

GOVERNMENT OF KERALA
AGRICULTURE DEVELOPMENT & FARMER'S WELFARE DEPARTMENT
Restructured Weather Based Crop Insurance Scheme (RWBCIS)
KHARIF 2019 SEASON & RABI 2019-20 SEASON

NOTIFICATION

Reference is made to the Govt. of India, Ministry of Agriculture & Farmers' Welfare, Department of Agriculture, Co-operation & Farmers' Welfare, Krishi Bhavan, New Delhi letter No.13015/03/2016-Credit-II, dated 25th April 2018 regarding the 'Administrative Approval for implementation of Restructured Weather Based Crop Insurance Scheme (WBCIS) & Letter No 11019/01/2015-Credit -II dated 23rd March 2016 regarding Operational Guidelines for Implementation of Restructured Weather Based Crop Insurance Scheme .

Accordingly the State Level Co-ordination Committee on Crop Insurance (SLCCCI) in its meetings held on 11.06.2019 & 14.06.2019 has decided to implement Restructured Weather Based Crop Insurance Scheme (RWBCIS) for Kharif 2019 and Rabi 2019-20 Seasons in Kerala State .Government vide (Rt) No.615/2019/AGRI dated 05.07.2019 authorized Director of Agriculture to issue Notification of RWBCIS in the State for this Season. In exercise of the powers conferred by the Government , now the following terms and conditions of Restructured Weather Based Crop Insurance Scheme (RWBCIS) implementation for Kharif 2019 and Rabi 2019-20 Seasons is hereby Notified as given under:

1. OBJECTIVE OF THE SCHEME

 Restructured Weather Based Crop Insurance Scheme (RWBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. Restructured WBCIS uses weather parameters as "proxy" for crop yields in compensating the

5. SUM INSURED LIMITS: The sum insured will be broadly based on the cost of cultivation of the crops . The Sum Insured for individual farmer is equal to the Sum Insured multiplied by acreage of the notified crop. 'Area under cultivation' shall always be expressed in 'hectare'. The Sum Insured per Hectare for a crop is distributed under several Insurance Covers with different risk periods .For the details of Crop-wise Sum Insured Limits please refer **Annexure WB-K-V** for Kharif 2019 Season and **Annexure WB-R-V** for Rabi 2019-20 Season.

The claims are calculated only after the risk period of the particular crop is over subject to the timely availability of Weather Data from respective RWS's . Under Restructured WBCIS Sum Insured per hectare for both Loanee and Non Loanee farmer is the same .

The criteria for covering Loanee Farmers on a compulsory basis is based on the availability of 'Sanctioned Credit Limit' for the crop within the cut-off date prescribed for the purpose. The final eligible Sum Insured is to be arrived on the basis of the acreage of the crop declared by the farmer in the loan application multiplied by the pre-fixed Sum Insured per hectare as per the Annexures mentioned above

6 PREMIUM RATES AND SUBSIDY :

The Actuarial Premium Rate (APR) would be charged under Restructured WBCIS by Implementing Agency (IA). However , farmers would be paying maximum of 2%/1.5% for Food crops & Oilseeds (Paddy in Kerala for Kharif & Rabi Seasons respectively) and 5% for Annual/Perennial Commercial/ Horticultural crops .



The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as Rate of normal premium subsidy, which shall be shared equally by the Centre and state. The Crop-wise Premium rates & Subsidy are given in Annexure WB-K-V for Kharif 2019 Season and Annexure WB-R-V for Rabi 2019-20 Season.

7 SEASONALITY DISCIPLINE:

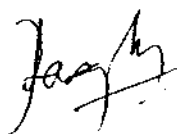
The Seasonality Discipline and various Cut-off dates are notified as per Annexure WB-K-VII for Kharif 2019 Season and Annexure WB-R-VII for Rabi 2019-20 Season

8 WEATHER PERILS COVERED & PERIOD OF RISKS

The Crop-wise perils covered & the period of coverage of these risks (Insurance Period) are as per Annexure WB-K-IV for Kharif 2019 Season and Annexure WB-R-IV for Rabi 2019-20 Season. State Governments will also continue to conduct the requisite number of Crop Cutting Experiments (CCEs) in areas where Restructured WBCIS is implemented to enable the Implementing Agency to make analytical study for assessing performance of the Scheme *vis-à-vis* yield Index based crop Insurance Schemes (i.e. PMFBY) and Benchmarking of products.

9 CLAIM ASSESSMENT & SETTLEMENT

1. In case of adverse weather incidence all the insured cultivators growing the notified crop in a RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of claims.
2. All payouts under the scheme are settled by Implementing Agency (IA), and to the extent possible within 45 days from the end of the risk period subject



to the availability of weather data for the coverage period and receipt of State Government Share of Premium Subsidy.

3. Claims shall be assessed only on the basis of weather data recorded by the notified RWSs or BWS, as the case may be, and the claims process shall commence once the weather data is received. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government.
4. Claims processing should be strictly as per the insurance Term Sheets, Payout structure and the Scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Branches/ Nodal Banks for each notified area and crop.
5. A **Term Sheet** is the Scheme document which details the Insurance Covers notified for each Crop , their Risk Periods, THE Trigger Levels of notified Weather Parameters and details How & When the claim becomes payable for each crop. The Term Sheets for all the crops Notified under WBCIS are appended as **Annexure WB-K-VI (1-11)** for Kharif 2019 Season & **Annexure WB-R-VI (1-17)** for Rabi 2019-20 Season.
6. Administrative structure for collection of premium, insurance proposal and remittance of admissible claim along with other return will be same as PMFBY.
7. All standard Claims should be processed and paid within 45 days from the end of the risk period. Further verification & collection of relevant documents / papers, if required, in respect of affected farmers should be completed within a period of 30 days from payment of standard claims of season.
8. Insurance Companies should verify & satisfy themselves about the insured farmers, crops & areas before approaching the Government for release of Subsidy. Cases of area discrepancies under WBCIS will be settled as per



(12)

procedure explained in Section 25. Acreage Discrepancy of Revised OGs of PMFBY

9. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer directly into insured farmer's given bank account, followed by details containing claim particulars, to individual bank branches/ nodal banks; Bank Branch should also display particulars of claim disbursement on notice board to enable spread of awareness and inclination amongst farming community for risk mitigation through crop insurance.

10. In case of farmers covered on voluntary basis through intermediaries/ directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimate to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.

11. Disputed claims / sub-standard claims, if any, shall be referred through State Government to DAC&FW for disposal by the insurance company and the decision or any interpretation of DAC&FW of provisions of scheme or disputes shall be binding on all concerned.

12. If observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formula depending upon index definition:

**Claims per Unit = (Difference between Observed & Notified index values)
X Notional Payout .**

10. CLAIM ASSESSMENT UNDER LOCALISED CALAMITIES

Inundation ,Landslide and Heavy Wind Damage are notified for specific Crops and Areas as per Annexure WB-KR-VIII for both Kharif 2019 & Rabi 2019-20 Seasons .The assessment and settlement would be strictly based as per the conditions laid out in the Annexure WB-KR-VIII. The general rules of Localised



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Risks under PMFBY as per Clause No 21.5 and its various subclauses holds good for RWBCIS also.

11. IMPORTANT CONDITIONS /CLAUSES APPLICABLE FOR COVERAGE OF RISKS

1. Insurance companies should have received the premium for coverage either from bank, channel partner, insurance intermediary or directly. Any loss in transit due to negligence by these agencies or non-remittance of premium by these agencies, the concerned bank / intermediaries shall be liable for payment of claims.
2. In case of any substantial misreporting by nodal bank /branch in case of compulsory farmers coverage, the concerned bank only shall be liable for such misreporting.
3. Mere sanctioning/ disbursement of crop loans and submission of proposals/ declarations and remittance of premium by farmer/ bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.
4. Acreage discrepancy : As per section 25 of the Operational Guidelines of PMFBY

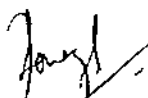
12. EXCLUSION:

Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.

13.FRANCHISE CLAUSE ; Claim of Rs 100 per farmer is treated as Franchise Limit

14. COMMISSION & BANK SERVICE CHARGES

Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers.. Rural agents engaged in providing



insurance related services decided by the insurance regulations.

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be paid appropriate commission as
ct to cap prescribed under IRDA

15. GOODS AND SERVICES TAX

Restructured WBCIS /PMFBY is a replacement scheme of NAIS/MNAIS, and hence exempted from Goods and Service Tax.

16. ROLES AND RESPONSIBILITIES OF VARIOUS AGENCIES

Roles of various Agencies/Institutions/Government Departments/Committees as spelt out in PMFBY/Restructured WBCIS Revised OG's have to be strictly complied with by all agencies.

17. The Constitution and roles & responsibilities of Nodal Department , Nodal Officers in the District and State Level, District Level Monitoring Committee(DLMC), District Level Joint Committee(DLJC) ,Grievance Redressal Mechanism are as enumerated in the Notification of PMFBY.

Note: The implementation of the scheme will be governed by Revised Operational Guidelines on PMFBY & Restructured WBCIS and administrative approval issued by DAC&FW, GOI. In the event of any conflict in provisions in this Notification and Revised Operational Guidelines for PMFBY & Restructured WBCIS as issued by DAC& FW, GOI, latter will prevail.

The Implementing Agency (IA) viz. Agriculture Insurance Company of India Ltd. will intimate the Notification details to all the Banks and Agencies concerned.

(Agriculture Development & Farmers Welfare Department, Govt. of Kerala)

Director

DIRECTOR

AGRICULTURE DEVELOPMENT

AGRICULTURE DEVELOPMENT

District-wise Crops Notified under Restructured WBCIS RABI 2019-20 Season

Annexure WB-R-I

Sl No	Districts	Crops Covered
1	Thiruvananthapuram	Paddy 2nd crop, Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
2	Kollam	Paddy 2nd crop, Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
3	Kottayam	Banana, Pineapple, Yard Long Bean, Snake Gourd, Bitter Gourd
4	Idukki	Paddy 3rd crop, Banana, Sugarcane, Pineapple, Carrot, Cabbage, Garlic, Potato, Beans, Yard Long Bean, Snake Gourd, Bitter Gourd
5	Ernakulam	Paddy 2nd crop, Banana, Pineapple, Yard Long Bean, Snake Gourd, Bitter Gourd
6	Thrissur	Paddy 2nd crop, Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
7	Palakkad	Paddy 2nd Crop, Paddy 3rd crop, Banana, Cashew, Mango, Sugarcane, Yard Long Bean, Snake Gourd, Bitter Gourd
8	Malappuram	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd
9	Kozhikkode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd
10	Kannur	Paddy 2nd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd
11	Wayanad	Paddy 3rd crop, Banana, Yard Long Bean, Snake Gourd, Bitter Gourd
12	Kasargode	Paddy 2nd crop, Paddy 3rd crop, Banana, Cashew, Yard Long Bean, Snake Gourd, Bitter Gourd

NB: Banana is notified under WBCIS only in the selected Panchayats/Municipalities of the relevant districts where Reference Weather Stations (RWS)'s are installed in each District



District-wise List of Reference Unit Area (Panchayat/Municipality/Corporation)(RUA) ,Reference Weather Station (RWS) & Back Up Weather Stations(BWS) notified for All Crops Except Banana for Restructured WBCIS Kharif 2019 & Rabi 2019-20 Seasons

1 DISTRICT: THIRUVANANTHAPURAM

Sl No	Reference Unit Area (RUA) (Panchayat/Municipality/ Corporation)	Group	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Sreekariyam	1	SKYMET AWS at Krishi Bhavan, Kazhakkootam	SKYMET AWS at Krishi Bhavan Attingal
2	Pothencode			
3	Ulloor			
4	Kazhakkootam			
5	Mangalapuram			
6	Kadakampalli			
7	Andoorkkonam			
8	Attipra			
9	Kadinamkulam			
10	Karakulam	2	SKYMET AWS at Krishi Bhavan Nedumangad	SKYMET AWS at Krishi Bhavan Vellianad
11	Vattiyoorikkavu			
12	Kudappanakkunnu			
13	Aruvakkara			
14	Panavoor			
15	Anad			
16	Nedumangad Municipality			
17	Nanniyode			
18	Peringamala			
19	Vembayam			
20	Parassala	3	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
21	Karode			
22	Kulathoor			
23	Chenkai			
24	Thirupuram			
25	Poovar			
26	Attingal	4	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkootam
27	Mudakkal			
28	Kadakkavoor			
29	Anchuthengu			
30	Vakkom			
31	Kizhuvillam			
32	Chirayinkeezhu			
33	Azhoor			
34	Kattakkada	5	SKYMET AWS at Krishi Bhavan Vellianad	SKYMET AWS at Krishi Bhavan Nedumangad
35	Poovachal			
36	Kuttichal			
37	Vellanad			

38	Aryanad			
39	Uzhamalakkal			
40	Thofikkode			
41	Vithura			
42	Manamboor			
43	Ottur	6	SKYMET AWS at Krishi Bhavan Ottor	SKYMET AWS at Krishi Bhavan Attingal
44	Chemmaruthi			
45	Cherunniyoor			
46	Edava			
47	Elakamon			
48	Varkata			
49	Vettoor			
50	Athiyanoor			
51	Kanjirankulam	7	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
52	Karakulam			
53	Neyyattinkara Municipality			
54	Kottukal			
55	Vizhinjam			
56	Venganoor			
57	Thiruvallom			
58	Manikkal			
59	Nellanad	8	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS at Krishi Bhavan Attingal
60	Vamanapuram			
61	Pullampara			
62	Kallara			
63	Pangode			
64	Perumpazhuthoor			
65	Perumkadavila	9	SKYMET AWS at Panchayat Office Kalikkad	SKYMET AWS at Krishi Bhavan Vellanad
66	Kollayil			
67	Kunnathukal			
68	Ottasekharamangalam			
69	Aryancode			
70	Vellarada			
71	Amboori			
72	Kalikkad			
73	Pulimath	10	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottor
74	Nagaroor			
75	Karavaram			
76	Navaikkulam			
77	Pallikkal			
78	Madavoor			
79	Kilimanoor			
80	Pazhayakunnummel			

81	Balaramapuram	11	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
82	Pallichal			
83	Nemom			
84	Maranalloor			
85	Kalliyoor			
86	Vilavoorkkal			
87	Vilappuil			
88	Marukil			
89	Thiruvananthapuram Corp			
2 DISTRICT: KOLLAM				
1	Oachira	1	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at ADA Office Chavara
2	Clapana			
3	Thazhava			
4	KS Puram			
5	Karunagappally			
6	Thodiyoor			
7	Alappad			
8	Chavara	2	SKYMET AWS at ADA Office Chavara	SKYMET AWS at Coconut Nursery Thodiyoor
9	Panmana			
10	Neendakara			
11	Thevalakkara			
12	Thekkumbhagom			
13	Sashthancotta	3	SKYMET AWS at Krishi Bhavan Sasthankotta	SKYMET AWS at Block Office(Chittumala) East Kallada
14	Sooranad (North)			
15	Sooranad (South)			
16	West Kallada			
17	Poruvazhy			
18	Kunnathoor			
19	Mynagappally			
20	Eravipuram	4	SKYMET AWS at Panchayat Office Thrikkovilvattom	SKYMET AWS at ADA Office Chathannoor
21	Mayyanad			
22	Vadakkevila			
23	Kottamkara			
24	Thrikkovilvattom			
25	Elampalloor			
26	Kollam			
27	Kilikkolloor			
28	Sakthikulangara			
29	Chathannoor	5	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilvattom
30	Paravoor			
31	Poothakkulam			
32	Kaluvathukkal			
33	Adichanalloor			
34	Nedumpana			
35	Chirakkara			

36	Kundara	6	SKYMET AWS at Block Office (Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sasthankotta
37	Perinadu			
38	Perayam			
39	East Kallada			
40	Monrothuruthu			
41	Panayam			
42	Thrikkaruva	7	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
43	Thrikkadavur			
44	Kottarakkara			
45	Neduvathoor			
46	Ezhukone			
47	Kareepra			
48	Veliyam	8	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
49	Pooyappally			
50	Velinalloor			
51	Elamad			
52	Vettikkavala			
53	Melila			
54	Ummamoor	9	SKYMET AWS at District Agri Farm Ittiva	SKYMET AWS at State Seed Farm Kadakkal
55	Mylom			
56	Kulakkada			
57	Pavithreshwaram			
58	Ittiva			
59	Anchal			
60	Edamulakkal	10	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at State Seed Farm Kadakkal
61	Alayamon			
62	Yeroor			
63	Chadayamangalam	11	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
64	Kulathupuzha			
65	Thenmala			
66	Aryankavu			
67	Pathanapuram	12	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
68	Piravanthur			
69	Pattazhi North			
70	Pattazhi South			
71	Vilakkudy	13	SKYMET AWS at State Seed Farm Kadakkal	SKYMET AWS at District Agri Farm Ittiva
72	Punalur Municipality			
73	Karavalloor			
74	Thalavoor			
75	Kummil			
76	Chithara			
77	Kadakkal			
78	Nilamel			

3 DISTRICT:KOTTAYAM

1	Kuravilangadu	1	SKYMET AWS at Krishi Bhavan Kuruvilangadu	SKYMET AWS at Krishi Bhavan Udayanapuram
2	Manjoor			
3	Kanakkary			
4	Kadaplammattam			
5	Marangattupilly			
6	Uzhavoor			
7	Njeezhoor			
8	Kaduthuruthy			
9	Udayanapuram	2	SKYMET AWS at Krishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuruvilangadu
10	Vaikom			
11	Maravanthuruth			
12	Thalayolaparambu			
13	Chembu			
14	Velloor			
15	Thalayazham			
16	T.V. Puram			
17	Aymanam	3	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
18	Vechoor			
19	Thiruvappu			
20	Kumarakom			
21	Arpookkara			
22	Kallara			
23	Neendoor			
24	Vijayapuram	4	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at Panchayat Office Nedumkunnam
25	Kottayam			
26	Kumaranalloor			
27	Manarcadu			
28	Puthupally			
29	Nattakom			
30	Panachikkadu			
31	Vazhappally	5	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at Panchayat Office Nedumkunnam
32	Kurichy			
33	Changanasserry			
34	Thrikkodithanam			
35	Madappally			
36	Paippadu			
37	Vakathanam			
38	Pala	6	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
39	Mutholy			
40	Kozhuvanal			
41	Karoor			
42	Meenachil			
43	Bharananganam			

44	Pallickathodu	7	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
45	Akalakkunnam			
46	Elikkulam			
47	Vazhoor			
48	Nedumkunnam	8	SKYMET AWS at Panchayat Office	SKYMET AWS at Krishi Bhavan Puthupally
49	Karukachal			
50	Kangazha			
51	Vellavoor			
52	Pampady			
53	Meenadom			
4 DISTRICT : IDUKKI				
1	Nedunkandam	1	NCMSL AWS at CRS Pambadumpara	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu
2	Pampadumpara			
3	Karunapuram	2	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu	NCMSL AWS at Panchayat Office
4	Vandanmedu			
5	Rajakumari	3	NCMSL AWS at Panchayat Office Rajakkad	NCMSL AWS at KVK Santhanpara
6	Rajakkad			
7	Bison Valley	4	NCMSL AWS at TEC Vazhavara, Kattappana	NCMSL AWS at Krishi Bhavan Elappara
8	Kattappana			
9	Erattayar			
10	Ayyappankovil			
11	Kanchiyar			
12	Kamakshi			
13	Mariyapuram	5	SKYMET AWS at Krishi Bhavan Vazhathope	NCMSL AWS at TEC Vazhavara, Kattappana
14	Kanjikkuzhi			
15	Vazhathope			
16	Arakkulam			
17	Peruvanthanam	6	NCMSL AWS at Panchayat Office Peruvanthanam	NCMSL AWS at State Veg Farm Vandipperiya
18	Kokkayar	7	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Panchayat Office Adimali
19	Konnathadi			
20	Vathikkudi	8	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
21	Elappara			
22	Peerumedu			
23	Upputhura			
24	Kumily	9	NCMSL AWS at State Veg Farm Vandipperiya	NCMSL AWS at Krishi Bhavan Elappara
25	Vandipperiya			
26	Chakkupallom			
27	Adimaly			
28	Pallivasal	10	NCMSL AWS at Panchayat Office Adimali	NCMSL AWS at Krishi Bhavan Kanthalloor
29	Vellathooval			
30	Mankulam			
31	Marayoor			
32	Kanthallor	11	NCMSL AWS at Krishi Bhavan Marayoor	NCMSL AWS at Krishi Bhavan Kanthalloor
		12	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar

33	Vattavada	13	NCMSL AWS at Krishi Bhavan Vattavada	NCMSL AWS at Panchayat Office Adimali
34	Munnar	14	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Panchayat Office Adimali
35	Devikulam	15	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
36	Edamalakkudy			
37	Senapathy			
38	Udumbanchola			
39	Chinnakkanal			
40	Santhanpara	16	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat office Alakkode
41	Vannappuram			
42	Kodikkulam			
43	Karimannur	17	NCMSL AWS at Block Panchayat Office Alakkode	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki
44	Veliyattom			
45	Alakkode			
46	Kudayathoor			
47	Muttom	18	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki	AWS at State Seed Farm Karimannur
48	Edavetty			
49	Manakkad			
50	Kumaramangalam			
51	Purappuzha			
52	Karinkunnam			
53	Thodupuzha Muni	1	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
5	District : ERNAKULAM			
1	Varapuzha			
2	Kottuvally			
3	Chendamangalam			
4	Vadakkera			
5	Chittattukara			
6	Parur Municipality			
7	Ezhikkara	2	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
8	Pallippuram			
9	Kuzhippilly			
10	Edavanakkad			
11	Nayarambalam			
12	Narakkal			
13	Elamkunnappuzha			
14	Mulavukad			
15	Cheranelloor	3	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
16	Kadamakudy			
17	Kumbalam-Panangad			
18	Chellanam			
19	Kumbalanghi			
20	Kochin Corporation			
21	Maradu			
22	Thiruvankulam			
23	Tripunithura Municipality			

24	Kalamassery Municipality	4	SKYMET AWS at ADA Office Alangad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
25	Thrikkakkara			
26	Kadungattur			
27	Karumalloor			
28	Alengad			
29	Eloor			
30	Aluva Municipality			
31	Kunnukara			
32	Chengamanad			
33	Choorikkara			
34	Nedumbassery	5	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
35	Parakkadavu			
36	Puthenvelikara			
37	Keezhmad			
38	Edathala			
39	Kizhakkambalam			
40	Vengola			
41	Vazhakulam			
42	Mudakuzha			
43	Koovappady	6	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkamba
44	Rayamangalam			
45	Asamannoor			
46	Perumbavoor Municipality			
47	Okkal			
48	Kalady			
49	Manjapara			
50	Kanjoor			
51	Sreemootanagaram			
52	Thuravoor	7	SKYMET AWS at Krishi Bhavan Mookkanoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
53	Karukutty			
54	Mookkanoor			
55	Angamaly Municipality			
56	Kunnathunad			
57	Mazhuvannoor			
58	Poothrikka			
59	Thiruvaniyoor			
60	Aikkaranad			
61	Vadavucode-Puthencruz	8	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Krishi Bhavan Manjalloor
62	Valakam			
63	Paipra			
64	Kalloorkad			
65	Ayavana			
66	Avoly			
67	Manjalloor	9	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka

68	Arakkuzha			
69	Muvattupuzha Municipality			
70	Malayattoor-Neeleswaram	10	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikuzhy
71	Ayyampuzha			
72	Vengoor			
73	Kottappady			
74	Kothamangalam Municipality	11	SKYMET AWS at Krishi Bhavan Nellikuzhy	SKYMET AWS at Krishi Bhavan Vengoor
75	Nellikuzhy			
76	Varappetty			
77	Pallarimangalam			
78	Pothanica			
79	Keerampara	12	SKYMET AWS at District Agri Farm Neriyanangalam	SKYMET AWS at Krishi Bhavan Nellikuzhy
80	Kavalangad			
81	Paingottoor			
82	Kuttampuzha			
83	Pinidimana			
84	Palakkuzha	13	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
85	Koothattukulam			
86	Elenji			
87	Piravom			
88	Thirumarady			
89	Marady			
90	Ramamangalam			
91	Pampakuda			
92	Maneed	14	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
93	Edakkattuvayal			
94	Amballoor			
95	Chottanikkara			
96	Mulanthuruthy			
97	Thiruvankulam			
98	Udayamperoor			
6	District : THRISSUR			
1	Aloor	1	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Annamanada			
3	Chalakkudy			
4	Kadukutty			
5	Kodassery			
6	Koratty			
7	Kuzhur			
8	Mala			
9	Meleor			
10	Pariyaram			
11	Poyya			
12	Vettilappara			

13	Chelakkara	2	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
14	Desamangalam			
15	Kondazhy			
16	Mulloorkkara			
17	Panjat			
18	Pazhayannur			
19	Thekkumkara			
20	Thiruvilwamala			
21	Vallatholenagar			
22	Arimpur	3	SKYMET AWS at Krishi Bhavan Koorkkanchery	SKYMET AWS at Krishi Bhavan Thanniyam
23	Avinissery			
24	Ayyanthole			
25	Cherpu			
26	Karalam			
27	Koorkkanchery			
28	Ollur			
29	Paralam			
30	Thrissur			
31	Vallachira			
32	Kolazhy	4	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
33	Madakkathara			
34	Nadathara			
35	Ollukkara			
36	Pananchery			
37	Puttur			
38	Vilvattom			
39	Avanur			
40	Erumapetty	5	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
41	Kadangode			
42	Kaiparambu			
43	Mulangunnathukavu			
44	Mundathicode			
45	Tholur			
46	Varavoor			
47	Velur			
48	Wadakkanchery			
49	Arthat	6	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
50	Choondal			
51	Chowannur			
52	Kadavallur			
53	Kandanissery			
54	Kattakampal			
55	Kunnamkulam			
56	Pookkode			

57	Porkulam			
58	Punnayoor			
59	Punnayoorkulam			
60	Vadakkkekad			
61	Anthikkad	7	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Krishi Bhavan Koorkkanchery
62	Chazhur			
63	Edathirothy			
64	Kattoor			
65	Manalur			
66	Nattika			
67	Porathissery			
68	Thalikulam			
69	Thanniyam			
70	Valappad			
71	Vatanappilly			
72	Alagappanagar	8	SKYMET AWS at Krishi Bhavan Varantherappilly	SKYMET AWS at ADA Office Chalakkudy
73	Kodakara			
74	Mattathur			
75	Nerumanikkara			
76	Pudukkad			
77	Thrikkur			
78	Varantherappilly			
79	Edavilangu	9	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
80	Eriyad			
81	Irinjalakkuda			
82	Kaipamangalam			
83	Kodungallur			
84	Mathilakam			
85	Methala			
86	Muriyad			
87	Padiyur			
88	Parappukkara			
89	Perinjanam			
90	Poomangalam			
91	Puthanchira			
92	Sreenarayanapuram			
93	Vellangallur			
94	Velookkara			
95	Adal	10	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Krishi Bhavan Koorkkanchery
96	Chavakkad			
97	Elavally			
98	Engandiyur			
99	Guruvayur			
100	Kadappuram			

101	Mullassery			
102	Ourmanayur			
103	Pavaratty			
104	Thaikkad			
105	Venkitangu			
7	DISTRICT : PALAKKAD			
1	Kizhakkenchery	1	NCMSL AWS State Seed Farm ,Alathur	NCMSL AWS at Nemmara
2	Vandazhy			
3	Vadakkanchery			
4	Pudukkode			
5	Kannambra			
6	Tarur			
7	Kavassery			
8	Alathur			
9	Erinmayur			
10	Melarcode			
11	Vadakarapathy	2	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
12	Eruthiampathy			
13	Kozhinjampara			
14	Nalleppally	3	NCMSL AWS at Krishi Bhavan,Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
15	Perumatty			
16	Pattanchery			
17	Chittur-Thathamangalam Muni			
18	Koduvayoor	4	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSL AWS at ISDF Eruthiampathy
19	Vadavannoor			
20	Kollengode			
21	Puthunagaram			
22	Peruvemba			
23	Pattassana			
24	Elevanchery			
25	Muthalamada	5	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
26	Mannarkkad	6	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
27	Thenkara			
28	Kanjirappuzha			
29	Thachampara			
30	Karimba			
31	Alanelloor	7	NCMSL AWS near to krishi bhavan at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
32	Kottopadam			
33	Thachanattukara			
34	Kumaramputhooor			
35	Karakkurissy			
36	Koppam	8	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
37	Ongalloor			

38	Parathur			
39	Muthuthala			
40	Pattambi			
41	Thiruvengapura			
42	Vallapuzha			
43	Kuhukkailoor			
44	Vilayoor			
45	Anakkara			
47	Kapur	9	NCMSL AWS at Krishi bhavan, Panchayat office, SKYMET AWS at Krishi Bhavan Pattambi Village- Aloor, Post, Pattithara	
48	Nagalassery			
46	Chalissery			
49	Pattithara			
50	Thirumittacode			
51	Thrithala			
52	Ananganadi			
53	Lakkidiperor	10	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
54	Vaniamkulam			
55	Ottappalam Muni			
56	Shornur Muni			
57	Nellaya			
58	Cherplassery			
59	Keralassery			
60	Mannur			
61	Kadampazhippuram	11	NCMSL AWS at Gram Panchayat Office, Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
62	Karimpuzha			
63	Pookkottukavu			
64	Sreekrishnapuram			
65	Thrikkaderi			
66	Vellinezhi			
67	Ambalappara			
68	Chalavara			
69	Kodumba	12	NCMSL AWS at State Seed Farm Marutharode Kunnannoor	NCMSL AWS at Gram Panchayat Office, Parli
70	Elappully			
71	Polpully			
72	Pudussery			
73	Marutharode			
74	Palakkad Muni			
75	Akathethara			
76	Malampuzha			
77	Puduppariyaram	13	NCMSL AWS at Gram Panchayat Office, Parli	NCMSL AWS at State Seed Farm Marutharode Kunnannoor
78	Mundur			
79	Pirayeri			
80	Parali			
81	Mankara			
82	Kongad			

83	Kuzhalmannom	14	NCMSL AWS at Krishi Bhavan, Kuthannoor	NCMSL AWS State Seed Farm, Alathur
84	Kottayi			
85	Mathur			
86	Kuthannoor			
87	Peringottukurissy			
88	Thenkurissy			
89	Kannadi			
90	Ayiloor	15	NCMSL AWS at Nemmara	NCMSL AWS State Seed Farm, Alathur
91	Nemmara			
92	Nelliyampathy			
8	DISTRICT : MALAPPURAM			
1	Pandikkad	1	SKYMET AWS at H/o Ummer P, Wandoor	SKYMET AWS at Al Nazar Studio, Kalikavu
2	Thuvor			
3	Porur			
4	Wandoor			
5	Thiruvally			
6	Thrikkalangode			
7	Edavanna	2	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office, Malappuram
8	Kavannoor			
9	Oorangattiri			
10	Areekkode			
11	Karuvarakkundu	3	SKYMET AWS at Al Nazar Studio, Kalikavu	SKYMET AWS at H/o Ummer P, Wandoor
12	Kalikavu			
13	Amarambalam			
14	Chokkad			
15	Kottakkal	4	SKYMET AWS at PAO's Office, Malappuram	SKYMET AWS at Panchayat Office, Vengara
16	Malappuram			
17	Ponmala			
18	Pookkottor			
19	Morayoor			
20	Anakkayam			
21	Kodur			
22	Vengara			
23	AR Nagar	5	SKYMET AWS at Panchayat Office, Vengara	SKYMET AWS at PAO's Office, Malappuram
24	Kannamangalam			
25	Oorakam			
26	Othukkungal			
27	Kutlappuram	6	SKYMET AWS at Krishi Bhavan, Valancheri	SKYMET AWS at PAO's Office, Malappuram
28	Iripilayam			
29	Valanchery			
30	Edayoor			
31	Marakkara			
32	Athavanad			
33	Kalpakanchery			

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34	Chungathara	7	SKYMET AWS at H/o Samuel, Chungathara	SKYMET AWS at H/o Ummer P, Wandoor
35	Edakkara			
36	Nilambur			
37	Karulayi			
38	Moothedam			
39	Vazhikkadavu			
40	Perumpadappu	8	SKYMET AWS at Panchayat Office Porkkulam SKYMET AWS at Krishi Bhavan, Valancheri, Thrissur District	
41	Nannamukku			
42	Marancherry			
43	Alamukku			
44	Veliyankode			
45	Edappal			
46	Vattomkulam			
9	DISTRICT : KOZHIKKODE			
1	Koorachundu	1	SKYMET AWS at Krishi Bhavan, Kavalumpara	SKYMET AWS at Panchayat Office, Nadapuram
2	Kavilumpara			
3	Kayakkodi			
4	Chakkittappara			
5	Naripatta			
6	Maruthonkara			
7	Koodarinji	2	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat office, Koduvally
8	Puthuppady			
9	Thamarassery			
10	Thiruvambady			
11	Kodenchery			
12	Kattippara			
13	Karassery	3	SKYMET AWS at H/o Abdulla TP, Balussery	SKYMET AWS at State Seed Farm, Puthuppady
14	Atholi			
15	Balussery			
16	Kottur			
17	Naduvannoor			
18	Panangad			
19	Ulliyeri			
20	Unnikulam			
21	Chelannoor			
22	Kakkodi			
23	Kakkor			
24	Nanmanda			
25	Narikkunni	4	SKYMET AWS at Panchayat Office, Nadapuram	SKYMET AWS at ADA's Office, Perambra
26	Thalakkalathoor			
27	Vanimet			
28	Nadapuram			
29	Kunnummel			
30	Velom			

31	Thiruvalluor			
32	Villiapally			
33	Chekkiad			
34	Edachery			
35	Puramery			
36	Valayam			
37	Ayyanchery			
38	Thuneri			
39	Kozhakkoth	5	SKYMET AWS at Panchayat Office, Koduvally	SKYMET AWS at Krishi Bhavan, Puthuppady
40	Koduvally			
41	Madavur			
42	Omassery			
43	Chathamangalam			
44	Kodiyathoor			
45	Kunnamangalam			
46	Kuruvaathoor			
47	Mavoor			
48	Mukkom			
49	Peruvayal			
50	Elathoor	6	SKYMET AWS at H/o Muhammed Haneefa, Bepoor	SKYMET AWS at Panchayat Office, Koduvally
51	Perumanna			
52	Kozhikkode			
53	Bepoor			
54	Cheruvathoor-Nallalam			
55	Feroke			
56	Olavanna			
57	Kadafundi			
58	Ramanattukara			
59	Payyoli	7	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
60	Thikkodi			
61	Thurayoor			
62	Moodadi			
63	Maniyoor			
64	Azhiyoor			
65	Chorode			
66	Eramala			
67	Oonchiyam			
68	Vadakara			
69	Chemmanchery			
70	Chengottukavu			
71	Koyilandi			
72	Keezhariyoor			
73	Arikkulam			
74	Koothali	8	SKYMET AWS at ADA's Office, Perambara	SKYMET AWS at Panchayat Office, Nadapuram
75	Changarolli			
76	Cheruvannoor			

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77	Kayana			
78	Nochad			
79	Kuttiadi			
80	Perambra			
10	DISTRICT:KANNUR			
1	Anjarakkandi	1	SKYMET AWS at Coconut Hybridisation Centre, Chalode	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu
2	Chelora			
3	Chembilode			
4	Munderi			
5	Mattannoer Muni			
6	Vengad			
7	Kolachery			
8	Padiyoor			
9	Kuttiyathoor			
10	Malapattanam			
11	Mayyil			
12	Irikkur			
13	Keezhalloor			
14	Koodali			
15	Cherukunnu	2	SKYMET AWS at H/o PM Haneef, Madayi	SKYMET AWS at Krishi Bhavan, Kankole
16	Cheruthazhom			
17	Ezhome			
18	Kalliasery			
19	Kannapuram			
20	Madayi			
21	Mattool			
22	Pappinissery			
23	Pattuvom			
24	Kunhiimangalam			
25	Narath	3	SKYMET AWS at PAO's Office, Kannur	SKYMET AWS at Coconut Hybridisation Centre, Chalode
26	Chirakkal			
27	Puzhaty			
28	Edakkad			
29	Elavayoor			
30	Valapattanam			
31	Pallikkunnu			
32	Kannur Muni			
33	Azhikkode			
34	Kadannappally-Panappuzha	4	SKYMET AWS at State Seed Farm, Kankole	SKYMET AWS at H/o PM Haneef, Madayi
35	Cherupuzha			
36	Eramomkuttoor			
37	Kankole-Alappadamba			
38	Karivelloor-Peralam			
39	Peringome			

40	Ramanthali	5	SKYMET AWS at Coconut Nursery, Palayad	SKYMET AWS at PAO's Office, Kannur
41	Payyanur Muni			
42	Dharmadom			
43	Eranoli			
44	Muzhappilangad			
45	Kaditir			
46	Kottayam			
47	Thalassery Muni			
48	Kodiyeri			
49	Kadambur			
50	Pinarayi			
51	Peralasery	6	SKYMET AWS at Suseela MP Cheriya, Kunnothuparamba, Po: Cheruparamba, Pin: 670693, Kannur, Kerala.	SKYMET AWS at Coconut Nursery, Palayad
52	Chittaripparamba			
53	Chokli			
54	Kariyad			
55	Kunnothuparamba			
56	Mangathidom			
57	Mokeri			
58	New Mahi			
59	Pariyannoor			
60	Panoor			
61	Pattiam			
62	Peringalam			
63	Thrippangottoor			
64	Koothuparambu Muni			
65	Thillankeri	7	SKYMET AWS t H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre, Chalode
66	Peravoor			
67	Kottiyoor			
68	Muzhakkunnu			
69	Maloor			
70	Kelakom			
71	Kolayad			
72	Kanichar			
73	Aralam			
74	Ayyankunnu			
75	Keezhoor			
76	Chavassery			
77	Payam			
78	Ulikkal			
79	Andoor	8	SKYMET AWS at District Agri Farm, Kurumathoor, Thalipparamba	SKYMET AWS at PAO's Office, Kannur
80	Alakkode			
81	Chapparappadavu			
82	Chengalayi			
83	Eruvassy			

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84	Kurumathoor			
85	Naduvil			
86	Pariyaram			
87	Payyavoor			
88	Sreekandapuram			
89	Udayagiri			
90	Thalipparamba Muni			
11	DISTRICT : WAYANAD			
1	Thavinjal	1	NCMSL AWS at Krishi Bhavan, Thavinjal	NCMSL AWS at SLO Office, Mananthawady
2	Thirunelly			
3	Panamaram	2	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office, Meenangadi
4	Kaniyambatta			
5	Kalpatta	3	NCMSL AWS at Coffee Board Office, Kalpetta	NCMSL AWS at Krishi Bhavan, Meppady
6	Vengappally			
7	Mullankolli	4	NCMSL AWS at JLO Office, Pulpally	NCMSL AWS at JLO Office, Panamaram
8	Pulpally			
9	Mananthawady	5	NCMSL AWS at SLO Office, Mananthawady	NCMSL AWS at Krishi Bhavan, Thavinjal
10	Edavaka			
11	Thondarnad	6	NCMSL AWS Kanjirangad, at Krishi Bhavan, Vellamunda, Mandavadi	NCMSL AWS at SLO Office, Mananthawady
12	Vellamunda			
13	Padinjarethara	7	NCMSL AWS at Krishi Bhavan Thariode	NCMSL AWS at SLO Office, Mananthawady
14	Kottathara			
15	Thariyode			
16	Meppady	8	NCMSL AWS at Krishi Bhavan, Meppady	NCMSL AWS at Krishi Bhavan, Vythiri
17	Mooppainadu			
18	Ambalavayal	9	NCMSL AWS at Krishi Bhavan, Ambalavayal	NCMSL AWS at Coffee Board Office, Meenangadi
19	Nerumeni			
20	Sulthan Bathery	10	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery	NCMSL AWS at Krishi Bhavan, Noolppuzha
21	Noolppuzha	11	NCMSL AWS at Krishi Bhavan, Noolppuzha	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery
22	Poothady	12	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bathery
23	Meenangadi			
24	Muttil			
25	Pozhuthana	13	NCMSL AWS at Krishi Bhavan, Vythiri	NCMSL AWS at Coffee Board Office, Kalpetta
26	Vythiri			
12	DISTRICT : KASARGODE			
1	Balal	1	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar	SKYMET AWS H/o Mary George, Parappa
2	Panathady			
3	Kallar			
4	Kuttikkol			

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5	Badadka			
6	West Eleri			
7	Ajannoor	2	SKYMET AWS at Panchayat Office, Palikkara	SKYMET AWS at Krishi Bhavan, Pullur
8	Kanjangad Muni			
9	Palikkara			
10	Uduma			
11	Madikkai	3	SKYMET AWS at State Seed Farm, Pullur	SKYMET AWS at Panchayat Office, Palikkara
12	Pullur-Periya			
13	Padanna	4	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at Krishi Bhavan, Pullur
14	Valiyaparamba			
15	Thrikkarippoor			
16	Neeleshwaram			
17	Cheruvathoor			
18	Pilicode			
19	Kayyur-Cheemeni	5	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM, Near Kallar Krishi Bhavan, Kallar
20	Kinnannoor-Karinthalam			
21	Kodombelur			
22	East Eleri			
23	Manjeshwaram	6	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
24	Mangalpadi			
25	Kumbala			
26	Mogral Puthoor			
27	Kasargode Muni	7	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
28	Chemnad			
29	Madhur			
30	Meenja	8	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
31	Vorkkady			
32	Paivelige			
33	Puthige			
34	Enmakaje	9	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
35	Bediadka			
36	Kumbaje			
37	Belur			
38	Chengala			
39	Delampady	10	SKYMET AWS at Krishi Bhavan, Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka
40	Karadhka			
41	Muliyar			

**DISTRICT-WISE LIST OF REFERENCE UNIT AREA(RUA), REFERENCE WEATHER STATION (RWS) & BACK UP WEATHER STATIONS(BWS) NOTIFIED
ONLY FOR BANANA UNDER RESTRUCTURED WBCIS KHARIF 2019 & RABI 2019-20 SEASONS**

1 DISTRICT: THIRUVANANTHAPURAM

Sl No	Reference Unit Area (Panchayat/Municipality/ Corporation) (RUA)	Reference Weather Station (RWS)	Back Up Weather Station (BWS)
1	Kazhakkootam	SKYMET AWS at Krishi Bhavan Kazhakkootam	SKYMET AWS at Krishi Bhavan Attingal
2	Nedumangad Municipality	SKYMET AWS at Krishi Bhavan Nedumangad	SKYMET AWS at Krishi Bhavan Vellanad
3	Kulathoor	SKYMET AWS at Panchayat Office Kulathoor	SKYMET AWS at Panchayat Office Venganoor
4	Attingal	SKYMET AWS at Krishi Bhavan Attingal	SKYMET AWS at Krishi Bhavan Kazhakkootam
5	Vellanad	SKYMET AWS at Krishi Bhavan Vellanad	SKYMET AWS at Krishi Bhavan Nedumangad
6	Ottur	SKYMET AWS at Krishi Bhavan Ottur	SKYMET AWS at Krishi Bhavan Attingal
7	Venganoor	SKYMET AWS at Panchayat Office Venganoor	SKYMET AWS at Panchayat Office Kulathoor
8	Nellanad	SKYMET AWS at Krishi Bhavan Nellanad	SKYMET AWS at Krishi Bhavan Attingal
9	Kallikkad	SKYMET AWS at Panchayat Office Kallikkad	SKYMET AWS at Krishi Bhavan Vellanad
10	Karavaram	SKYMET AWS at Krishi Bhavan Karavaram	SKYMET AWS at Krishi Bhavan Ottur
11	Kalliyoor	SKYMET AWS at Panchayat Office Kalliyoor	SKYMET AWS at Panchayat Office Venganoor
2	DISTRICT: KOLLAM		
1	Thodiyoor	SKYMET AWS at Coconut Nursery Thodiyoor	SKYMET AWS at ADA Office Chavara
2	Chavara	SKYMET AWS at ADA Office Chavara	SKYMET AWS at Coconut Nursery Thodiyoor
3	Sasthancotta	SKYMET AWS at Krishi Bhavan Sasthancotta	SKYMET AWS at Block Office(Chittumala) East Kallada
4	Thrikkovilattom	SKYMET AWS at Panchayat Office Thrikkovilattom	SKYMET AWS at ADA Office Chathannoor
5	Chathannoor	SKYMET AWS at ADA Office Chathannoor	SKYMET AWS at Panchayat Office Thrikkovilattom
6	East Kallada	SKYMET AWS at Block Office(Chittumala) East Kallada	SKYMET AWS at Krishi Bhavan Sasthancotta
7	Kottarakkara	SKYMET AWS at Cashew Farm Kottarakkara	SKYMET AWS at Krishi Bhavan Melila
8	Melila	SKYMET AWS at Krishi Bhavan Melila	SKYMET AWS at Cashew Farm Kottarakkara
9	Ittiva	SKYMET AWS at District Agri Farm Ittiva	SKYMET AWS at Krishi Bhavan Kadakkal
10	Kulathupuzha	SKYMET AWS at Krishi Bhavan Kulathupuzha	SKYMET AWS at Krishi Bhavan Kadakkal
11	Pathanapuram	SKYMET AWS at Krishi Bhavan Pathanapuram	SKYMET AWS at Krishi Bhavan Punalur
12	Punalur Municipality	SKYMET AWS at Krishi Bhavan Punalur	SKYMET AWS at Krishi Bhavan Pathanapuram
13	Kadakkal	SKYMET AWS at Krishi Bhavan Kadakkal	SKYMET AWS at District Agri Farm Ittiva
3	DISTRICT: KOTTAYAM		
1	Kuravilangadu	SKYMET AWS at Krishi Bhavan Kuravilangadu Udayanapuram	SKYMET AWS at Krishi Bhavan
2	Udayanapuram	SKYMET AWS at Krishi Bhavan Udayanapuram	SKYMET AWS at Krishi Bhavan Kuravilangadu
3	Arpookkara	SKYMET AWS at Krishi Bhavan, Arpookkara	SKYMET AWS at Krishi Bhavan Puthupally
4	Puthupally	SKYMET AWS at Krishi Bhavan Puthupally	SKYMET AWS at PHC Premises, Nedumkunnam
5	Vazhappally	SKYMET AWS at Krishi Bhavan Vazhappally	SKYMET AWS at PHC Premises, Nedumkunnam
6	Pala	SKYMET AWS at Krishi Bhavan Pala	SKYMET AWS at Krishi Bhavan Pallickathode
7	Pallickathode	SKYMET AWS at Krishi Bhavan Pallickathode	SKYMET AWS at Krishi Bhavan Pala
8	Nedumkunnam	SKYMET AWS at PHC Premises Nedumkunnam	SKYMET AWS at Krishi Bhavan Puthupally

4 DISTRICT : IDUKKI

1	Pampadumpara	NCMSL AWS at CRS Pampadumpara	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu
2	Rajakkad	NCMSL AWS at Panchayat Office Rajakkad	NCMSL AWS at KVK Santhanpara
3	Kattappana	NCMSL AWS at TEC Vazhavara, Kattappana	NCMSL AWS at Krishi Bhavan Elappara
4	Vazhathope	SKYMET AWS at Krishi Bhavan Vazhathope	NCMSL AWS at TEC Vazhavara, Kattappana
5	Peruvanthanam	NCMSL AWS at Panchayat Office Peruvanthanam	NCMSL AWS at State Veg Farm Vandipperiya
6	Konnathadi	NCMSL AWS at Krishi Bhavan Konnathadi	NCMSL AWS at Panchayat Office Adimali
7	Elappara	NCMSL AWS at Krishi Bhavan Elappara	NCMSL AWS at State Veg Farm Vandipperiya
8	Vandipperiya	NCMSL AWS at State Veg Farm Vandipperiya	NCMSL AWS at Krishi Bhavan Elappara
9	Adimali	NCMSL AWS at Panchayat Office Adimali	NCMSL AWS at Krishi Bhavan Kanthalloor
10	Kanthalloor	NCMSL AWS at Krishi Bhavan Kanthalloor	SKYMET AWS at Krishi Bhavan Munnar
11	Munnar	SKYMET AWS at Krishi Bhavan Munnar	NCMSL AWS at Panchayat Office Adimali
12	Santhanpara	NCMSL AWS at KVK Santhanpara	NCMSL AWS at Panchayat Office Rajakkad
13	Vattavada	NCMSL AWS at Krishi Bhavan Vattavada	NCMSL AWS at Panchayat Office Rajakkad
14	Marayoor	NCMSL AWS at Krishi Bhavan Marayoor	NCMSL AWS at Panchayat Office Rajakkad
15	Vendenmedu	NCMSL AWS at Karunapuram, Karshaka Samraksha Samithi, Regd no: 1-201/2009, Netchitholu, (PO) Vendenmedu	NCMSL AWS at Panchayat Office Rajakkad
16	Karimannur	NCMSL AWS at State Seed Farm Karimannur	NCMSL AWS at Block Panchayat Office Alakkode
17	Alakkode	NCMSL AWS at Block Panchayat Office Alakkode Thodupuzha, Idukki	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki
18	Thodupuzha Muni	SKYMET AWS Oppsite to Panchayat office, Thodupuzha, Idukki	NCMSL AWS at State Seed Farm Karimannur
5	District : ERNAKULAM		
1	Chendamangalam	SKYMET AWS at Krishi Bhavan Chendamangalam	SKYMET AWS at Krishi Bhavan Nayarambalam
2	Nayarambalam	SKYMET AWS at Krishi Bhavan Nayarambalam	SKYMET AWS at Krishi Bhavan Kumbalangi
3	Kumbalangi	SKYMET AWS at Krishi Bhavan Kumbalangi	SKYMET AWS at Krishi Bhavan Nayarambalam
4	Alengad	SKYMET AWS at ADA Office Alengad	SKYMET AWS at Krishi Bhavan Kizhakkambalam
5	Kizhakkambalam	SKYMET AWS at Krishi Bhavan Kizhakkambalam	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
6	Perumbavoor Municipality	SKYMET AWS at Mini Civil Station Perumbavoor Municipality	SKYMET AWS at Krishi Bhavan Kizhakkambalam
7	Mookkannoor	SKYMET AWS at Krishi Bhavan Mookkannoor	SKYMET AWS at Mini Civil Station Perumbavoor Municipality
8	Poothrikka	SKYMET AWS at Krishi Bhavan Poothrikka	SKYMET AWS at Panchayat Office Manjalloor
9	Manjalloor	SKYMET AWS at Panchayat Office Manjalloor	SKYMET AWS at Krishi Bhavan Poothrikka
10	Vengoor	SKYMET AWS at Krishi Bhavan Vengoor	SKYMET AWS at Krishi Bhavan Nellikuzhy
11	Nellikuzhy	SKYMET AWS at Krishi Bhavan Nellikuzhy	SKYMET AWS at Krishi Bhavan Vengoor
12	Kavalangad	SKYMET AWS at District Agri Farm Neriya Mangalam	SKYMET AWS at Krishi Bhavan Nellikuzhy
13	Pampakuda	SKYMET AWS at Block Panchayat Office Pambakkuda	SKYMET AWS at Block Panchayat Office Mulanthuruthy
14	Mulanthuruthy	SKYMET AWS at Block Panchayat Office Mulanthuruthy	SKYMET AWS at Block Panchayat Office Pambakkuda

6	District : THRISSUR		
1	Chalakkudy	SKYMET AWS at ADA Office Chalakkudy	SKYMET AWS at ADA Office Vellangalloor
2	Chelakkara	SKYMET AWS at Krishi Bhavan Chelakkara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara
3	Koorkkanchery	SKYMET AWS at Krishi Bhavan Koorkkanchery	SKYMET AWS at Krishi Bhavan Thanniyam
4	Madakkathara	SKYMET AWS at Govt Ayurvedic Hospital Madakkathara	SKYMET AWS at Krishi Bhavan Chelakkara
5	Mundathicode	SKYMET AWS at Krishi Bhavan Mundathicode	SKYMET AWS at Panchayat Office Porkkulam
6	Porkkulam	SKYMET AWS at Panchayat Office Porkkulam	SKYMET AWS at Krishi Bhavan Mundathicode
7	Thanniyam	SKYMET AWS at Krishi Bhavan Thanniyam	SKYMET AWS at Krishi Bhavan Koorkkanchery
8	Varantharappilly	SKYMET AWS at Krishi Bhavan Varantharappilly	SKYMET AWS at ADA Office Chalakkudy
9	Vellangallur	SKYMET AWS at ADA Office Vellangalloor	SKYMET AWS at ADA Office Chalakkudy
10	Vankidangu	SKYMET AWS at Krishi Bhavan Vankidangu	SKYMET AWS at Krishi Bhavan Koorkkanchery
7	DISTRICT : PALAKKAD		
1	Alathur	NCMSL AWS State Seed Farm, Alathur	NCMSL AWS at Nemmara
2	Eruthiampathy	NCMSL AWS at ISDF Eruthiampathy	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
3	Nalleppally	NCMSL AWS at Krishi Bhavan, Nalleppally	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
4	Vadavannur	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode	NCMSL AWS at ISDF Eruthiampathy
5	Mannarkkad	SKYMET AWS at Krishi Bhavan Mannarkkad	SKYMET AWS at Krishi Bhavan Pattambi
6	Thachanattukara	NCMSL AWS at Thachanattukara	SKYMET AWS at Krishi Bhavan Mannarkkad
7	Pattambi	SKYMET AWS at Krishi Bhavan Pattambi	NCMSL AWS at State Seed Farm, Ananganadi
8	Pattithara	NCMSL AWS at Gram Panchayat Office, Pattithara	SKYMET AWS at Krishi Bhavan Pattambi
9	Ananganadi	NCMSL AWS at State Seed Farm, Ananganadi	SKYMET AWS at Krishi Bhavan Pattambi
10	Sreekrishnapuram	NCMSL AWS at Gram Panchayat Office, Sreekrishnapuram	NCMSL AWS at State Seed Farm, Ananganadi
11	Marutharode	NCMSL AWS at State Seed Farm, Marutharode	NCMSL AWS at Gram Panchayat Office, Parli Kunnannoor
12	Parli	NCMSL AWS at Gram Panchayat Office, Parli	NCMSL AWS at State Seed Farm, Marutharode Kunnannoor
13	Kuthannoor	NCMSL AWS at Krishi Bhavan, Kuthannoor	NCMSL AWS State Seed Farm, Alathur
14	Muthalamada	NCMSL AWS at Krishi Bhavan Muthalamada	SKYMET AWS at Krishi Bhavan Vadavannur, Kollengode
15	Nemmara	NCMSL AWS at Nemmara	NCMSL AWS State Seed Farm, Alathur
8	DISTRICT : MALAPPURAM		
1	Wandoor	SKYMET AWS at H/o Ummer P, Wandoor	SKYMET AWS at Al Nazar Studio, Kalikavu
2	Areekkode	SKYMET AWS at Alikutty NV House, Areekkode	SKYMET AWS at PAO's Office, Malappuram
3	Kalikavu	SKYMET AWS at Al Nazar Studio, Kalikavu	SKYMET AWS at H/o Ummer P, Wandoor
4	Malappuram	SKYMET AWS at PAO's Office, Malappuram	SKYMET AWS at Panchayat Office, Vengara
5	Vengara	SKYMET AWS at Panchayat Office, Vengara	SKYMET AWS at PAO's Office, Malappuram
6	Valanchery	SKYMET AWS at Krishi Bhavan, Valanchery	SKYMET AWS at PAO's Office, Malappuram
7	Chungathara	SKYMET AWS at H/o Samuel, Chungathara	SKYMET AWS at H/o Ummer P, Wandoor

9	DISTRICT : KOZHIKKODE		
1	Kavilumpara	SKYMET AWS at Krishi Bhavan, Kavilumpara	SKYMET AWS at Panchayat Office, Nadapuram
2	Puthuppady	SKYMET AWS at State Seed Farm, Puthuppady	SKYMET AWS at Panchayat Office, Koduvally
3	Balusseri	SKYMET AWS at H/o Abdulla TP, Balusseri	SKYMET AWS at State Seed Farm, Puthuppady
4	Nadapuram	SKYMET AWS at Panchayat Office, Nadapuram	SKYMET AWS at ADA's Office, Perambara
5	Koduvally	SKYMET AWS at Panchayat Office, Koduvally	SKYMET AWS at State Seed Farm, Puthuppady
6	Bepoor	SKYMET AWS at H/o Muhammed Haneefa, Bepoor	SKYMET AWS at Panchayat Office, Koduvally
7	Perambra	SKYMET AWS at ADA's Office, Perambara	SKYMET AWS at Panchayat Office, Nadapuram
10	DISTRICT: KANNUR		
1	Keezhalloor	SKYMET AWS at Coconut Hybridisation Centre , Chalode	SKYMET AWS at H/o Anil Kumar, Muzhakkunnu
2	Madayi	SKYMET AWS at H/o PM Haneef, Madayi	SKYMET AWS at State Seed Farm, Kankole
3	Kannur Muni	SKYMET AWS at PAO's Office, Kannur	SKYMET AWS at Coconut Hybridisation Centre Chalode
4	Kankole-Alappadamba	SKYMET AWS at State Seed Farm, Kankole	SKYMET AWS at H/o PM Haneef, Madayi
5	Dharmadom	SKYMET AWS at Coconut Nursery, Palayad	SKYMET AWS at PAO's Office, Kannur
6	Kunnothuparamba	SKYMET AWS at Suseela MP Cheriya, Kunnothuparamba, Po: Cheruparamba, Pin: 670693, Kannur, Kerala.	SKYMET AWS at Coconut Nursery, Palayad
7	Muzhakkunnu	SKYMET AWS at H/o Anil Kumar, Muzhakkunnu	SKYMET AWS at Coconut Hybridisation Centre Chalode
8	Kurumathoor	SKYMET AWS at District Agri Farm, Kurumathoor, Thalipparamba	SKYMET AWS at PAO's Office, Kannur
11	DISTRICT : WAYANAD		
1	Thavinjal	NCMSL AWS at Krishi Bhavan, Thavinjal	NCMSL AWS at SLO Office, Mananthawady
2	Panamaram	NCMSL AWS at JLO Office, Panamaram	NCMSL AWS at Coffee Board Office, Meenangadi
3	Kalpetta	NCMSL AWS at Coffee Board Office, Kalpetta	NCMSL AWS at Krishi Bhavan, Meppady
4	Pulpally	NCMSL AWS at JLO Office, Pulpally	NCMSL AWS at JLO Office, Panamaram
5	Mananthawady	NCMSL AWS at SLO Office, Mananthawady	NCMSL AWS at Krishi Bhavan, Thavinjal
6	Vellamunda	NCMSL AWS Kanjirangad, at Krishi Bhavan, Vellamunda, Mandavadi	NCMSL AWS at SLO Office, Mananthawady
7	Thariyode	NCMSL AWS at Krishi Bhavan, THARIODE	NCMSL AWS at SLO Office, Mananthawady
8	Meppady	NCMSL AWS at Krishi Bhavan, Meppady	NCMSL AWS at Krishi Bhavan, Vythiri
9	Ambalavayal	NCMSL AWS at Krishi Bhavan, Ambalavayal	NCMSL AWS at Coffee Board Office, Meenangadi
10	Sulthan Bathery	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bthery	NCMSL AWS at Krishi Bhavan, Noolpuzha
11	Noolpuzha	NCMSL AWS at Krishi Bhavan, Noolpuzha	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bthery
12	Meenangadi	NCMSL AWS at Coffee Board Office, Meenangadi	NCMSL AWS at Raw Market, The Secretary, Raw Market, Ammaipalayam, S. Bthery
13	Vythiri	NCMSL AWS at Krishi Bhavan, Vythiri	NCMSL AWS at Coffee Board Office, Kalpetta

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12	DISTRICT : KASARGODE		
1	Kallar	SKYMET AWS at H/O Baby PM, Near Kallar	SKYMET AWS H/o Mary George, Parappa
		Krishi Bhavan, Kallar	
2	Palikkara	SKYMET AWS at Panchayat Office, Palikkara	SKYMET AWS at State Seed Farm, Pullur
3	Pullur-Periya	SKYMET AWS at State Seed Farm, Pullur	SKYMET AWS at Panchayat Office, Palikkara
4	Neeleshwaram	SKYMET AWS at ADA's Office, Neeleshwar	SKYMET AWS at State Seed Farm, Pullur
5	Kinnannoor-Karinthalam	SKYMET AWS H/o Mary George, Parappa	SKYMET AWS at H/O Baby PM, Near Kallar
		Krishi Bhavan, Kallar	
6	Mangalpadi	SKYMET AWS at Krishi Bhavan, Mangalpadi	SKYMET AWS at Krishi Bhavan, Paivelige
7	Kasargode Muni	SKYMET AWS at Krishi Bhavan, Kasargode	SKYMET AWS at Krishi Bhavan, Bediadka
8	Paivelige	SKYMET AWS at Krishi Bhavan, Paivelige	SKYMET AWS at Krishi Bhavan, Mangalpadi
9	Bediadka	SKYMET AWS at Krishi Bhavan, Bediadka	SKYMET AWS at Krishi Bhavan, Karadhka
10	Karadhka	SKYMET AWS at Krishi Bhavan, Karadhka	SKYMET AWS at Krishi Bhavan, Bediadka

NB: Banana is notified under RWBCIS only in the selected Panchayats /Municipalities/Corporations in each district as mentioned in this Annexure. Banana crop cultivated in all the remaining Panchayats/Municipalities/Corporations in the concerned Districts are notified under PMFBY and hence shall be compulsorily insured ONLY under PMFBY as per Annexure PM-II of PMFBY Notification for the season.



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WBCIS Crop-wise District-wise Sum Insured Limits, Acturial Premium, Govt. Subsidy & Farmer's Net Premium notified for Rabi 2019-20 Season

District	Crop	Sum Insured/Ha	Acturial Premium Rate(%)	Total Subsidy(%)	Farmer's Share(%)	Farmer's Share of net Premium (Rs.)
Thiruvananthapuram	Banana	175000	8.00%	3.00%	5.00%	8750
Thiruvananthapuram	Paddy - 2nd Crop	80000	8.00%	6.50%	1.50%	1200
Thiruvananthapuram	Paddy - 3rd Crop	80000	23.00%	21.50%	1.50%	1200
Kollam	Banana	175000	9.00%	4.00%	5.00%	8750
Kollam	Paddy - 2nd Crop	80000	16.00%	14.50%	1.50%	1200
Kollam	Paddy - 3rd Crop	80000	30.00%	28.50%	1.50%	1200
Kottayam	Banana	175000	8.00%	3.00%	5.00%	8750
Kottayam	Pineapple	60000	5.00%	0.00%	5.00%	3000
Idukki	Banana	175000	20.00%	15.00%	5.00%	8750
Idukki	Paddy - 3rd Crop	80000	20.00%	18.50%	1.50%	1200
Idukki	Cabbage - Summer	40000	25.00%	20.00%	5.00%	2000
Idukki	Cabbage - Winter	40000	25.00%	20.00%	5.00%	2000
Idukki	Carrot - Summer	40000	25.00%	20.00%	5.00%	2000
Idukki	Carrot - Winter	40000	25.00%	20.00%	5.00%	2000
Idukki	Garlic - Summer	40000	25.00%	20.00%	5.00%	2000
Idukki	Garlic - Winter	40000	25.00%	20.00%	5.00%	2000
Idukki	Bean - Summer	40000	25.00%	20.00%	5.00%	2000
Idukki	Bean - Winter	40000	25.00%	20.00%	5.00%	2000
Idukki	Sugarcane	45000	37.00%	32.00%	5.00%	2250
Idukki	Potato - Summer	40000	17.00%	12.00%	5.00%	2000
Idukki	Potato - Winter	40000	30.00%	25.00%	5.00%	2000
Idukki	Pineapple	60000	7.00%	2.00%	5.00%	3000
Ernakulam	Banana	175000	11.00%	6.00%	5.00%	8750
Ernakulam	Paddy - 2nd Crop	80000	5.00%	3.50%	1.50%	1200
Ernakulam	Pineapple	60000	5.00%	0.00%	5.00%	3000
Thrissur	Banana	175000	10.00%	5.00%	5.00%	8750
Thrissur	Paddy - 2nd Crop	80000	15.00%	13.50%	1.50%	1200
Thrissur	Paddy - 3rd Crop	80000	34.00%	32.50%	1.50%	1200
Palakkad	Banana	175000	16.00%	11.00%	5.00%	8750
Palakkad	Cashew	60000	9.00%	4.00%	5.00%	3000
Palakkad	Mango	150000	35.00%	30.00%	5.00%	7500
Palakkad	Paddy - 2nd Crop	80000	34.00%	32.50%	1.50%	1200
Palakkad	Paddy - 3rd Crop	80000	10.00%	8.50%	1.50%	1200
Palakkad	Sugarcane	45000	35.00%	30.00%	5.00%	2250
Malappuram	Banana	175000	20.00%	15.00%	5.00%	8750
Malappuram	Cashew	60000	8.00%	3.00%	5.00%	3000
Malappuram	Paddy - 2nd Crop	80000	10.00%	8.50%	1.50%	1200
Malappuram	Paddy - 3rd Crop	80000	30.00%	28.50%	1.50%	1200
Kozhikode	Banana	175000	17.00%	12.00%	5.00%	8750
Kozhikode	Cashew	60000	7.00%	2.00%	5.00%	3000
Kozhikode	Paddy - 2nd Crop	80000	5.00%	3.20%	1.50%	1200
Kozhikode	Paddy - 3rd Crop	80000	31.00%	29.50%	1.50%	1200
Wayanad	Banana	175000	16.00%	11.00%	5.00%	8750
Wayanad	Paddy - 3rd Crop	80000	17.00%	15.50%	1.50%	1200
Kannur	Banana	175000	16.00%	11.00%	5.00%	8750
Kannur	Cashew	60000	10.00%	5.00%	5.00%	3000
Kannur	Paddy - 2nd Crop	80000	5.00%	3.50%	1.50%	1200
Kasargode	Banana	175000	16.00%	11.00%	5.00%	8750
Kasargode	Cashew	60000	12.00%	7.00%	5.00%	3000
Kasargode	Paddy - 2nd Crop	80000	5.00%	3.50%	1.50%	1200
Kasargode	Paddy - 3rd Crop	80000	26.00%	24.50%	1.50%	1200
All Districts except Alappuzha & Pathanamthitta	Winter Veg Group - Yard Long Bean, Snake Gourd, Bitter Gourd	40000	22.00%	17.00%	5.00%	2000
All Districts except Alappuzha & Pathanamthitta	Summer Veg Group - Yard Long Bean, Snake Gourd, Bitter Gourd	40000	15.00%	10.00%	5.00%	2000

Restructured Weather Based Crop Insurance Scheme (WBCIS) Rabi 2019-20		TERMSHEET																																		
Crop: Paddy 3rd Crop Palakkad	State: KERALA	District: PALAKKAD	Annexure-WB-R-VI-1																																	
Reference Weather Station: Unit : Hectare	As per Notification	Reference Unit Area : As per Notification	Backup Weather Station: As per Notification																																	
Total Sum Insured: 80000																																				
Objective: To pay for rise in temperature (heat) during the cover period resulting in reduced growth / early maturity Cover Period: 16-Jan To 31-Mar Cover Index: Cumulative daily upward deviation of Max temperature from respective fortnightly trigger																																				
Fortnights <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Trigger Temperature</th> <th>16-Jan</th> <th>31-Jan</th> <th>01-Feb</th> <th>15-Feb</th> <th>16-Feb</th> <th>28-Feb</th> <th>01-Mar</th> <th>15-Mar</th> <th>16-Mar</th> <th>31-Mar</th> </tr> <tr> <td>Strike (°C)</td> <td>10</td> <td>34.5 °C</td> <td>36 °C</td> <td>37 °C</td> <td>37.5 °C</td> <td>37.5 °C</td> <td>38 °C</td> <td>38 °C</td> <td>38 °C</td> <td>38 °C</td> </tr> <tr> <td>Exit (°C)</td> <td>70</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table>				Trigger Temperature	16-Jan	31-Jan	01-Feb	15-Feb	16-Feb	28-Feb	01-Mar	15-Mar	16-Mar	31-Mar	Strike (°C)	10	34.5 °C	36 °C	37 °C	37.5 °C	37.5 °C	38 °C	38 °C	38 °C	38 °C	Exit (°C)	70									
Trigger Temperature	16-Jan	31-Jan	01-Feb	15-Feb	16-Feb	28-Feb	01-Mar	15-Mar	16-Mar	31-Mar																										
Strike (°C)	10	34.5 °C	36 °C	37 °C	37.5 °C	37.5 °C	38 °C	38 °C	38 °C	38 °C																										
Exit (°C)	70																																			
Notional Payout Per ha. (Rs./ °C): 475 Maximum Payout per ha. (Rs.): 28500																																				
Objective: To provide cover against low rainfall Cover-2 Deficit Rainfall																																				
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>COVER PERIOD</th> <th>16-Jan</th> <th>to</th> <th>15-Apr</th> </tr> <tr> <td>INDEX</td> <td colspan="3">Aggregate of rainfall over Period</td> </tr> <tr> <td>STRIKE I (<)</td> <td>20</td> <td>mm</td> <td></td> </tr> <tr> <td>STRIKE II (<)</td> <td>5</td> <td>mm</td> <td></td> </tr> <tr> <td>EXIT</td> <td>0</td> <td>mm</td> <td></td> </tr> <tr> <td>RATE I (Rs./ mm)</td> <td>50</td> <td></td> <td></td> </tr> <tr> <td>RATE II (Rs./ mm)</td> <td>350</td> <td></td> <td></td> </tr> <tr> <td>MAXIMUM PAYOUT (Rs.)</td> <td>5000</td> <td></td> <td></td> </tr> </table>				COVER PERIOD	16-Jan	to	15-Apr	INDEX	Aggregate of rainfall over Period			STRIKE I (<)	20	mm		STRIKE II (<)	5	mm		EXIT	0	mm		RATE I (Rs./ mm)	50			RATE II (Rs./ mm)	350			MAXIMUM PAYOUT (Rs.)	5000			
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STRIKE II (<)	5	mm																																		
EXIT	0	mm																																		
RATE I (Rs./ mm)	50																																			
RATE II (Rs./ mm)	350																																			
MAXIMUM PAYOUT (Rs.)	5000																																			
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Cover Period:	16-Jan	To	30-Apr																																	
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FARMER'S PREMIUM (Rs.)	1200																																			

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State: Kerala

RESTRICTED WEATHER BASED CROP INSURANCE SCHEME (RWBIS) - RAB 2018-20
District: Idukki, Wayanad TERM SHEET

Crop: Paddy 3rd Crop High Range

Reference Weather Station: Backup Weather Station: As per Notification

Reference Unit Area: As per Notification

Annexure-WB-R-V-2

Unit: HECTARE

DEFICIT RAINFALL									
PERIOD		1-Jan to 31-May		1-Jan to 31-May		1-Jan to 31-May		1-Jan to 31-May	
Phase		1-Jan to 31-Mar	1-Apr to 31-May	1-Jan to 31-Mar	1-Apr to 31-May	1-Jan to 31-Mar	1-Apr to 31-May	1-Jan to 31-Mar	1-Apr to 31-May
INDEX		10	25	60	120	10	25	60	120
STRIKE (mm) <		28-Feb	31-Mar	30-Apr	31-May	28-Feb	31-Mar	30-Apr	31-May
EXIT		0	0	0	0	0	0	0	0
PAYOUT RATE (Rs./mm)		100	125	150	20	100	125	150	20
MAXIMUM PAYOUT (Rs.)		1600	3200	8000	1200	1600	3200	8000	1200
TOTAL MAXIMUM PAYOUT (Rs.)		25600							

DRY SPELL									
PERIOD		1-Feb to 31-May		1-Feb to 31-May		1-Feb to 31-May		1-Feb to 31-May	
INDEX		10	14	18	21	10	14	18	21
STRIKE (cons. day) >=		10	14	18	21	10	14	18	21
PAYOUT (Rs.)		1600	3200	8000	16000	1600	3200	8000	16000
MAXIMUM PAYOUT (Rs.)		16000							

Note: A day is defined as a dry day if the rainfall of the day is < 2.5 mm

HIGH TEMPERATURE									
PERIOD		15-Jan to 31-May		15-Jan to 31-May		15-Jan to 31-May		15-Jan to 31-May	
Phase		15-Jan to 31-Mar	1-Apr to 31-May	15-Jan to 31-Mar	1-Apr to 31-May	15-Jan to 31-Mar	1-Apr to 31-May	15-Jan to 31-Mar	1-Apr to 31-May
INDEX		38	36	35.5	100	38	36	35.5	100
STRIKE (°C) >		38	36	35.5	100	38	36	35.5	100
EXIT		4	40	448.89	17600	4	40	448.89	17600
PAYOUT RATE (Rs./°C)		4	40	448.89	17600	4	40	448.89	17600
MAXIMUM PAYOUT (Rs.)		17600							

DISEASE CONGENIAL CLIMATE									
PERIOD		15-Jan to 31-May		15-Jan to 31-May		15-Jan to 31-May		15-Jan to 31-May	
INDEX		15-Jan to 31-May	15-Jan to 31-May	15-Jan to 31-May	15-Jan to 31-May	15-Jan to 31-May	15-Jan to 31-May	15-Jan to 31-May	15-Jan to 31-May
STRIKE (cons. day) >=		3	7	4160	20800	3	7	4160	20800
EXIT		3	7	4160	20800	3	7	4160	20800
PAYOUT (Rs.)		3	7	4160	20800	3	7	4160	20800
MAXIMUM PAYOUT (Rs.)		20800							

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

Number of consecutive days having daily average RH between 60 % to 90 % with daily mean Temperature > 32 °C

State: Kerala

Crop: PADDY, 2nd Crop

RESTRICTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2019-20

TERM SHEET

District: Kannur, Kasargod, Malappuram, Thiruvananthapuram

Reference Unit Area : As per Notification

Annexure-WB-R-VI-3

Backup Weather Station: As per Notification

As per Notification

Unit: HECTARE

PERIOD

16-Oct to 28-Feb

Aggregate of rainfall over Period

INDEX

STRIKE (mm) <

EXIT

PAYOUT RATE (Rs./mm)

MAXIMUM PAYOUT (Rs.)

PERIOD

16-Oct to 1-Feb

Phase-I

16-Oct to 1-Dec

30-Nov to 1-Feb

INDEX

TRIGGER

STRIKE (°C) >

EXIT

PAYOUT RATE (Rs./°C)

MAXIMUM PAYOUT (Rs.)

Cover Period

16-Oct to 28-Feb

INDEX

STRIKE (mm) >

EXIT

PAYOUT RATE (Rs./mm)

MAXIMUM PAYOUT (Rs.)

PERIOD

16-Oct to 28-Feb

INDEX

STRIKE (cons. day) >

EXIT

PAYOUT (Rs.)

MAXIMUM PAYOUT (Rs.)

SUM INSURED (Rs.)

FARMER'S PREMIUM (Rs.)

FARMER'S PREMIUM %

22

State: Kerala

RESTRICTURED WEATHER BASED CROP INSURANCE SCHEME (RWIGIS) - RAB 2019-20
TERM SHEET
 District: Ernakulam, Kollam, Kozhikode, Thrissur

Reference Unit Area : As per Notification

Annexure-WB-R-VI-4

Crop: Paddy 2nd Crop

Reference Weather Station: As per Notification
 Backup Weather Station: As per Notification

Unit: HECTARE

1. DEFICIT RAINFALL

PERIOD	16-Oct	to	16-Mar
INDEX	Aggregate of rainfall over Period		
STRIKE (mm) <	5		
EXIT	0		
PAYOUT RATE (Rs./mm)	1280		
MAXIMUM PAYOUT (Rs.)	6400		

2. EXCESS / UNSEASONAL RAINFALL

Cover Period	16-Oct	to	16-Mar
INDEX	Maximum of consecutive 3 days cumulative rainfall		
STRIKE (mm) >	80		
EXIT	160		
PAYOUT RATE (Rs./mm)	600		
MAXIMUM PAYOUT (Rs.)	48000		

3. DISEASE CONGENIAL CLIMATE

PERIOD	16-Oct	to	16-Mar
INDEX	Number of consecutive days having daily average RH between		
STRIKE (cons. day) >=	32 °C		
EXIT	7		
PAYOUT (Rs.)	8120		
MAXIMUM PAYOUT (Rs.)	26600		

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

State: Kerala

District: Thiruvananthapuram

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2019-20

TERM SHEET

Kasargod, Kollam, Kozhikode, Malappuram, Thrissur

Reference Unit Area :

Annexure-WB-R-VI-5

Crop: Paddy 3rd Crop

Reference Weather Station: As per Notification
Backup Weather Station: As per Notification

Unit: HECTARE

DEFICIT RAINFALL	PERIOD				
	1-Jan	to	15-May	15-May	
	Phase-I	Phase-II	Phase-III	Phase-IV	
INDEX	1-Jan	1-Mar	1-Apr	1-May	
STRIKE (mm) <	28-Feb	31-Mar	30-Apr	31-May	
EXIT	6	10	20	50	
PAYOUT RATE (Rs./mm)	320	320	400	320	
MAXIMUM PAYOUT (Rs.)	1600	3200	8000	12800	
TOTAL MAXIMUM PAYOUT (Rs.)	25600				

DRY SPELL	PERIOD				
	1-Jan	to	15-May	15-May	
	Phase-I	Phase-II	Phase-III	Phase-IV	
INDEX	1-Jan	1-Mar	1-Apr	1-May	
STRIKE (cons. day) >=	21	28	35	40	
PAYOUT (Rs.)	1600	3200	8000	17600	
MAXIMUM PAYOUT (Rs.)	17600				

Note : A day is defined as a dry day if the rainfall of the day is < 2.5 mm

HIGH TEMPERATURE	PERIOD				
	1-Mar	to	15-May	15-May	
	Phase-I	Phase-II	Phase-III	Phase-IV	
INDEX	1-Mar	1-Apr	1-May	1-May	
TRIGGER (	31-Mar	30-Apr	15-May	15-May	
STRIKE (°C) >	35	35	35.5	35.5	
EXIT	4	40	51.11	18400	
PAYOUT RATE (Rs./°C)	40				
MAXIMUM PAYOUT (Rs.)	18400				

DISEASE CONGENIAL CLIMATE	PERIOD				
	1-Feb	to	15-May	15-May	
	Phase-I	Phase-II	Phase-III	Phase-IV	
INDEX	1-Feb	1-Mar	1-Apr	1-May	
STRIKE (cons. day) >=	3	7	32	32	
EXIT	3	7	32	32	
PAYOUT (Rs.)	3680	3680	10240	10240	
MAXIMUM PAYOUT (Rs.)	18400				

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

State: Kerala

District:

Ernakulam, Idukki, Kottayam, Kozhikode
Malappuram, Palakkad, Thiruvananthapuram, Thrissur, Wayanad, Kasargode

Reference Unit Area : As per Notification

Annexure-WB-R-VI.5

Crop: BANANA

Reference Weather Station: As per Notification

Unit: HECTARE

Backup Weather Station:

As per Notification

DEFICIT RAINFALL	
PERIOD	1-Mar to 31-May
INDEX	Aggregate of rainfall over Period
STRIKE (mm) <	200
EXIT	80
PAYOUT RATE (Rs./mm)	160
MAXIMUM PAYOUT (Rs.)	22500

UNSEASONAL RAINFALL	
PERIOD	1-Jan to 30-Apr
Phase	Phase-I 1-Jan to 15-Feb Phase-II 15-Feb to 1-Mar Phase-III 1-Mar to 15-Mar Phase-IV 15-Mar to 30-Apr
INDEX	Consecutive days with daily rainfall > 30 mm
STRIKE (con. days) >=	3
PAYOUT (Rs.)	16000 20000 25000 30000
MAXIMUM PAYOUT (Rs.)	30000

Note: Maximum of payout of Phase-I, Phase-II, Phase III and Phase IV under unseasonal rainfall cover will be payable.

EXCESS RAINFALL	
PERIOD	16-May to 15-Sep
Phase	Phase-I 16-May to 15-Jun Phase-II 15-Jun to 15-Jul Phase-III 15-Jul to 15-Aug Phase-IV 15-Aug to 15-Sep
INDEX	Consecutive days with daily rainfall > 30 mm
STRIKE (con. days) >=	3
PAYOUT (Rs.)	25000 30000 35000 40000
MAXIMUM PAYOUT (Rs.)	40000

Note: Maximum of payout of Phase-I, Phase-II, Phase III and Phase IV under excess rainfall cover will be payable.

WIND SPEED	
PERIOD	1-Mar to 31-May
INDEX	High wind speed
STRIKE (con. day) >=	45
PAYOUT (Rs.)	10000 15000 20000
MAXIMUM PAYOUT (Rs.)	20000

WIND SPEED	
PERIOD	1-Jun to 15-Sep
INDEX	High wind speed
STRIKE (con. day) >=	40
PAYOUT (Rs.)	18000 28000 40000
MAXIMUM PAYOUT (Rs.)	40000

DISEASE CONGENIAL CLIMATE	
PERIOD	1-Jan to 15-Sep
INDEX	Number of consecutive days having daily average RH between 70 % to 80 % with daily mean temperature > 31 °C
STRIKE (con. day) >=	3
EXIT	7
PAYOUT (Rs.)	2800
MAXIMUM PAYOUT (Rs.)	12800

SUM INSURED (Rs.)	176000
FARMER'S PREMIUM (Rs.)	8760
FARMER'S PREMIUM %	5.00%

RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2019-20

TERM SHEET

State: Kerala

Crop: SUGARCANE

District: Idukki, Palakkad

Reference Unit Area : As per Notification

Annexure-WB-R-VI-7

Reference Weather Station: As per Notification

Backup Weather Station: As per Notification

Unit: HECTARE

1. DEFICIT RAINFALL

PERIOD	16-Jan	to	31-Dec
Phase-I	16-Jan	to	31-Dec
Phase-II	16-Jan	to	31-Dec
Phase-III	16-Jan	to	31-Dec
INDEX	Aggregate of rainfall over respective Phases		
STRIKE (mm) <	50	600	300
EXIT	0	200	50
PAYOUT RATE (Rs./mm)	40.00	20.00	20.00
MAXIMUM PAYOUT (Rs.)	2000	8000	5000
TOTAL MAXIMUM PAYOUT (Rs.)	15000		

2. EXCESS UNSEASONAL RAINFALL

PERIOD	1-Jun	to	31-Dec
Phase-I	1-Jun	to	31-Dec
Phase-II	1-Jun	to	31-Dec
Phase-III	1-Jun	to	31-Dec
INDEX	Maximum of consecutive 3 days cumulative rainfall		
STRIKE (mm) >	100	70	60
EXIT	200	140	110
PAYOUT RATE (Rs./mm)	50.00	107.14	150.00
MAXIMUM PAYOUT (Rs.)	5000	7500	7500
TOTAL MAXIMUM PAYOUT (Rs.)	20000		

3. DISEASE CONGENIAL CLIMATE

PERIOD	1-Mar	to	31-Oct
INDEX	Number of consecutive days having daily average RH < 80 % with daily mean Temperature > 31 °C		
STRIKE (cons. day) >=	3		
EXIT	7		
PAYOUT (Rs.)	2000		
MAXIMUM PAYOUT (Rs.)	10000		

SUM INSURED (Rs.)	45000
FARMER'S PREMIUM (Rs.)	2250
FARMER'S PREMIUM %	5.00%

Crop : CASHENUT

TERMSHEET
District: Kannur, Kasargode, Kozhikode, Malappuram, Palakkad

Reference Weather Station:
Unit : Hectare

As per Notification

Annexure-WB-R-VI-8
Reference Unit Area : As per Notification
Backup Weather Station: As per Notification
Total Sum Insured: 60000

Objective:
Cover Period:
Cover Definition:

To pay for low minimum temperature during cover period causing flowering problem.
15-Dec To 28-Feb
Cumulative daily downward deviation of Minimum Temperature from fortnightly trigger

Fortnights

Trigger Min. Temperature

Strike (°C)

Exit (°C)

Notional Payout Per ha. (Rs./°C):

Maximum Payout per ha. (Rs.):

Fortnightly Min Trigger Temperature Table

15-Dec	20.5 °C	31-Dec/01-Jan	20.5 °C	15-Jan/16-Jan	20.5 °C	31-Jan/01-Feb	20.5 °C	14-Feb/15-Feb	21 °C	28-Feb
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Notional Payout Per ha. (Rs./°C): 150.00
Maximum Payout per ha. (Rs.): 12000

Objective:

Cover Period:

Cover Definition:

To pay for pest / disease congenial climate during the cover period resulting in reduced growth and plant yield.

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

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15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

15-Dec To 28-Feb

Relative Humidity (%) Between

Event Definition

Strike (Cons Day)

Exit (Cons Day)

Notional Payout Per ha. (Rs./day):

Maximum Payout per ha. (Rs.):

15 °C	10	20 °C
50 %	to	70 %

Disease Congenial Climate Persist for 3 or more consecutive days

Notional Payout Per ha. (Rs./day): 2400

Maximum Payout per ha. (Rs.): 12000

Objective:

Cover Period:

Cover Definition:

To pay for continuous rainfall resulting in reduced growth and plant yield/ quality

01-Mar To 15-May

No of consecutive Days having daily rainfalls

3

Exit (Cons Day):

Notional Payout Per ha. (Rs./°C):

Maximum Payout per ha. (Rs.):

10

1500

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

12000

Maximum Payout per ha. (Rs.):

24000

Cover Period:

Cover Definition:

To pay for un-seasonal / excess rainfall during the cover period resulting in reduced growth and plant yield / quality.

15-Dec To 30-Apr

Daily Rainfall (mm) over Trigger Level

15-Dec To 30-Apr

Daily Rainfall (mm) over Trigger Level

15-Dec To 30-Apr

Daily Rainfall (mm) over Trigger Level

15-Dec To 30-Apr

Daily Rainfall (mm) over Trigger Level

15-Dec To 30-Apr

Daily Rainfall (mm) over Trigger Level

15-Dec To 30-Apr

Daily Rainfall (mm) over Trigger Level

SUM INSURED (Rs.) 60000

FARMER'S PREMIUM (Rs.) 3000

FARMER'S PREMIUM % 5.00%

Trigger	Fixed (Rs.)	Variable (Rs. Per mm)
20	0	120
25	600	300
30	2100	450
40	6600	0

Trigger	Fixed (Rs.)	Variable (Rs. Per mm)
10	0	120
20	1200	250
30	3700	410
40	7800	0

Trigger	Fixed (Rs.)	Variable (Rs. Per mm)
20	0	120
30	1200	240
40	3600	300
50	9600	0

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RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS) - RABI 2019-20

State: KERALA

District: PALAKKAD

Reference Unit Area : As per Notification

Annexure-WB-R-VI-9

Unit: TREE

Reference Weather Station: As per Notification
Backup Weather Station: As per Notification

Crop: MANGO
Cover-1: Disease Congenital Climate
Objective: To provide cover for reduced growth due to Disease Congenital Climate
Cover Period: 15-Oct To 28-Feb
Daily Minimum Temperature less than 24 °C with Daily Average RH > 80% for 3 or more consecutive days

PAYOUT TABLE :	
Age group of trees	Payout (Rs.)
> 4 years	160
3	320
4	320
Maximum Payout (Rs.)	320

Nature Of Cover: Single Payout of maximum intensity

Cover-2: Unseasonal / Excess Rainfall
Objective: To provide cover for reduced growth due to unseasonal/excess rainfall during cover period
Cover Period: 15-Oct to 31-Mar
Cover Index: Daily Rainfall (in mm)

Phase1		Phase2		Phase3	
15-Oct	to	01-Jan	to	01-Mar	to
31-Dec	28-Feb	31-Mar	31-Mar	31-Mar	31-Mar
46	40	40	40	40	40

PAYOUT TABLE :	
Age group of trees	Payout (Rs.)
> 4 years	290
3	290
4	290
Maximum Payout (Rs.)	290

Cover-3: High Wind Speed
Objective: To provide cover for reduced growth due to High Wind Speed during cover period
Cover Period: 15-Oct to 31-May
Cover Index: Cumulative upward deviation in Daily Maximum Wind Speed from respective triggers

Phase1		Phase2		Phase3	
15-Oct	to	01-Jan	to	01-Mar	to
31-Dec	28-Feb	31-Mar	31-Mar	31-Mar	31-Mar
45	50	50	50	50	50

PAYOUT TABLE :	
Age group of trees	Payout (Rs.)
> 4 years	320
3	320
4	320
Maximum Payout (Rs.)	320

SUM INSURED (Rs.)	150000
FARMER'S PREMIUM (Rs.)	7500
FARMER'S PREMIUM %	5.00%

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Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2019-20

Crop : Potato Winter

Reference Weather Station : AWS as per Notification
Unit : Hectare

TERMSHEET
State: KERALA

Reference Unit Area :

As per Notification
District: IDUKKI
Backup Weather Station: As per Notification
Total Sum Insured: 40000

Annexure-WB-R-VI-10

Cover Period: 01-Oct To 10-Dec
Cover Index: Count of days having daily Minimum temperature greater than 21 °C

Strike (>)	15
Exit	30
Rate (Rs/Day)	889
Max Payout (Rs)	13335

Cover Period: 01-Oct To 10-Dec
Cover Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>)	6
Exit	16
Rate (Rs/Day)	1333.5
Max Payout (Rs)	13335

Definition Of Disease Congenial Days (DCDs)			
A day is disease congenial climate if			
Daily Tmax between (°C)	21	26	
Daily Tmin (°C) >	10		
Average Relative Humidity (%) >	85		

Cover Period: 01-Oct To 31-Dec
Cover Definition: Daily Rainfall (mm) over Trigger Level

Cover Period

Daily Rainfall (mm) more than

Nature of Cover: Multiple events

Maximum Payout per ha. (Rs.):

13330

Summary

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

01-Oct	To	10-Dec
Cover-3: Un-seasonal / Excess Rainfall		
Daily Rainfall (mm) over Trigger Level		

Trigger	Fixed (Rs.)	Variable (Rs. Per mm)
15	0	100
20	500	225
25	1625	504
35	6665	0

11-Dec	To	31-Dec
Cover-3: Un-seasonal / Excess Rainfall		
Daily Rainfall (mm) over Trigger Level		

Trigger	Fixed (Rs.)	Variable (Rs. Per mm)
10	0	100
20	1000	225
30	3250	341.5
40	6665	0

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Crop : Potato Summer

Reference Weather Station : AWS as per Notification

Unit : Hectare

TERMSHEET

State: KERALA

Annexure-WB-R-VI-11

District: IDDUKI

Reference Unit Area : As per Notification

Backup Weather Station: As per Notification

Total Sum Insured: 40000

Cover Period: 01-Jan To 28-Feb

Cover Index: Count of days having daily Minimum temperature greater than 21 °C

Strike (>): 15

Exit: 30

Rate (Rs/Day): 733.3

Max Payout (Rs): 11000

Cover Period: 01-Jan To 28-Feb

Cover Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)

Strike (>): 6

Exit: 16

Rate (Rs/Day): 1100.0

Max Payout (Rs): 11000

Objective: To provide cover against low rainfall

Cover-1: Disease Congenial Days (DCDs)

Cover-2: Disease Congenial Days (DCDs)

Cover-3: Deficit Rainfall

Cover-4: Un-seasonal / Excess Rainfall

COVER PERIOD

Phase

COVER INDEX

STRIKE I (mm (<))

STRIKE II (<))

EXIT

RATE I (Rs./ mm)

RATE II (Rs./ mm)

MAXIMUM PAYOUT (Rs.)

Cover Period: 01-Jan To 30-Apr

Cover Definition: Daily Rainfall (mm) over Trigger Level

Cover Period

Daily Rainfall (mm) more than

Nature of Cover: Multiple events

Maximum Payout per ha. (Rs.): 11000

Summary

SUM INSURED (Rs.) 40000

FARMER'S PREMIUM (Rs.) 2000

FARMER'S PREMIUM % 5.00%

Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2019-20

Crop : Winter Veg Group I (Cabbage , Carrot, Garlic and French Bean)
Reference Weather Station: AWS as per Notification in the Notified Panchayats
Unit : Hectare

TERMSHEET
State: KERALA
Reference Unit Area : As per Notification
District: IDUKKI
Annexure-WB-R-VI-12

Cover Period: 01-Oct To 10-Dec
Cover Index: Count Of days having daily Minimum temperature greater than 21 ° C

Strike (>)	15
Exit	30
Rate (Rs/Day)	1000
Max Payout (Rs)	15000

Objective: To provide cover for reduced growth due to Disease Congenial Days (DCDs)
Cover Period: 15-Oct To 10-Dec
Cover Definition: Daily Minimum Temperature less than 18 °C with Daily Average RH > 60% for 3 or more consecutive days

Strike (>=)	3
Exit	7
Rate (Rs/Day)	2000
Max Payout (Rs)	10000

Nature Of Cover: Single Payout of maximum Intensity

Cover Period: 01-Oct To 31-Dec
Cover Definition: Daily Rainfall (mm) over Trigger Level
Cover: 3: Un-seasonal / Excess Rainfall

01-Oct	To	10-Dec
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
15	0	100
20	500	250
25	1750	575
35	7500	0

Nature of Cover: Multiple events
Maximum Payout per ha. (Rs.): 15000
Summary

11-Dec	To	31-Dec
Payout per hectare.		
Trigger	Fixed(Rs.)	Variable (Rs.Per mm)
10	0	100
20	1000	250
30	3500	400
40	7500	0

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2019-20

TERMSHEET

Annexure-WB-R-V-14

Crop : Winter Veg Group2 (Yard Long Bean, Snake Gourd and Bitter Gourd)
Reference Weather Station: AWS as per Notification in the Notified Panchayats
Unit : Hectare

State: KERALA

District: All Districts Except Alappuzha & PTTA
Reference Unit Area : As per Notification
Backup Weather Station: As per Notification
Total Sum Insured: 40000

Cover Period:	01-Oct	To	10-Dec	Cover-1: Rise in Night Temperature
Cover Index:	Count Of days having daily Minimum temperature greater than 35 °C			1
Strike (>)	15			
Exit				
Rate (Rs/Day)	30			
Max Payout (Rs)	1000			
	15000			

Cover Period:	01-Oct	To	31-Dec	Cover-2: Disease Congenial Days (DCDs)
Cover Index:	No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)			
Strike (>)	6			
Exit				
Rate (Rs/Day)	16			
Max Payout (Rs)	1000			
	10000			

Definition Of Disease Congenial Days (DCDs)		
A day is disease congenial climate if		
Daily Tmax between (°C)	28	32
Average Relative Humidity (%) >	80	

Cover Period:	01-Oct	To	31-Dec	Cover-3: Un-seasonal/ Excess Rainfall
Cover Definition:	Daily Rainfall (mm) over Trigger Level			
Cover Period	01-Oct	To	10-Dec	
Daily Rainfall (mm) more than		Payout per hectare		
Trigger	Fixed (Rs.)	Variable (Rs. Per mm)		
15	0	100		
20	600	250		
25	1750	675		
35	7500	0		
Maximum Payout per ha. (Rs.):				15000
Summary				

Payout per hectare		11-Dec		To	31-Dec
Trigger	Fixed (Rs.)	Variable (Rs. Per mm)			
10	0	100			
20	1000	250			
30	3500	400			
40	7500	0			

SUM INSURED (Rs.)	40000
FARMER'S PREMIUM (Rs.)	2000
FARMER'S PREMIUM %	5.00%

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Restructured Weather Based Crop Insurance Scheme (RWBCIS) - Rabi 2019-20									
Crop : Summer Veg Group2 (Yard Long Bean, Snake Gourd and Bitter Gourd)					Annexure-WB-R-VI-15				
Season : Rabi 2019-20					District: All Districts Except Alappuzha & PTTA				
Reference Weather Station: AWS as per Notification in the Notified Panchayats					State: KERALA				
Unit: Hectare					Reference Unit Area : [As per Notification]				
					Backup Weather Station: As per Notification				
					Total Sum Insured: 40000				
TERMSHEET									
Cover Period: 01-Jan To 28-Feb									
Cover Index: Count Of days having daily Minimum temperature greater than 38 °C									
Strike (>) 12									
Exit 30									
Rate (Rs/Day) 666.67									
Max Payout (Rs) 10000									
Cover Period: 01-Jan To 30-Apr									
Cover Index: No of Consecutive Disease Congenial Days exceeding Strike (DCDs) (Multiple Events)									
Strike (>) 6									
Exit 16									
Rate (Rs/Day) 1000									
Max Payout (Rs) 10000									
Definition Of Disease Congenial Days (DCDs)									
A day is disease congenial climate if									
Daily Tmax between (°C) 28									
Average Relative Humidity (%) > 80									
Cover-3 Deficit Rainfall									
Objective: To provide cover against low rainfall									
COVER PERIOD									
Phase-I 1-Jan to 14-Feb									
Phase-II 15-Feb to 30-Apr									
COVER INDEX									
Aggregate of rainfall over respective phase									
STRIKE I (mm) (<) 20									
STRIKE II (<) 10									
EXIT 0									
RATE I (Rs./mm) 25									
RATE II (Rs./mm) 275									
MAXIMUM PAYOUT (Rs.) 3000									
Cover Period: 01-Jan To 30-Apr									
Cover Definition: Daily Rainfall (mm) over Trigger Level									
Cover Period									
Daily Rainfall (mm) more than									
Trigger 15									
Fixed (Rs.) 0									
Variable (Rs.Per mm) 100									
20 500									
25 1500									
35 6500									
Nature of Cover: Multiple events									
Maximum Payout per ha. (Rs.): 13000									
Summary									
SUM INSURED (Rs.) 40000									
FARMER'S PREMIUM (Rs.) 2000									
FARMER'S PREMIUM % 5.00%									

State: Kerala

District: Palakkad

WEATHER BASED CROP INSURANCE SCHEME (2019-20)

TERM SHEET

Reference Unit Area : As per Notification

Annexure-WB-R-VI-16

Crop: Paddy - Winter

Reference Weather Station: As per Notification
Backup Weather Station: As per Notification

Unit: Hectare

PERIOD	15-Sep-19 to 15-Jan-20			
	Phase-I	Phase-II	Phase-III	Phase-IV
Phase	15-Sep to 15-Oct	16-Oct to 15-Nov	16-Nov to 15-Dec	16-Dec to 15-Jan
	15-Oct to 15-Nov	16-Nov to 15-Dec	16-Dec to 15-Jan	
INDEX	Aggregate of rainfall over respective Phases			
STRIKE (mm) <	300	300	300	300
EXIT	60	60	60	60
PAYOUT RATE (Rs./mm)	29.17	20.83	20.83	12.50
MAXIMUM PAYOUT (Rs.)	7000	5000	5000	3000
TOTAL MAXIMUM PAYOUT (Rs.)	20000			

PERIOD		15-Sep to 15-Jan	
INDEX		Cumulative daily upward deviation of T Max from respective triggers	
TRIGGER (° centigrade)		33	
STRIKE (° centigrade) >		1	
EXIT		35	
PAYOUT RATE (Rs./° centigrade)		571.42	
MAXIMUM PAYOUT (Rs.)		20000	

PERIOD		15-Sep-19 to 15-Jan-20	
INDEX		Maximum of consecutive	
STRIKE (mm) >=		150	
PAYOUT (Rs.)		20000	
MAXIMUM PAYOUT (Rs.)		20000	

PERIOD		15-Sep to 15-Jan	
INDEX		Number of consecutive days having daily average RH between 80% to 90% with Daily Mean Temp >32 °C	
STRIKE (cons. day) >=		3	
EXIT		7	
PAYOUT (Rs.)		4000	
MAXIMUM PAYOUT (Rs.)		20000	

Maximum payout

SUM INSURED (Rs.)	80000
FARMER'S PREMIUM (Rs.)	1200
FARMER'S PREMIUM %	1.50%

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WEATHER BASED CROP INSURANCE SCHEME Rabi 2019-20

TERM SHEET

State: Kerala

Crop: Pineapple

District: Idukki, Kottayam & Ernakulam

Reference Unit Area & Reference Weather Station:

Annexure-WB-R-VI-17

As per Notification

Unit: HECTARE

1.

PERIOD	15-Mar-20	to	31-May-20
INDEX	Number of days in a spell of consecutive dry days		
STRIKE (cons. day) >=	20	22	24
PAYOUT (Rs.)	5000	7500	14000
MAXIMUM PAYOUT (Rs.)	17500		

Note: A day is defined as a dry day if the rainfall of the day is < 2.5 mm

2.

PERIOD	15-Jan-2020 to 15-Sep-2020	16-Sep-20	to	30-Nov-20
INDEX	Highest of consecutive days with daily RF > 160 mm in respective phases			
STRIKE (cons. day) >=	3	6	4	
EXIT	6	5312.5	7083.33	
RATE (Rs./day)	21250			
MAXIMUM PAYOUT (Rs.)	21250			

Note: A day is defined as a dry day if the rainfall of the day is < 2.5 mm

SUM INSURED (Rs.)	60000
FARMER'S PREMIUM (Rs.)	3000
FARMER'S PREMIUM %	5.00%

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Annexure-WB-R-VII ✓

Seasonality Discipline & Cut-Off Dates under RWBCIS Rabi 2019-20 Season

Sl. No.	Activities	Time lines
		Rabi I and II season
1	Loaning Period (for Loanee farmers covered on compulsory basis)	Upto 15.01.2020
2	Cut-off date for Receipt of Proposals of farmers (Non-loanee/Debit of premium from farmers account(loanee & non-loanee)	15.01.2020
3	Cut-off date for receipt of consolidated declarations for Loanee (Compulsory) & Non Loanee Farmers (Voluntary) from Banks Branches(CBs & RRBs) directly to Implementing Insurance Company and DCB's for PACS.	31.01.2020 (Loanee) & 23.01.2020 (Non-loanee)
4	Cut-off date for receipt of proposals of non Loanee farmer's covered on Voluntary basis from designated insurance agents to Insurance Companies	Within 7 days of receipt of proposal/premium
5	Cut-off date for receipt of consolidated declarations for loanee (Compulsory) and non-Loanee farmers (Voluntary) from respective DCCBs to respective IA.	07.02.2020 (Loanee) & 31.01.2020 (non-Loanee)
6	Cut-off date for uploading of softcopy of the details of individual insured farmers by Bank branches/PACS & intermediaries	31.01.2020
7	Payment of claims based on yield data by designated Insurance Company	45 days from receipt of weather data for risk period

NB: If the above Cut-off Dates fall on Public Holiday/Bank Holiday declared under Negotiable Instrument Act then the next working day shall be the effective Cut-off Date.

RWBCIS Details of Localised Calamities

Under RWBCIS Inundation, Landslide & Damage by Heavy Wind are notified as Add On Covers as detailed below:

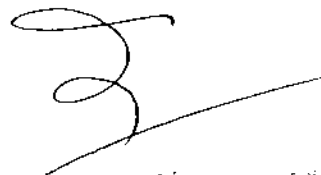
Inundation is notified for all Notified Crops. The objective is to compensate for Total Crop Loss due to inundation in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth, subject to the maximum sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

Landslide is notified for all Notified Crops except in the Districts of Alappuzha & Kasargode. The objective is to compensate for Total Crop Loss due to Landslide in Notified Areas. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth, subject to the maximum sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

Heavy Wind Damage is notified for Banana, Nutmeg, Arecanut, Pepper & Cardamom Crops. The assessment of loss is by the Joint Committee on the basis of extent of loss & stage of growth, subject to the maximum sum Insured for the Crop. Other modalities as per the Revised Operational Guidelines under PMFBY for Localised Perils wherever applicable.

Other Conditions:

1. Only cases of Total Losses of the Plants/Plants becoming unproductive are considered.
2. Crop Sown-Cum Damage Certificate of the Agriculture Officer as per the prescribed format is Mandatory for all losses.
3. In case of individual losses for trees/plants (Other than Paddy Crop) the total no of the trees/plants rendered totally unproductive by the notified peril would be assessed and the proportional area worked out as per the standard planting density.
4. In cases of Claims settled for notified Localised Calamities on individual basis, only the remaining area is considered for further settlement of claims based on Weather Data.
5. The Claim Settlement Slabs based on the Growth Stage would be as 1. Seedling Stage (30%) 2. Early Vegetative Phase (40%) 3. Late Vegetative Phase (60%) 4. Flowering Phase (80%) 5. Harvesting Phase (100%). In the case of bearing Perennials with Seasonal Flowering and Fruiting nature phases 2, 3, 4 & 5 would be considered.



Director of Agriculture