25 Years		
Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
64.5	0	0.75	64.5	0	1.5	
124.5	45	1.75	124.5	90	3.50	
184.5	150	0.0	184.5	300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(159)

[Handwritten signatures]

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

Restructured- WEATHER BASED CROP INSURANCE SCHEME

Season	Rabi	Year	2020-21	2021-22	2022-23	Crop	Peach
State:	UTTARAKHAND		District :	Almora		Unit : Tree	
Reference Unit Area (s):		अल्मोड़ा	RWS :		अल्मोड़ा	BWS :	सोमेश्वर
		जैली			जैली		भनौली
		लमगडा			लमगडा		जैली
		भनौली + घ्याडी			भनौली		जैली
		सोमेश्वर			सोमेश्वर		अल्मोड़ा
		रानीखेत			चौबटिया		द्वारहाट
		द्वारहाट + जालली + बागवालीनोखर			द्वारहाट		चौबटिया
		चौबटिया			चौबटिया		द्वारहाट
		सल्ट (खुमाड)			सल्ट		मछोड
		मछोड			मछोड		सल्ट
	निकियासेन		निकियासेन	सल्ट			
	स्यालद		स्यालद	सल्ट			
	दोलछौना		दोलछौना	दोलछौना			
				स्यालद			

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.

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

Strike (>)	35
Exit (100%) Payout	85
Age group of trees →	5-10 Years 11-25 Years
Payment per units (Rs.):	2.00 4.00
Sum insured (Rs.):	100 200

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

Strike I (<)	150 mm
Strike II (<)	75 mm
Exit	15 mm
PLANT CATEGORY	5-10 Years 11-25 Years
PAYOUT RATE I (Rs./mm)	0.666 1.333
PAYOUT RATE II (Rs./mm)	0.833 1.666
Maximum Payout (Rs.):	100 200

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	5-10 Years		11-25 Years	
	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	Fixed (Rs.)
30	0	0.50	0.00	1.00
60	15	1.00	30.00	2.00
90	45	1.50	90.00	3.00
120	90	2.00	180.00	4.00
150	150	0.00	300.00	0.00
Maximum Payout (Rs.):		150	300.00	300

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	5-10 Years			11-25 Years		
	Strike (>)	Fixed(Rs.)	Variable (Rs.Per mm)	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	64.5	0	0.75	64.5	0	1.5
124.5	45	1.75	124.5	90	3.50	
184.5	150	0.0	184.5	300	0.0	
Maximum Payout (Rs.):	150			300		

Nature of Cover: Multiple events

Age Group of Trees →	5-10 Years	11-25 Years
Total Sum Insured per tree (Rs.):	500	1000

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

(160)

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP POTATO

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

(161)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP POTATO

State:	UTTARAKHAND		District :	Haridwar		Unit : Hactare
Reference Unit Area (s):	रुड़की		RWS :	रुड़की	BWS :	नारसन
	भागवानपुर			भागवानपुर		रुड़की
	नारसन			नारसन		रुड़की
	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: 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	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
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 %	


 (162)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP POTATO

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

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	60	
50	2000	120	
75	5000	200	
100	10000	0	

Maximum Payout (Rs.):

25000

Nature of Cover: Multiple events

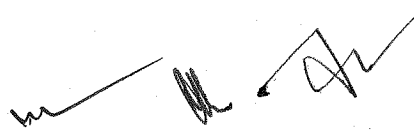
	01-Mar	To	31-Mar
Payout per hectare			
Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)	
30	0	100	
60	3000	150	
90	7500	250	
120	15000	0	

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 %	


 (163)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP POTATO

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

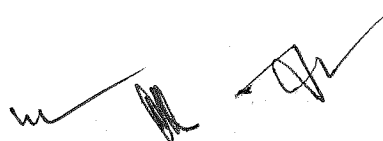
Maximum Payout (Rs.): 25000

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 %	


 (164)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP TOMATO

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

Maximum Payout (Rs.): 25000

Nature of Cover: Multiple events

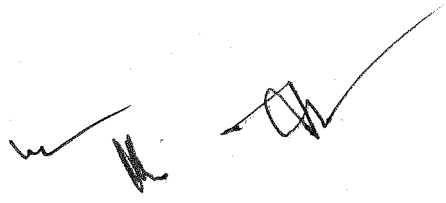
	01-Mar To 31-Mar		
	Payout per hectare		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	30	0	100
	60	3000	150
	90	7500	250
	120	15000	0

Details of Sum Insured & Premium (in Rs)

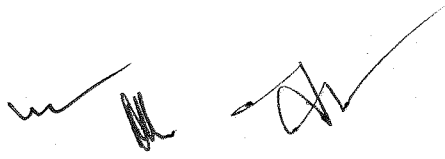
Unit	Per Hectare
Total Sum Insured :	75000

FINANCIAL BID TABLE

NAME OF INSURANCE COMPANY, SIGN & SEAL	
PREMIUM RATE %	


 (165)

DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA																																																
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75	5000	200																																														
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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 %																																																



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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP TOMATO

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

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		
Daily Rainfall (mm) more than	Strike (>)	Fixed (Rs.)	Variable (Rs.Per mm)
	25	0	80
	50	2000	120
	75	5000	200
	100	10000	0

Cover 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 (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)

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DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING, UTTARAKHAND, UDYAN BAHWAN, CHABATIYA, RANIKHET, ALMORA
RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME RABI 2019-20: CROP TOMATO

State:	UTTARAKHAND		District:	Nainital Plain		Unit : Hectare
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 %	