

WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Ranchi District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	Total rainfall (mm) received during the period			Gr. Filling/maturity
Strike I (<) mm	160	155	200	165	145	163	98
Strike II (<) mm	100	100	140	110	100	100	60
Exit mm	50	50	60	55	50	55	30
Rate I (Rs/mm)	5.00	9.09	10.00	14.55	17.78	11.11	13.16
Rate II (Rs/mm)	10.00	14.00	11.25	21.82	24.00	17.78	16.67
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative/paniclae intiation	Total rainfall (mm) received during the period			Gr. Filling/maturity
Strike mm	160	155	200	165	145	163	98
Exit mm	250	200	250	210	200	220	150
Rate (Rs/mm)	5.56	11.11	20.00	22.22	18.18	8.77	9.62
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Strike (=>)	10	15	20	>25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Gumla District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative		Flowering/milling/Gr. Filling		Gr. Filling/maturity
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	135	145	145	130	130	130	65
Strike II (<) mm	100	100	100	95	90	90	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	8.57	11.11	13.33	22.86	20.00	17.50	33.33
Rate II (Rs/mm)	10.00	14.00	22.50	26.67	30.00	22.86	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative		Flowering/milling/Gr. Filling		Gr. Filling/maturity
Index	Total rainfall (mm) received during the period						
Strike mm	135	145	145	130	130	130	65
Exit mm	210	200	220	210	200	210	120
Rate (Rs/mm)	6.67	9.09	13.33	12.50	14.29	6.25	9.09
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Index	Strike (=>)	Payout (Rs)	Plus % of Balance from Risk Factor I & II
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Strike (=>)	10	15	20	>25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-






WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Godda District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	140	155	160	120	110	160	80
Strike II (<) mm	100	100	100	95	90	100	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	7.50	9.09	10.00	32.00	40.00	11.67	16.67
Rate II (Rs/mm)	10.00	14.00	22.50	26.67	30.00	17.78	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	140	155	160	120	110	160	80
Exit mm	210	200	220	210	200	210	120
Rate (Rs/mm)	7.14	11.11	16.67	11.11	11.11	10.00	12.50
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15				
	Number of days having consecutive dry days with <2.5 mm rainfall per day				
Index					
Strike (=>)	10	15	20	25	>25
Payout (Rs)	2000	3000	4000	5000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)

Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Sahibganj District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	200	160	165	135	120	210	85
Strike II (<) mm	100	100	100	95	90	100	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	3.00	8.33	9.23	20.00	26.67	6.36	14.29
Rate II (Rs/mm)	10.00	14.00	22.50	26.67	37.50	17.78	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	200	160	165	135	120	210	85
Exit mm	250	200	220	210	200	250	120
Rate (Rs/mm)	10.00	12.50	18.18	13.33	12.50	12.50	14.29
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day		
Strike (=>)	10	15	20
Payout (Rs)	2000	3000	4000
Plus % of Balance from Risk Factor I & II	25%	50%	75%
			95%
			100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Pakur District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	240	210	215	170	160	270	95
Strike II (<) mm	120	110	110	95	90	100	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	2.50	5.00	5.71	10.67	11.43	4.12	11.11
Rate II (Rs/mm)	7.14	11.67	18.00	26.67	30.00	17.78	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	240	210	215	170	160	270	95
Exit mm	260	240	250	210	200	300	120
Rate (Rs/mm)	25.00	16.67	28.57	25.00	25.00	16.67	20.00
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Index	Strike (=>)	Payout (Rs)
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day		
Strike (=>)	10	15	20
Payout (Rs)	2000	3000	4000
Plus % of Balance from Risk Factor I & II	25%	50%	75%
			95%
			100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Dumka District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	210	175	165	125	115	240	80
Strike II (<) mm	120	110	110	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	3.33	7.69	10.91	26.67	32.00	5.83	16.67
Rate II (Rs/mm)	7.14	11.67	18.00	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	210	175	165	125	115	240	80
Exit mm	260	240	250	210	200	300	120
Rate (Rs/mm)	10	7.69	11.76	11.76	11.76	8.33	12.50
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II	25%	25%	95%
	50%	75%	95%
	3000	4000	5000
	10	20	25
	15	20	25
	15	20	25
	15	20	25

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-

WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Jamtara District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	185	195	175	130	125	160	70
Strike II (<) mm	120	110	110	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	4.62	5.88	9.23	22.86	22.86	17.50	25.00
Rate II (Rs/mm)	7.14	11.67	8.93	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	185	195	175	130	125	160	70
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	6.67	11.11	13.33	4.76	13.33	5.56	10.00
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Index				
Strike (=>)	10	15	20	25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%
				100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Deodhar District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	200	155	150	120	110	250	90
Strike II (<) mm	120	110	110	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	3.75	11.11	15.00	32.00	40.00	5.38	12.50
Rate II (Rs/mm)	7.14	11.67	18.00	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	200	155	150	120	110	250	90
Exit mm	260	240	250	210	200	300	120
Rate (Rs/mm)	8.33	5.88	10.00	11.11	11.11	10.00	16.67
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II			
		10	2000
		15	3000
		20	4000
		25	5000
		>25	5000
	25%	50%	95%
			100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)

Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Dhanbad District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	180	200	180	150	140	170	75
Strike II (<) mm	120	110	110	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	5.00	5.56	8.57	14.55	16.00	14.00	20.00
Rate II (Rs/mm)	7.14	11.67	18.00	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	180	200	180	150	140	170	75
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	6.25	12.50	14.29	16.67	16.67	6.25	11.11
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Index	Strike (=>)	Payout (Rs)	Plus % of Balance from Risk Factor I & II
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Strike (=>)	10	15	20	>25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%
				100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Gridih District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	150	160	150	115	110	190	75
Strike II (<) mm	120	110	110	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	10.00	10.00	15.00	40.00	40.00	10.00	20.00
Rate II (Rs/mm)	7.14	11.67	18.00	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	150	160	150	115	110	190	75
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	4.55	6.25	10.00	10.53	11.11	8.33	11.11
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15				
	Number of days having consecutive dry days with <2.5 mm rainfall per day				
Index					
Strike (=>)	10	15	20	25	>25
Payout (Rs)	2000	3000	4000	5000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Kodarma District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	135	170	155	170	155	150	65
Strike II (<) mm	100	110	110	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	8.57	8.33	13.33	10.67	12.31	23.33	33.33
Rate II (Rs/mm)	10.00	11.67	18.00	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	135	170	155	170	155	150	65
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	4	7.14	10.53	25.00	22.22	5.00	9.09
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15				
	Number of days having consecutive dry days with <2.5 mm rainfall per day				
Index					
Strike (=>)	10	15	20	25	>25
Payout (Rs)	2000	3000	4000	5000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Bokaro District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	95	160	145	150	140	180	70
Strike II (<) mm	80	110	100	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	20.00	10.00	13.33	14.55	16.00	11.67	25.00
Rate II (Rs/mm)	16.67	11.67	22.50	26.67	30.00	12.31	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	95	160	145	150	140	180	70
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	3.03	6.25	9.52	16.67	16.67	7.14	10.00
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Index				
Strike (=>)	10	15	20	>25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-






WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Hazariabag District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	165	150	140	135	125	180	75
Strike II (<) mm	110	110	100	95	90	120	50
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	5.45	12.50	15.00	20.00	22.86	11.67	20.00
Rate II (Rs/mm)	8.33	11.67	22.50	26.67	30.00	18.46	25.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	165	150	140	135	125	180	75
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	5.26	5.56	9.09	13.33	13.33	7.14	11.11
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15				
	Number of days having consecutive dry days with <2.5 mm rainfall per day				
Index					
Strike (=>)	10	15	20	25	>25
Payout (Rs)	2000	3000	4000	5000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Chatra District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	145	160	150	100	90	170	65
Strike II (<) mm	100	110	100	80	70	120	45
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	6.67	10.00	12.00	40.00	40.00	14.00	25.00
Rate II (Rs/mm)	10.00	11.67	22.50	40.00	60.00	12.31	33.33
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	145	160	150	100	90	170	65
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	4.35	6.25	10	9.09	9.09	6.25	9.09
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15					
	Number of days having consecutive dry days with <2.5 mm rainfall per day					
Index						
Strike (=>)	10	15	20	25	5000	>25
Payout (Rs)	2000	3000	4000	5000	5000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-






WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)

Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Garhwa District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	105	110	105	180	160	130	65
Strike II (<) mm	70	80	70	120	100	90	45
Exit mm	50	50	50	50	50	55	30
Rate I (Rs/mm)	8.57	16.67	17.14	13.33	13.33	17.50	25.00
Rate II (Rs/mm)	25.00	23.33	45.00	17.14	24.00	22.86	33.33
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	105	110	105	180	160	130	65
Exit mm	220	230	250	210	200	250	120
Rate (Rs/mm)	4.35	4.17	6.90	33.33	25	4.17	9.09
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Number of days having consecutive dry days with <2.5 mm rainfall per day		
Index			
Strike (=>)	10	15	20
Payout (Rs)	2000	3000	4000
Plus % of Balance from Risk Factor I & II	25%	50%	75%
			95%
			100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-






WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Palamu District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	75	125	115	150	140	110	55
Strike II (<) mm	50	80	80	100	100	80	40
Exit mm	40	50	60	50	50	55	30
Rate I (Rs/mm)	12	11.11	17.14	16	20	23.33	33.33
Rate II (Rs/mm)	50	23.33333333	45	24	24	32	50
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	75	125	115	150	140	110	55
Exit mm	200	230	250	240	220	210	100
Rate (Rs/mm)	4	4.76	7.41	11.11	12.5	5	11.11
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II			
		10	2000
		15	3000
		20	4000
		25	5000
		>25	5000
		25%	95%
		50%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Latehar District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	115	140	125	160	150	150	65
Strike II (<) mm	80	100	90	110	100	100	40
Exit mm	40	50	60	50	50	55	30
Rate I (Rs/mm)	8.57	12.50	17.14	16.00	16.00	14.00	20.00
Rate II (Rs/mm)	12.50	14.00	30.00	60.00	24.00	17.78	50.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	115	140	125	160	150	150	65
Exit mm	200	230	250	240	220	210	100
Rate (Rs/mm)	5.88	5.56	8	12.5	14.29	8.33	14.29
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	15	20	25	>25
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Strike (=>)	10	15	20	25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%
				100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Lohardaga District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	panicleae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	175	150	140	135	125	130	60
Strike II (<) mm	120	100	100	100	90	90	40
Exit mm	40	50	60	50	50	55	30
Rate I (Rs/mm)	5.45	10.00	15.00	22.86	22.86	17.50	25.00
Rate II (Rs/mm)	6.25	14.00	22.50	24.00	30.00	22.86	50.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	panicleae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	175	150	140	135	125	130	60
Exit mm	250	230	250	240	220	210	100
Rate (Rs/mm)	6.67	6.25	9.09	9.52	10.53	6.25	12.5
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II			
	Number of days having consecutive dry days with <2.5 mm rainfall per day		
	15	20	25
	3000	4000	5000
	50%	75%	95%
	25%		
			100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (E.Shingbhum District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	190	195	185	170	160	170	70
Strike II (<) mm	120	120	110	100	100	110	45
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	4.29	6.67	8.00	11.43	13.33	11.67	20.00
Rate II (Rs/mm)	7.14	10.00	18.00	24.00	24.00	14.55	33.33
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative	initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	190	195	185	170	160	170	70
Exit mm	260	260	260	250	240	250	100
Rate (Rs/mm)	7.14	7.69	13.33	12.5	12.5	6.25	16.67
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15		
	Index	Strike (=>)	Payout (Rs)
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day		
Strike (=>)	10	15	20
Payout (Rs)	2000	3000	4000
Plus % of Balance from Risk Factor I & II	25%	50%	75%
			95%
			100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-





WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (W.Shingbhum District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Total rainfall (mm) received during the period			
Index				145	160	150	55
Strike I (<) mm	140	155		145	160	130	55
Strike II (<) mm	100	110		100	100	90	40
Exit mm	50	50		60	50	55	30
Rate I (Rs/mm)	7.5	11.11		13.33	13.33	17.5	33.33
Rate II (Rs/mm)	10	11.66666667		22.5	24	22.86	50
Max Payout (Rs)	800	1200		1500	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Total rainfall (mm) received during the period			
Index				185	170	170	70
Strike mm	190	195		185	170	170	70
Exit mm	260	260		260	250	250	100
Rate (Rs/mm)	7.14	7.69		13.33	12.5	6.25	16.67
Max Payout (Rs)	500	500		1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Index				
Strike (=>)	10	15	20	>25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-






WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Saraikela District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	150	160	155	150	135	110	50
Strike II (<) mm	100	110	100	100	90	80	40
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	6.00	10.00	10.91	16.00	17.78	23.33	50.00
Rate II (Rs/mm)	10.00	11.67	22.50	24.00	30.00	32.00	50.00
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intitiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	150	160	155	150	135	110	50
Exit mm	260	260	260	250	240	250	100
Rate (Rs/mm)	4.55	5.00	9.52	10	9.52	3.57	10
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15				
	Number of days having consecutive dry days with <2.5 mm rainfall per day				
Index	10	15	20	25	>25
Strike (=>)	2000	3000	4000	5000	5000
Payout (Rs)					
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-






WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - BLACKGRAM (Khunti District)

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	160	155	200	165	145	163	98
Strike II (<) mm	100	100	140	110	100	100	60
Exit mm	50	50	60	55	50	55	30
Rate I (Rs/mm)	5.00	9.09	10.00	14.55	17.78	11.11	13.16
Rate II (Rs/mm)	10.00	14.00	11.25	21.82	24.00	17.78	16.67
Max Payout (Rs)	800	1200	1500	2000	2000	1500	1000

Total Payout : 10000.00 (Balance to be carried forward to Risk factor III : x)

Risk Factor II : Excessive Rainfall

Parameter	period						
	June 15-30	Jul 1-15	Jul 16-31	Aug 1-15	Aug 16-31	Sep 1-15	Sep 16-30
Showing/Transplanting-vegetative			Tillering/vegetative-vegetative	Tillering/vegetative/paniclae intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Index	Total rainfall (mm) received during the period						
Strike mm	160	155	200	165	145	163	98
Exit mm	250	200	250	250	200	250	150
Rate (Rs/mm)	5.56	11.11	20.00	11.76	18.18	5.75	9.62
Max Payout (Rs)	500	500	1000	1000	1000	500	500

Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)

Risk Factor III : Rain Distribution (Dry Spells)

Parameter	period July 1 - Sept 15			
	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Index				
Strike (=>)	10	15	20	25
Payout (Rs)	2000	3000	4000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%
				100%

Total Payout : 5000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Assured Rs. 20000/-