

**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (Ramgarth 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	Total rainfall (mm) received during the period						
Index	165	150	140	135	125	180	75
Strike I (<) mm	110	110	100	95	90	120	50
Strike II (<) mm	50	50	60	50	50	55	30
Exit mm	10.91	20.00	22.50	30.25	22.86	13.33	20.00
Rate I (Rs/mm)	15.00	20.00	40.00	39.78	30.00	18.46	25.00
Rate II (Rs/mm)	1500	2000	2500	3000	2000	2000	1000
Max Payout (Rs)	<b>Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)</b>						

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	Total rainfall (mm) received during the period						
Index	165	150	140	135	125	180	75
Strike mm	260	240	250	210	200	250	120
Exit mm	5.26	6.11	5.00	14.67	14.67	14.29	4.44
Rate (Rs/mm)	500	550	550	1100	1100	1000	200
Max Payout (Rs)	<b>Total Payout : 5000.00 (Balance to be carried forward to Risk factor III : y)</b>						

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	
Showing/Transplanting-vegetative	10	2000	3000	50%	20	25
Index	25%	25%	50%	75%	95%	100%
Plus % of Balance from Risk Factor I & II	<b>Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&amp;II)</b>					
<b>Total Sum Insurance Rs.25000.00</b>						

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation						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)	12.00	16.00	16.36	24.20	17.78	26.67	50.00
Rate II (Rs/mm)	18.00	20.00	40.00	35.80	30.00	48.00	50.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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						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	5.50	5.24	11.00	10.48	7.14	4.00
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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

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	
		10	2000	25%	15	>25
					20	6000
					4000	6000
					75%	95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (W.Singbhum 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						Gr. Filling/maturity
Index	Total rainfall (mm) received during the period						
Strike I (<) mm	140	155	145	160	150	130	55
Strike II (<) mm	100	110	100	100	100	90	40
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	15.00	17.78	20.00	20.17	16.00	20.00	33.33
Rate II (Rs/mm)	18.00	20.00	40.00	35.80	24.00	34.29	50.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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						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	8.46	7.33	13.75	13.75	12.50	6.67
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	period July 1 - Sept 15
	Index	Strike (=>)	Payout (Rs)		
Index	10	15	20	25	>25
Strike (=>)	2000	3000	4000	6000	6000
Payout (Rs)	25%	50%	75%	95%	100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**







**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (E.Singbhum 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 intiation						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)	8.57	10.67	12.00	17.29	13.33	13.33	20.00
Rate II (Rs/mm)	12.86	17.14	32.00	35.80	24.00	21.82	33.33
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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						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	8.46	7.33	13.75	13.75	12.50	6.67
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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

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	
		10	2000	25%	15	20
						25
						4000
						6000
						75%
						95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (Simdega 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	150	155	175	150	100	140	65	
Strike II (<) mm	100	100	100	100	80	90	40	
Exit mm	50	50	60	50	50	55	30	
Rate I (Rs/mm)	12.00	14.55	12.00	24.20	40.00	16.00	20.00	
Rate II (Rs/mm)	18.00	24.00	40.00	35.80	40.00	34.29	50.00	
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000	

**Total Payout : 14000.00 (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						Gr. Filling/maturity
Index	Total rainfall (mm) received during the period						
Strike mm	150	155	175	150	100	140	65
Exit mm	250	260	260	250	230	210	100
Rate (Rs/mm)	5.00	5.24	6.47	11.00	8.46	14.29	5.71
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	6000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (LohardagaDistrict)**

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						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)	10.91	16.00	22.50	34.57	22.86	20.00	25.00
Rate II (Rs/mm)	11.25	24.00	40.00	35.80	30.00	34.29	50.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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						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	6.88	5.00	10.48	11.58	12.50	5.00
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	
		10	2000	25%	20	25
					4000	6000
					75%	95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation						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)	17.14	20.00	25.71	24.20	16.00	16.00	20.00	
Rate II (Rs/mm)	22.50	24.00	53.33	29.83	24.00	26.67	50.00	
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000	

**Total Payout : 14000.00 (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	115	140	125	160	150	150	65	
Exit mm	200	230	250	240	220	210	100	
Rate (Rs/mm)	5.88	6.11	4.40	13.75	15.71	16.67	5.71	
Max Payout (Rs)	500	550	550	1100	1100	1000	200	

**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	25	>25	
Payout (Rs)	2000	3000	4000	6000	6000	
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%	

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (Palamui 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	75	125	115	150	140	110	55	
Strike II (<) mm	50	80	70	110	100	80	40	
Exit mm	40	50	60	50	50	55	30	
Rate I (Rs/mm)	24.00	17.78	20.00	30.25	20.00	26.67	33.33	
Rate II (Rs/mm)	90.00	40.00	160.00	29.83	24.00	48.00	50.00	
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000	

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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	75	125	115	150	140	110	55	
Exit mm	200	230	250	240	220	210	100	
Rate (Rs/mm)	4.00	5.24	4.07	12.22	13.75	10.00	4.44	
Max Payout (Rs)	500	550	550	1100	1100	1000	200	

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

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				
	10	15	20	25
	2000	3000	4000	6000
	25%	50%	75%	95%
				100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x|y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs.25000.00**



**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation						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	120	45
Exit mm	50	50	60	50	50	55	30
Rate I (Rs/mm)	17.14	26.67	25.71	20.17	13.33	80.00	25.00
Rate II (Rs/mm)	45.00	40.00	160.00	25.57	24.00	18.46	33.33
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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						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	4.58	3.79	36.67	27.50	8.33	3.64
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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

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	>25
		10	2000	25%	20	6000
					4000	6000
					75%	95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs.25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae intitation		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)	13.33	16.00	18.00	60.50	40.00	16.00	25.00
Rate II (Rs/mm)	18.00	20.00	40.00	59.67	60.00	18.46	33.33
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

Total Payout : 14000.00 (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 intitation		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	6.88	5.50	10.00	10.00	12.50	3.64
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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	
	10	2000	25%	15	20	25
					4000	6000
					75%	95%
						100%

Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)

Total Sum Insurance Rs.25000.00








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (Hazaribag 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 intitation						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)	10.90909091	20	22.5	30.25	22.85714286	13.33333333	20
Rate II (Rs/mm)	15	20	40	39.77777778	30	18.46153846	25
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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 intitation						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)	5.263157895	6.111111111	5	14.66666667	14.66666667	14.28571429	4.44444444
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	25	>25	
Payout (Rs)	2000	3000	4000	6000	6000	
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%	

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation						
	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)	40.00	16.00	20.00	22.00	16.00	13.33	25.00
Rate II (Rs/mm)	30.00	20.00	40.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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	95	160	145	150	140	180	70
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	3.03	6.88	5.24	18.33	18.33	14.29	4.00
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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
	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				
	10	15	20	25	>25
	2000	3000	4000	6000	6000
	25%	50%	75%	95%	100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs.25000.00**



**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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)	17.14	13.33	20.00	16.13	12.31	26.67	33.33
Rate II (Rs/mm)	18.00	20.00	32.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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)	4.00	7.86	5.79	27.50	24.44	10.00	3.64
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	25	>25	
Payout (Rs)	2000	3000	4000	6000	6000	
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%	

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs.25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation		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)	20.00	16.00	22.50	60.50	40.00	11.43	20.00
Rate II (Rs/mm)	12.86	20.00	32.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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	150	160	150	115	110	190	75
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	4.55	6.88	5.50	11.58	12.22	16.67	4.44
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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 (=>) mm	10	15	20	25	>25	
Payout (Rs)	2000	3000	4000	6000	6000	
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%	

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation						
	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)	10.00	8.89	12.86	22.00	16.00	16.00	20.00
Rate II (Rs/mm)	12.86	20.00	32.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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	180	200	180	150	140	170	75
Exit mm	260	240	250	210	200	250	120
Rate (Rs/mm)	6.25	13.75	7.86	18.33	18.33	12.50	4.44
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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)	Number of days having consecutive dry days with <2.5 mm rainfall per day			
			10	15	20	25
			2000	3000	4000	6000
			25%	50%	75%	95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (Deoghar 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	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)	7.50	17.78	22.50	48.40	40.00	6.15	12.50
Rate II (Rs/mm)	12.86	20.00	32.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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	200	155	150	120	110	250	90
Exit mm	260	240	250	210	200	300	120
Rate (Rs/mm)	8.33	6.47	5.50	12.22	12.22	20.00	6.67
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	10	15	20	
Strike (=>)	10	15	20	25	>25
Payout (Rs)	2000	3000	4000	6000	6000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae intitation		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)	9.23	9.41	13.85	34.57	22.86	20.00	25.00
Rate II (Rs/mm)	12.86	20.00	32.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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 intitation		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	12.22	7.33	13.75	14.67	11.11	4.00
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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

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	
		10	2000	25%	15	20
						25
						4000
						6000
						75%
						95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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 initiation		Flowering/milling/Gr. Filling		Gr. Filling/maturity
Total rainfall (mm) received during the period							
Index							
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)	6.67	12.31	16.36	40.33	32.00	6.67	16.67
Rate II (Rs/mm)	12.86	20.00	32.00	39.78	30.00	18.46	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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
Total rainfall (mm) received during the period							
Index							
Strike mm	210	175	165	125	115	240	80
Exit mm	260	240	250	210	200	300	120
Rate (Rs/mm)	10.00	8.46	6.47	12.94	12.94	16.67	5.00
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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

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			
		10	2000	25%	15	20	25	>25
						4000	6000	6000
						75%	95%	100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**  
**Total Sum Insurance Rs.25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae intitation		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)	5.00	8.00	8.57	16.13	11.43	4.71	11.11
Rate II (Rs/mm)	12.86	20.00	32.00	39.78	30.00	26.67	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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 intitation		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	18.33	15.71	27.50	27.50	33.33	8.00
Max Payout (Rs)	500	550	550	1100	1100	1000	200

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

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	>25
		10	2000	25%	15	3000
					20	4000
					25	6000
					75%	95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**








**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation		Flowering/milling/Gr. Filling		Gr. Filling/maturity
Total rainfall (mm) received during the period							
Index							
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)	6.00	13.33	13.85	30.25	26.67	7.27	14.29
Rate II (Rs/mm)	18.00	24.00	40.00	39.78	30.00	26.67	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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
Total rainfall (mm) received during the period							
Index							
Strike mm	200	160	165	135	120	210	85
Exit mm	250	200	220	210	200	250	120
Rate (Rs/mm)	10.00	13.75	10.00	14.67	13.75	25.00	5.71
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	
		10	2000	25%	15	20
						4000
						6000
						75%
						95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (Goddā 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	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)	15.00	14.55	15.00	48.40	40.00	13.33	16.67		
Rate II (Rs/mm)	18.00	24.00	40.00	39.78	30.00	26.67	25.00		
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000		

**Total Payout : 14000.00 (Balance to be carried forward to Risk factor III : x)**

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	140	155	160	120	110	160	80		
Exit mm	210	200	220	210	200	210	120		
Rate (Rs/mm)	7.14	12.22	9.17	12.22	12.22	20.00	5.00		
Max Payout (Rs)	500	550	550	1100	1100	1000	200		

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

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	
		10	2000	25%	15	20
						4000
						25
						6000
						75%
						95%
						100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II)**

**Total Sum Insurance Rs. 25000.00**

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**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation		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)	17.14	17.78	20.00	34.57	20.00	20.00	33.33
Rate II (Rs/mm)	18.00	24.00	40.00	39.78	30.00	34.29	25.00
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000

**Total Payout : 14000.00 (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	145	145	130	130	130	65
Exit mm	210	200	220	210	200	210	120
Rate (Rs/mm)	6.67	10.00	7.33	13.75	15.71	12.50	3.64
Max Payout (Rs)	500	550	550	1100	1100	1000	200

**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	25	>25	
Payout (Rs)	2000	3000	4000	6000	6000	
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%	

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**







**WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)**  
**Term SHEET FOR KHARIF -2014 CROP - PADDY (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/paniclae initiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity
Total rainfall (mm) received during the period									
Index									
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)	10.00	14.55	15.00	22.00	17.78	12.70	13.16		
Rate II (Rs/mm)	18.00	24.00	20.00	32.55	24.00	26.67	16.67		
Max Payout (Rs)	1500	2000	2500	3000	2000	2000	1000		

**Total Payout : 14000.00 (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
Total rainfall (mm) received during the period									
Index									
Strike mm	160	155	200	165	145	163	98		
Exit mm	250	200	250	250	200	250	150		
Rate (Rs/mm)	6.00	10.00	11.00	13.00	20.00	12.00	4.06		
Max Payout (Rs)	540	450	550	1105	1100	1044	211		

**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	25	>25
	Payout (Rs)	2000	3000	4000	6000	6000
	Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	100%

**Total Payout : 6000.00 (Plus admissible % of the balance amount (x+y), carried over from Risk factor I&II**

**Total Sum Insurance Rs.25000.00**

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