

WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - REDGRAM (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-vegetative	Tillering/vegetative/paniclae intinitiation	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 intinitiation	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	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			
	Index	Strike (=>)	Payout (Rs)	Plus % of Balance from Risk Factor I & II
		10	2000	25%
		15	3000	50%
		20	4000	75%
		25	5000	95%
		>25	5000	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 - REDGRAM (Ramgarh 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	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	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 intiation	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		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II	25%	10	2000
	50%	15	3000
	75%	20	4000
	95%	25	5000
	100%	>25	5000

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 - REDGRAM (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		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		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		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II			
		10	2000
		15	3000
		20	4000
		25	5000
		>25	5000
	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 - REDGRAM (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-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	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)	7.5	11.11	13.33	13.33	16	17.5	33.33
Rate II (Rs/mm)	10	11.66666667	22.5	24	24	22.86	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-vegetative	Tillering/vegetative/paniclae intiation		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 (=>)	15	10	20
Payout (Rs)	3000	2000	4000
Plus % of Balance from Risk Factor I & II	50%	25%	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 - REDGRAM (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-vegetative	Tillering/vegetative/paniclae intiation		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-vegetative	Tillering/vegetative/paniclae intiation		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/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)

Term SHEET FOR KHARIF -2014 CROP - REDGRAM (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 intiation	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)	6.00	9.09	8.00	16.00	40.00	14.00	20.00
Rate II (Rs/mm)	10.00	14.00	22.50	24.00	40.00	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/paniclae intiation	Flowering/milling/Gr. Filling	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	4.76	11.76	10	7.69	7.14	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	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
	2000	3000	4000
	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 - REDGRAM (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	Total rainfall (mm) received during the period			
Index							
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-panicleae intinitiation	Total rainfall (mm) received during the period			
Index							
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				
	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 - REDGRAM (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	Total rainfall (mm) received during the period			Gr. Filling/maturity
Index							
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	Total rainfall (mm) received during the period			Gr. Filling/maturity
Index							
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					
	Number of days having consecutive dry days with <2.5 mm rainfall per day					
Index						
Strike (=>)	10	15	20	25	25	>25
Payout (Rs)	2000	3000	4000	5000	5000	5000
Plus % of Balance from Risk Factor I & II	25%	50%	75%	95%	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 - REDGRAM (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 intiation	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 intiation	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	>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/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - REDGRAM (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 intiation	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 intiation	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		
	Index	Strike (=>)	Payout (Rs)
Index	Number of days having consecutive dry days with <2.5 mm rainfall per day		
Strike (=>)	15	10	20
Payout (Rs)	3000	2000	4000
Plus % of Balance from Risk Factor I & II	50%	25%	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 - REDGRAM (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-vegetative	Tillering/vegetative/paniclae intiation	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-vegetative	Tillering/vegetative/paniclae intiation	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		
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/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - REDGRAM (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	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	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	15	20	25	>25
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 - REDGRAM (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		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		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		
	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 - REDGRAM (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 intiation		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 intiation		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				
	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	2.5%	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 - REDGRAM (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-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			
	Number of days having consecutive dry days with <2.5 mm rainfall per day			
Index	15	20	25	>25
Strike (=>)	10	3000	4000	5000
Payout (Rs)	2000			
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 - REDGRAM (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 intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Total rainfall (mm) received during the period							
Index							
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 intiation	Flowering/milling/Gr. Filling	Gr. Filling/maturity	
Total rainfall (mm) received during the period							
Index							
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	>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 - REDGRAM (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-vegetative	Tillering/vegetative/paniclae intiation	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-vegetative	Tillering/vegetative/paniclae intiation	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			
	Number of days having consecutive dry days with <2.5 mm rainfall per day	15	20
		3000	4000
		50%	75%
		25%	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 - REDGRAM (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			
	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/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - REDGRAM (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 intiation	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 intiation	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			
	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/-

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WEATHER BASED CROP INSURANCE SCHEME (NCIP-KHARIF 2014)
Term SHEET FOR KHARIF -2014 CROP - REDGRAM (Goddad 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	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 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	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		
	Index	Strike (=>)	Payout (Rs)
Plus % of Balance from Risk Factor I & II			
		10	2000
		15	3000
		20	4000
		25	5000
		>25	5000
		25%	95%
		75%	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 - REDGRAM (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	Tillering/vegetative/paniclae intiation	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	Tillering/vegetative/paniclae intiation	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			
		10	2000
		15	3000
		20	4000
		25	5000
		>25	5000
	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 - REDGRAM (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	15	20	25	>25
Strike (=>)	10	4000	5000	5000
Payout (Rs)	2000	75%	95%	100%
Plus % of Balance from Risk Factor I & II	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/-

(Signature)

(Signature)

(Signature)

(Signature)