GOVERNMENT OF ANDHRA PRADESH ABSTRACT

AGRICULTURE – National Crop Insurance Programme (NCIP) – Weather Based Crop Insurance Scheme (WBCIS) – Rabi 2014-15 - Notification for Mango, Banana (Fruit), and Cashew-nut Crops in certain Districts of Andhra Pradesh State for implementation of the Scheme - Notification - Orders – Issued.

AGRICULTURE & CO-OPERATION (Agri.II) DEPARTMENT

G.O.Rt.No631 Dated:19-11-2014

Read

From the Commissioner & Director of Agriculture, AP, Hyderabad Letter No.Crop. Ins (2)/35/2014, dated 29-10-2014.

-000-

ORDER:

The following Notification shall be published in the Andhra Pradesh State Extra-ordinary Gazette dated 19-11-2014.

NOTIFICATION

The Government of Andhra Pradesh hereby notify the following Crops and Districts during Rabi 2014-15. The main features / Operational Modalities of the scheme alongwith Term Sheets vide Annexure I to IX in respect of Mango, Annexure I to XVII in respect of Banana (Fruit) and Annexure I to XI in respect of Cashew-nut crops are appended to this order.

Sl.No	District	Crop Proposed for Notification
1.	Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, YSR Kadapa, Kurnool, Chittoor and Prakasam (10 Districts)	Mango
2.	Vizianagaram, East Godavari, YSR Kadapa, Kurnool and Guntur (5 Districts)	Banana (Fruit)
3.	Srikakulam and Vizianagaram (2 Districts)	Cashew-nut

- 2. The claims under NCIP WBCIS shall be settled on the basis of the Weather data furnished by the APSDPS/State Govt. Mandal Level Rain Gauge Stations/IMD Weather Stations for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., issued by the Government.
- 3. The Commissioner & Director of Agriculture, Hyderabad shall take further action in the matter.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

ANIL CHANDRA PUNETHA,
PRINCIPAL SECRETARY TO GOVERNMENT.

To

The Commissioner of Printing & Stationery (Printing Wing), Chanchalguda, Hyderabad, with a request to publish the Notification in the Andhra Pradesh Extraordinary Gazette and supply 50 copies of the same.

The Commissioner & Director of Agriculture, Andhra Pradesh, Hyderabad.

Copy to

The Deputy General Manager AIC of India Limited, Hyderabad.

The P.S. to Prl. Secy. Secretary to Hon'ble Chief Minister.

The P.S. to Hon'ble Minister (Agri.).

The P.S. to Prl. Secretary to Govt.(Agri).

Sf/Sc.

//FORWARDED BY ORDER//

Notification of Mango, Banana & Cashewnut Plantations under National Crop Insurance Programme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) during Rabi 2014-15 season in Andhra Pradesh.

THE MAIN FEATURES / OPERATIONAL MODALITIES

The Department of Agriculture & Cooperation, Ministry of Agriculture, Government of India notified National Crop Insurance Programme (NCIP), a central sector scheme in order to insulate the farming community against agricultural risks and issued the administrative instructions for implementation vide letter No. 13015/02/2012–Credit–II, dated 21 February, 2014. Weather Based Crop Insurance Scheme (WBCIS) is one of the components of NCIP and the objective of this scheme is to mitigate the hardships of the farmers against likelihood of financial losses on account of anticipated crop loss resulting from the incidence of adverse weather conditions of weather parameters like Temperature, Rainfall, Humidity etc. The State Level Coordination Committee on Crop Insurance convened a meeting on 29 September, 2014 and decided to implement NCIP – WBCIS for Rabi 2014-15 season in respect of Mango, Banana and Cashewnut Plantations in the selected districts of Andhra Pradesh.

1. PLANTATIONS/DISTIRCTS NOTIFIED:

- (a) MANGO PLANTATIONS in selected mandals of Srikakulam,
 Vizianagaram, Visakhapatnam, East Godavari, West Godavari,
 Krishna, Prakasam, Chittoor, Kurnool and YSR Kadapa districts.
- (b) BANANA PLANTATIONS in selected mandals of Vizianagaram, East Godavari, Kurnool, Guntur and YSR Kadapa districts.
- (c) CASHEW NUT PLANTATIONS in selected mandals of Vizianagaram and Srikakulam districts.

2. REFERENCE WEATHER STATIONS:

The lists of Reference Unit Areas (RUAs) in the respective districts notified along with a list of corresponding Reference Weather Stations (RWS) and Back up Weather Stations (BWS) for **Mango Plantation** is annexed (Annexure - II.1.a to II.10.a), for **Banana Plantation** is annexed (Annexure - VI to X) and for **Cashew nut Plantation** is annexed (Annexure - III & IV). In case of non-availability of weather data from the respective Reference Weather Stations or Back up Weather Stations, as an alternative, State Govt. Mandal level Rain gauge Stations/IMD Weather Stations data will be considered for weather data updating as well as for claims computation.

3. AREA APPROACH:

Reference unit areas are linked to specific reference weather stations and the reference unit areas are the Geographical areas situated around the reference weather stations, which is deemed to be reflective of the Reference Weather

Stations' for weather data. To the extent feasible, such Reference Unit-Area shall be restricted to Mandal for notified weather parameters.

4. CULTIVATORS ELIGIBLE FOR COVERAGE:

All the cultivators (including sharecroppers and tenant cultivators) growing the Notified Plantation i.e., Mango, Banana &Cashew nut in any of the Reference Unit Areas shall be eligible for coverage. The Scheme shall be:

Compulsory: For all LOANEE APPLICANT CULTIVATORS i.e. those who have sanctioned Credit Limit from Financial Institutions (Co-op Banks, Commercial Banks including private commercial Banks, RRB's etc.,) for the Notified Crops in a Reference Unit Area.

Voluntary: For NON -LOANEE CULTIVATORS i.e. those who have not availed Crop Credit from any Financial Institutions for the above said plantations.

5. PERILS COVERED: Following are the weather perils, which are deemed to cause "Adverse Weather Incidence" affecting crop health, leading to crop loss, would be covered under the Scheme:

For Mango Plantation:

- i) Excess/Unseasonal Rainfall
- ii) Pests & Diseases (High Relative Humidity & Low Temp.)
- iii) Daily Temperature Fluctuation
- iv) Daily Maximum Wind Speed

For Banana Plantation

- i) High Relative Humidity
- ii) Excess Rainfall
- iii) High Temperature
- iv) High Wind Speed

For Cashew Nut Plantation

- i) Unseasonal/Excess Rainfall
- ii) High Temperature
- iii) Disease congenial climate
- iv) High Wind Speed

6. RISK PERIOD:

For Mango Plantation: Risk period commences from 15 Dec, 2014 and will be in force till 31 May, 2015 and the table containing the coverage periods at different phases are given here:

<u>Table-</u>1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Excess/Unseasonal Rain fall cover	15 Dec,2014 to 28 Feb,2015
2	Cover against Pests and Disease Incidence	15 Dec,2014 to 28 Feb,2015
3	Daily Temperature fluctuation cover	01 Jan,2015 to 15 Mar,2015
4	Daily Maximum Wind speed cover	01 Mar,2015 to 31 May,2015

For Banana Plantation: Risk period commences from 15 December, 2014 and will be in force till 31 May, 2015. The table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	High Relative Humidity	15 December, 2014 to 30 April, 2015
2	Excess Rainfall	1 February, 2015 to 31 May, 2015
3	High Temperature	1 St March, 2015 to 31 St May, 2015
4	High Wind Speed	1 Feb, 2015 to 31 May, 2015

For Cashew nut Plantation: Risk period commences from 15 December, 2014 and will be in force till 30th April, 2015. The table containing the coverage periods at different phases are given here:

Table-1: Coverage details:

SI No.	Name of the Cover	Period From-To
1	Un seasonal/Excess Rainfall	15 December, 2014 to 15 March, 2015
2	High Temperature	15" January, 2015 to 15" March, 2015
3	Disease congenial climate	15 ¹¹ January, 2015 to 28 ¹¹ Feb, 2015
4	High Wind Speed	1 March, 2015 to 30 April, 2015

- 7. RISK ACCEPTANCE PERIOD for Mango, Banana & Cashew nut plantations: Up to 15 December, 2014.
- **8. SEASONALITY DISCIPLINE**: Seasonality Discipline and the cut-off dates are stipulated below:

Table-2:

SI.no	Activity	Loanee Farmers	Non Loanee Farmers
1	Cut-off date for risk coverage	Having availed the loan / sanction credit limit from 01/10/2014 to 15/12/2014	Submission of proposals and enrolment on or before 15/12/2014
2	Submission of declarations from nodal banks to AIC.	On or before 15/01/2015	On or before 31/12/2014
3	Insurance intermediaries/PSU General Insurance Companies/ MI agents of AIC		On or before 31/12/2014

9. COVERAGE PROCEDURE:

(a) Insurance coverage of **Loanee Applicant Cultivators** shall be through the existing network of Financial Institutions (FI) at the grass-root level using Nodal Bank systems as in National Agricultural Insurance Scheme (NAIS). Guidelines to the Financial Institutions are annexed herewith (Annexure IX, XVII and XI respectively for Mango, Banana and Cashew nut plantations). Nodal Bank Branches shall be paid by AIC a service charge of 4% on the actual premium amount remitted by them.

(b) Insurance coverage of **Non-loanee cultivators** shall be through the existing network of (FIs) at the grass-root level; the designated Insurance Intermediaries/PSU General Insurance Companies/Micro Insurance Agents of AIC. It is mandatory for the Non Loanee cultivator to provide the bank account details in the proposal form and submit Xerox copy of the bank passbook, Pattadhar Pass Book / 10-1B Adangal. It is also mandatory to submit Crop Sown Certificate by the Revenue Officer/ Agricultural Officer/Horticultural Officer of the State government at village level.

10. SUM INSURED:

For Mango Plantation: ₹.450/- per tree in the age group of 5-15 years and ₹.800/- per tree in the age group of 16-50 years.

Loanee Applicant Cultivator's: `Area under cultivation' for the Notified

Plantation as already declared by him/her in the Loan Application form for the purpose of fixing his/her "Maximum Borrowing Limit (MBL) "by the Lending

FI, multiplied by the stipulated Sum Insured per hectare i.e. On average for 100 mango trees coverage.

Non-Loanee Cultivators: The Cultivators shall declare the number of trees proposed for insurance and 'area under cultivation' in the Insurance Proposal Form. The number of trees proposed for insurance should be multiplied by the Sum Insured per tree (the coverage per hectare means average of 100 mango trees).

For Banana Plantation: ₹.1,00,000/- per hectare.

Loanee Applicant Cultivator's: 'Area under cultivation' for the Notified

Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the `Area proposed for Insurance' for the Notified plantation in the Insurance Proposal Form and multiply by the stipulated Sum Insured per hectare i.e., Rs.1,00,000/-.

For Cashew Nut Plantation: ₹. 50,000/- per hectare.

Loanee Applicant Cultivator's: `<u>Area under cultivation</u>' for the Notified Plantation as already declared by him in the Loan Application form for the purpose of fixing his "Maximum Borrowing Limit (MBL) "by the Lending FI, multiplied by the stipulated Sum Insured per hectare i.e., Rs.50,000/-.

Non-Loanee Cultivators: The Cultivators shall declare the 'Area proposed for Insurance' for the Notified plantation in the Insurance Proposal Form and multiply by the stipulated Sum Insured per hectare i.e., Rs.50,000/-.

In case of any of the above crops, the Non-loanee farmers will have flexibility to insure smaller amounts within maximum limit, but not less than 50% of limit of Sum Insured

11. PREMIUM RATE, SUBSIDY AND REMITTANCE OF PREMIUM:

A ready reckoner of Crop-wise Premium rates, subsidy portion of State and Central Govt. and farmer's Contribution is presented in the table. The farmer's contribution is exactly 50% of the total premium. The balance premium shall be shared by Central Govt. and Government of Andhra Pradesh on 50:50 basis and released as upfront subsidy and for AIC the risk incepts only upon receiving the full premium.

The premium shall be remitted through Demand Draft favouring "AIC of India, payable at Hyderabad". Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

TABLE SHOWING THE PREMIUM SHARING FOR MANGO PLANTATIONS

Age		Actuarial	Premium	Subsidy from	Subsidy from		ers Share Premium	
of the Tree	S.I. per Tree ₹	Premium Rate	per tree ₹.	State Govt.₹	Govt. of India . ₹	Per Tree	Per Acre	Per Hectare
5-15 yrs	450	11.50%	52	13	13	26	1,040	2,600
16-50 yrs	800	11.50%	92	23	23	46	1,840	4,600

TABLE SHOWING THE PREMIUM SHARING FOR BANANA PLANTATIONS							
S.I per hectare in₹	Actuarial Premium Rate	Premium per Hectare ₹	from State	Subsidy from Govt. of India	Farmers Share of Premium ₹ Per Acre Per Hectare		
1,00,000	11.50%	11,500	2,875	2,875	2,300	5,750	

TABI	TABLE SHOWING THE PREMIUM SHARING FOR CASHEW NUT PLANTATIONS								
	S.I. per	Actuarial	Premium per	Subsidy from	Subsidy from	Farmers Premiu	s Share of m . ₹		
Age of	Hectare	Premium	Hectare	State	Govt. of	Per	Per		
the Tree	. ₹	Rate	. ₹	Govt ₹	India . ₹	Acre	Hectare		
4 years &	50,000	12%	6,000	1,500	1,500	1,200	3,000		
above									

12. COMPENSATION PAY-OUT: Pay-out computation would be based on the notified weather parameters and the details of triggers which are specified in the term sheets as shown in item 17. Maximum pay-out will be limited to Sum Insured.

Claims under WBCIS will be settled on the basis of weather data provided by the Departments of Government of Andhra Pradesh (as mentioned in above para 2) and not on the basis of Annavari Certificate / Gazette notification declaring the area as Drought / Flood / Cyclone affected etc., by the District Collectors or any other Govt. Official.

TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area as detailed above and has been fixed so, keeping in mind the broad weather parameter requirement of Mango in the selected mandals of all these 10 districts being notified. The relevant term sheets applicable for these mandals of the said districts are annexed herewith in Annexure I.1.ato I.10.a. For Banana in selected mandals of Vizianagaram, East Godavari, Kurnool, Guntur and YSR Kadapa Districts. The relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure I.a to I.i, II.a to II.g, III.a to III.g, IV.a to IV.f & V.a to V.e respectively. For Cashew Nut in selected mandals of Vizianagaram and Srikakulam Districts the relevant term sheets applicable for the selected mandals of the said districts are annexed herewith in Annexure I.a to I.n & II.a to II.h respectively.

13. SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations set up by Andhra Pradesh State Development Planning Society (APSDPS) of Planning dept., of Govt. of Andhra Pradesh to AIC on day to day basis for the insured period i.e., from 15th December 2014 to 31st May, 2015.

REFERENCE WEATHER STATION (RWS): This refers to the Automatic Weather Station operating for the particular Reference Unit Area i.e., Mandal (as detailed in the annexure) operating for the relevant Reference Unit Area for generating the Weather Data during the current season based on which pay-outs are processed.

BACK-UP WEATHER STATION (RWS): It is a substitute Weather Station to be used only in case the weather data from the specified Reference Weather Station for the current season is unavailable /defective for any reason. In the extreme case of absence of BWS data, data of BWS of BWS or alternate data (Manual rain gauge station data for rainfall) may be adopted. Names of both Reference and Back-up Weather Stations are detailed in annexure (II.1a to II.10a (Mango), VI to

X (Banana) & III, IV (Cashew nut)).

14. PAY-OUT DISBURSEMENT:

- (a) Pay-outs would be made by AIC to the Nodal Banks in respect of loanee farmers for onward credit to the individual farmers account. In case of non-loanee farmers who are enrolled directly or through other channels, the claim amount will be credited electronically to their individual bank accounts.
- (b) So far as the Insured is concerned, the Pay-out procedure shall be automatic; that is to say, Pay-outs would be computed by AIC on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank account

15. ADMINISTRATION OF THE SCHEME:

The Scheme shall be administered by AIC whose responsibilities are subject to the discharge of the roles and responsibilities of the other Agencies/Financial Institutions/Govt. Departments/Committees as laid down in the Scheme Document and its Operational Modalities.

16. PUBLICITY & AWARENESS:

Dept. of Horticulture/Agriculture would take up wide publicity and awareness camps in coordination with AIC to popularize the scheme and mobilize coverage of maximum number of loanee and non-loanee farmers.

17. TERM SHEET:

The term sheets contain the details of triggers for Excess/Unseasonal Rainfall, Average Relative Humidity, Maximum & Minimum Temperature and Maximum Wind speed wherever applicable and are annexed for each notified crop and each notified Reference Unit Area.

18. LIMITATIONS & DISCLAIMERS:

- (a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach" whereby assessment of compensation would be made on Reference Unit Area Basis and not on the basis of every individual insured who might have suffered a loss:
- (b) The Scheme shall be null and void and no benefit shall be payable in the event of untrue or incorrect statements, misrepresentation or on non-disclosure in any material fact in the proposal form/ personal statement/ declaration and connected documents, or any material information having been concealed, or a claim being fraudulent or any fraudulent means or devices being used by the Insured or any one acting on his behalf to obtain any benefit under this Scheme.
- (c) Whenever, any clarification in respect of Declarations submitted by FIs is sought by AIC, the same must be submitted within two weeks. Thereafter, AIC is not under obligation to accept the same, including reopening of claims. Declarations received after the prescribed cut-off dates will be rejected and the responsibility/liability for such proposals rests with the nodal banks/FIs. The FIs shall only be responsible for all omissions/commissions/errors committed by them.
- (d) Further, the claims under National Crop Insurance

 Programme Weather Based Crop Insurance Scheme
 (W.B.C.I.S) shall be settled on the basis of the weather data
 furnished by the APSDPS/State Govt. Mandal level Rain

gauge Stations/IMD Weather Stations, as applicable, for the notified crops & districts and not on the basis of individual declaration of crop damage Annavari Certificate/Gazette notification declaring the area Drought/Flood/Cyclone affected etc., Issued by the Government.

Enclosures:

For Mango Plantations:

- 1. Annexure I.1.a to 1.10.a -- Term Sheets for the 10 districts being notified
- 2. Annexure II.1.ato II.10.a -- Notified RUAs & List of AWS/BWS for the 10
- 3. Annexure III
- 4. Annexure IV
- 5. Annexure V
- 6. Annexure VI
- 7. Annexure VII
- 8. Annexure VIII
- 9. Annexure IX

5.Annexure

XIII

Banana

For

- ---Termsheets for the Vizianagaram district
- ---Termsheets for the East Godavari district

-- WBCIS Declaration Form (Insurance Intermediary)

-- Performa of List of Cultivators - Loanee Farmers
-- Performa of List of Cultivators - Non-loanee Farmers

- --- Termsheets for the YSR Kadapa district
- ---Termsheets for the Kurnool district
 - ---Termsheets for the Guntur district
- ---Notified RUAs& list of AWS/BWS for the 5 districts
 - ---WBCIS Proposal Form

-- WBCIS Proposal Form

-- WBCIS Declaration Form (Loanee)

-- WBCIS Guidelines for Bankers

-- WBCIS Declaration Form (Non-loanee)

- --- WBCIS Declaration Form (Loanee)
- ---WBCIS Declaration Form (Non-Loanee)
- ---WBCIS Declaration Form (Insurance Intermediary)
- ---Performa of List of Cultivators-Loanee farmers
- -- Performa of List of Cultivators-Non-Loanee farmers
 --- WBCIS Guidelines for Bankers
- 10.Annexure XIV 11.Annexure

1.Annexure I.a to I.i 2.Annexure

II.a to II.g 3.Annexure III.a to

III.g 4.Annexure IV.a to IV.f

6.Annexure VI to X 7.Annexure

XI 8.Annexure XII 9.Annexure

V.a

- For Cashew nut Plantations:
 - 1.Annexure I.a to I.n --- Termsheets for the Vizianagaram district
 - 2.Annexure II.a to II.h --- Termsheets for the Srikakulam district
 - 3.Annexure III --- Notified RUAs& list of AWS/BWS for the Vizianagaram
 - 4.Annexure IV --- Notified RUAs& list of AWS/BWS for the Srikakulam
 - 5. Annexure V --- WBCIS Proposal Form

V.e

Plantations:

to

- 6.Annexure VI --- WBCIS Declaration Form (Loanee)
- 7.Annexure VII --- WBCIS Declaration Form (Non-Loanee)
- 8.Annexure VIII --- WBCIS Declaration Form (Insurance Intermediary)
 9.Annexure IX --- Performa of List of Cultivators-Loanee farmers
 10.Annexure X --- Performa of List of Cultivators-Non-Loanee farmers
- 11.Annexure XI --- WBCIS Guidelines for Bankers

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure.l.1.a

Mandals: Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29	30	31.0	32	33.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 35
 15-50 Yrs of age 35

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 15.5 16.5 17.5 18.5 19.5 Min. Temperature (in 0c) 1-Feb to 14-Feb 16-Jan to 31-Jan 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan

31.5

Payout Structure :

Max.Temperature (in 0c)

out Struct	uie.							
				Payout Str	ucture			
Daily	aily 5-15 Years of age 15-50 Years of age							
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

32.5

33.5

35

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

30.5

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Ī			Daily Max V	Vind Trigger							
	Fortnights										
	Wind speed(Km/Hr)	15	40	40	25	25	30				

Payout Structure :

	Payout Structure											
Daily Max 5-15 Years of age				15-50 Years of age								
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sum Insured		Premium(R	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure.I.1.b
Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters										
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Fe										
Max. Temperature (in 0c)	29	30	31.0	32	33.5					
Average RH	75.0	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 15.5 16.5 17.5 18.5 19.5 Min. Temperature (in 0c) 16-Jan to 31-Jan 1-Jan to 15-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 30.5 31.5 32.5 33.5 35 Max.Temperature (in 0c)

Payout Structure :

out Otluct	Ottobialo :											
Payout Structure												
Daily				5-15 Years of age			15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger									
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May										
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure :

	Payout Structure											
Daily Max 5-15 Years of age				15-50 Years of age								
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sum Insured		Premium(R	(s/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Annexure.l.1.c

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb				
Max. Temperature (in 0c)	29	30	31.0	32	33.5				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 35
 15-50 Yrs of age 35

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

 Trigger Temperature Range

 Fortnights
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 1-Feb to 14-Feb
 15-Feb to 28-Feb
 1-Mar to 15-Mar

 Min. Temperature (in 0c)
 15.5
 16.5
 17.5
 18.5
 19.5

16-Jan to 31-Jan

31.5

Payout Structure :

Fortnights

Max.Temperature (in 0c)

out Structure .										
	Payout Structure									
Daily	Daily 5-15 Years of age 15-50 Years of age									
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

1-Feb to 14-Feb

32.5

15-Feb to 28-Feb

33.5

1-Mar to 15-Mar

35

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

1-Jan to 15-Jan 30.5

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Ī			Daily Max V	Vind Trigger				
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May							
	Wind speed(Km/Hr)	15	40	40	25	25	30	

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(R	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Mandals: Meliaputti, Santabommili, Tekkali, Patapatnam

Annexure.I.1.d Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb							
Max. Temperature (in 0c)	29	30	31.0	32	33.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-M								
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c) 30.5 31.5 32.5 33.5 35								

Payout Structure :

out Structure .										
	Payout Structure									
Daily	Daily 5-15 Years of age 15-50 Years of age									
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM
Mandals: Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,
Kaviti, Itchapuram
Mandals: Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili,
Kaviti, Itchapuram

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35	

Payout Structure :

out Struct	out offucture :							
	Payout Structure							
Daily			5-15 Years of age				15-50 Years of age	
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Ī	Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar		16-April to 30-April	1-May to 15-May	16-May to 31-May	
	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

	Payout Structure							
Daily Max	aily Max			5-15 Years of age			15-50 Years of age	
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Mandals :Ponduru, Burja, Sarubujjili, Amadalavalasa

Annexure.I.1.f

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15								
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35			

Payout Structure :

out Structure.										
	Payout Structure									
Daily	Daily 5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

ſ			Daily May V	Mind Trigger			-	
ŀ	Daily Max Wind Trigger Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April 16-April 1-May to 15-May 16-May to 31-I							
ı	Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(R	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Mandals: Regadi Amadalavalasa, Palakonda

Annexure.l.1.g

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29	30	31.0	32	33.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 35
 15-50 Yrs of age 35

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35			

Payout Structure :

out Structure.										
	Payout Structure									
Daily	Daily 5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-									
Wind sneed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Index:

Mandals: Rajam, Santakaviti

Annexure.I.1.h

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35	

Payout Structure :

out Struct	out Structure .								
	Payout Structure								
Daily			5-15 Years of age				15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

_							
	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure							
Daily Max		5-15 Years of age 15-50 Years of age			5-15 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

 Crop:
 MANGO

 State:
 ANDHRA PRADESH

 District:
 SRIKAKULAM

Annexure.l.1.

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 35
 15-50 Yrs of age 35

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to							
Min. Temperature (in 0c)	15.5	15.5 16.5		18.5	19.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35		

Payout Structure :

your Struct	out Structure .									
	Payout Structure									
Daily			5-15 Years of age				15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Ī	Daily Max Wind Trigger								
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-M								
	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(R	(s/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

 Crop:
 MANGO

 State:
 ANDHRA PRADESH

 District:
 SRIKAKULAM

Annexure.l.1.j

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29	30	31.0	32	33.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 35
 15-50 Yrs of age 35

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

riigger reiniperature Kange								
Fortnights	1-Jan to 15-Jan	1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-F		15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35			
				-				

Payout Structure :

your Struct	out Structure .									
	Payout Structure									
Daily			5-15 Years of age				15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Ī			Daily Max V	Vind Trigger				
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May							
	Wind speed(Km/Hr)	15	40	40	25	25	30	

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: SRIKAKULAM

Mandals: Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini,
Hiramandalam

Annexure.l.1.k

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 35
 15-50 Yrs of age 35

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35	

Payout Structure :

out Struct	out Structure:								
	Payout Structure								
Daily				5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Ī	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	15	40	40	25	25	30

Payout Structure :

	Payout Structure							
Daily Max	Daily Max 5			5-15 Years of age			15-50 Years of age	
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure.I.2.a

Mandals: Bobbili, Badangi,

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

Unit : Tree

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 15 18.0 19.0 Min. Temperature (in 0c) 15-Feb to 28-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights Max.Temperature (in 0c) 30.5 31.5 32.5 33.5 35

Payout Structure :

your Struct	out Structure.										
	Payout Structure										
Daily	ly 5-15 Years of age						15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to									
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandal: Bondapalli

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

respective ungger terriporation ever une sever periodi

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb								
Min. Temperature (in 0c)	15	16	17	18.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35			

Payout Structure :

your Struct	out Structure.										
	Payout Structure										
Daily	ly 5-15 Years of age						15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

1									
	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure.l.2.c

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in 0c) 15 18.0 19.0 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 30.5 31.5 32.5 33.5 35 Max.Temperature (in 0c)

Payout Structure :

your Struct	uie.									
Payout Structure										
Daily	5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure.I.2.d

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar									
Min. Temperature (in 0c)	15	16	17	18.0	19.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35				

Payout Structure :

your Struct	uie.									
Payout Structure										
Daily	5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

1								
	Daily Max Wind Trigger							
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
	Wind speed(Km/Hr)	15	40	40	25	25	30	

Payout Structure :

	Payout Structure									
Daily Max	y Max 5-15 Years of age				15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandals: Gantyada, Vizianagaram, Nellimarla, Denkada, Bhogapuram,
Pusapatirega,

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	15-Feb to 28-Feb	1-Mar to 15-Mar						
Min. Temperature (in 0c)	15	16	17	18.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35			

Payout Structure :

out Ottuct	di dilatia .										
	Payout Structure										
Daily	Daily 5-15 Years of age					15-50 Years of age	je				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May								
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

	Payout Structure									
Daily Max	y Max 5-15 Years of age				15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Annexure.I.2.f

Mandals: Garividi, Merakamudiam, Gurla, Cheepurupalli,
Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb				
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Ma											
Min. Temperature (in 0c)	15	16	17	18.0	19.0						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar						
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35						

Payout Structure :

out directure :													
	Payout Structure												
Daily	Daily 5-15 Years of age 15-50 Years of age												
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

1										
	Daily Max Wind Trigger									
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
	Wind speed(Km/Hr)	15	40	40	25	25	30			

Payout Structure :

	Payout Structure												
Daily Max				5-15 Years of age			15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	450 800		92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandals: Kothavalasa, Jami, Srungavarapukota, Vepadu, Lakkavarapukota

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index:

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb									
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar										
Min. Temperature (in 0c)	15	16	17	18.0	19.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35					

Payout Structure :

your Struct	out Structure.												
	Payout Structure												
Daily	5-15 Years of age 15-50 Years of age												
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 3							
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

	Payout Structure										
Daily Max 5-15 Years of age					15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandal: Mentada

Mandal: Mentada

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0	75.0		

<u></u>		
	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 15 18.0 Min. Temperature (in 0c) 19.0 1-Feb to 14-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 30.5 31.5 32.5 33.5 35 Max.Temperature (in 0c)

Payout Structure :

your Struct	out directure .											
	Payout Structure											
Daily				5-15 Years of age			15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

1									
	Daily Max Wind Trigger								
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to								
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure										
Daily Max 5-15 Years of age					15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)	
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450 800		52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Index:

Mandals:Ramabhadrapuram, Saluru, Pachipenta, Makkuva

Annexure.I.2.i

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb							
Min. Temperature (in 0c)	15	16	17	18.0	19.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35		

Payout Structure :

your Struct	out Otructure .										
Payout Structure											
Daily	Daily 5-15 Years of age						15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

1									
	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM
Mandals: Seethanagaram, Komarada, Gummalakshmipuram, Kurupam, Giyyamma Unit: Tree

Garugubilli, Parvathipuram

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33	
Average RH	75.0	75.0	75.0	75.0	75.0	

<u></u>		
	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar							
Min. Temperature (in 0c)	15	16	17	18.0	19.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	30.5	31.5	32.5	33.5	35		

Payout Structure :

your Struct	di Structure .									
	Payout Structure									
Daily 5-15 Years of age 15-50 Years of age							15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

1									
	Daily Max Wind Trigger								
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure							
Daily Max 5-15 Years of age			5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: VIZIANAGARAM

Mandals: Therlam, Balijipeta

Annexure.I.2.k

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

	T = . =	T
Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.5	29.5	30.5	31.5	33
Average RH	75.0	75.0	75.0	75.0	75.0

<u>. </u>		
	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs)	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 15 18.0 Min. Temperature (in 0c) 19.0 1-Feb to 14-Feb 1-Jan to 15-Jan 16-Jan to 31-Jan 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 30.5 31.5 32.5 33.5 35 Max.Temperature (in 0c)

Payout Structure :

out Ottuct	out Otructure :							
				Payout Str	ucture			
Daily				5-15 Years of age		15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

1							
			Daily Max V	Vind Trigger			
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	15	40	40	25	25	30

Payout Structure :

	Payout Structure							
Daily Max	ily Max 5-15 Years of age 15-50 Years of age			5-15 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop:MANGOMandals : K Kotapadu, Munchingiputtu, Peddabayalu, Hukumpet, DumrigudaAnnexure.I.3.aState:ANDHRA PRADESHArakuvalley, Anantagiri, Madugula, Cheedikada, DevarapalliUnit : TreeDistrict :VISAKHAPATNAMGangarajumadugula, Paderu

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	arameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar Min. Temperature (in 0c) 15.5 16.5 17.5 18.5 19.5 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 33.5 35 Max.Temperature (in 0c) 30 31 32

Payout Structure :

your Struct	out Structure:							
	Payout Structure							
Daily	Daily 5-15 Years of age					15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	15	40	40	25	35	30	

Payout Structure :

	Payout Structure							
Daily Max				5-15 Years of age 15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: VISAKHAPATNAM

Annexure.I.3.b

Mandals: Kasimkota, Butchaiahpeta, Munagapaka, Atchutapuram

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	29	30	31.0	32	33.5	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar Min. Temperature (in 0c) 15.5 16.5 17.5 18.5 19.5 1-Mar to 15-Mar 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 33.5 35 Max.Temperature (in 0c) 30 31 32

Payout Structure :

your olluct	di directore :								
	Payout Structure								
Daily	5-15 Years of age					15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	15	40	40	25	25	30

Payout Structure :

	Payout Structure							
Daily Max				5-15 Years of age 15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:MANGOAnnexure.I.3.cState:ANDHRA PRADESHMandals: Kotawratla, Chintapalli, Guidemkothaveedhi, Koyyuru, Golugonda,Unit: TreeDistrict:VISAKHAPATNAMNathavaram, Narsipatnam, Rolugunta, Ravikamatham, Makavaripalem

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29	30	31.0	32	33.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 15.5 16.5 17.5 18.5 19.5 Min. Temperature (in 0c) 1-Mar to 15-Mar 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 31 33.5 35 Max.Temperature (in 0c) 30 32

Payout Structure :

your Struct	ut Structure.											
	Payout Structure											
Daily	ly 5-15 Years of age 15-50 Years of age											
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

	Payout Structure											
Daily Max				5-15 Years of age 15-50 Years of age								
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sun	n Insured	Premium(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO		Annexure.I.3.d		
State:	ANDHRA PRADESH	Mandals: Nakkapalli, Payakaraopeta, S Rayavaram, Yelamanchili, Rambilli		Unit	: Tree
District	: VISAKHAPATNAM				

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29	30	31.0	32	33.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range										
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar										
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar						
Max.Temperature (in 0c)											

Payout Structure :

your on ucr	uie.								
				Payout St	ructure				
Daily	5-15 Years of age						15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

Payout Structure								
Daily Max 5-15			5-15 Years of age	-15 Years of age		15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:	MANGO		Annexure.I.3.e	
State:	ANDHRA PRADESH	Mandals: Padmanabham, Pendurthi, Anandapuram, Visakhapatnam(U),		Unit : Tree
District	VISAKHAPATNAM	Visakhapatnam ®. Bheemunipatnam		

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in 0c)	15.5	16.5	17.5	18.5	19.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30	31	32	33.5	35	

Payout Structure :

your on ucr	out Structure.							
	Payout Structure							
Daily				5-15 Years of age			15-50 Years of age	
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	15	40	40	25	35	30

Payout Structure :

	Payout Structure							
Daily Max	Daily Max 5-15 Years of age 15-50 Years of age			5-15 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: VISAKHAPATNAM
Peddagantyada

Annexure.I.3.f

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters					
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29	30	31.0	32	33.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 15.5 16.5 17.5 18.5 Min. Temperature (in 0c) 19.5 1-Mar to 15-Mar 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 33.5 35 Max.Temperature (in 0c) 30 31 32

Payout Structure :

your Struct	out Structure.									
	Payout Structure									
Daily	Daily 5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

ſ			Deiler Mass	Min al Tui ananan			1
	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
I	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5% 11.5%		

Crop: MANGO
State: ANDHRA PRADESH
District: EAST GODAVARI

Mandals: Gokavaram, Maredumilli, Ramavaram, Rampachodavaram, Devipatnam, Gangavaram, Chinturu, Kunavaram, V.R.Puram, Nellipaka

Annexure.I.4.a

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15

 Cover Period :
 15-Dec-14
 to
 28-Feb

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36		

Payout Structure :

	Payout Structure									
Daily 5-15 Years of age				15-50 Years of age						
Temp. >T1 <= T2 Variable Payout				Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age 140 Rs.
 15-50 Yrs of age 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

your on ac	· .										
	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sun	n Insured	Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: EAST GODAVARI

Mandals: Jaggampeta, Addateegala, Rajavommangi, Prathipadu, Eleswaram,

Kirlampudi

Unit : Tree

Annexure.I.4.b

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15

 Cover Period :
 15-Dec-14
 to
 28-Feb-1

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Average RH

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

 Trigger Parameters

 Fortnights
 15-Dec to 31-Dec
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 1-Feb to 14-Feb
 15-Feb to 28-Feb

 Max. Temperature (in 0c)
 29.5
 30.5
 31.5
 32.5
 34

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

75.0

Cover 3: Daily Temperature Fluctuation Cover

75.0

75.0

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 15-50 Yrs of age 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Min. Temperature (in 0c)	16	17	18	19.0	20.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36					

Payout Structure :

	Payout Structure										
Daily				5-15 Years of age 15-50 Years of age							
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure

	Payout Structure												
Daily Max				5-15 Years of age			15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: EAST GODAVARI

Mandals: Korukonda, Seethanagaram, Rajahmundry Rural, Rajahmundry Urban

Annexure.I.4.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15

 Cover Period :
 15-Dec-14
 to
 28-Feb

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb				
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age 15-50 Years of			
Strike at (No. of days)	3	3		
Exit (°C):	8	8		
Notional Payout (Rs./day):	19.17	33.33		
Maximum Payout (Rs.):	115	200		

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 15-50 Yrs of age 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Min. Temperature (in 0c)	16	17	18	19.0	20.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36					

Payout Structure :

	Payout Structure										
Daily				5-15 Years of age			15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

	Payout Structure								
Daily Max				5-15 Years of age		15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Variable Payout Fixed Payout Total Payout			Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

	Total Sum Insured 5-15 Yrs. 15-50 Yrs		Premium(F	Rs/Tree)	Premium(%)	
			5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District EAST GODAVARI als: Rajanagaram, Kadiam, Mandapeta, Anaparthy, Tallarevu, kajuluru, Ramachandrapuram

Rayavaram, Kapilewarapuram, Allamuru, Atreyapuram, Ravulapalem, Pamarru, Kothapeta, Gannavaram, Ambajipeta, Ainavelli, Mummidivaram, Polavaram, Katrenikona, Uppalaguptam, Annexure.I.4.d

Unit: Tree

Amalapuram, Allavaram, mamidikuduru, Rajole, Malikipuram, Sakinetipalli

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : to 28-Feb-15 15-Dec-14

> 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., Consecutive two day's rainfall in excess of ERS 1, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to Maximum payout 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

15-Mar-15 Cover Period 1-Jan-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 85 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-M						
Min. Temperature (in 0c)	16	17	18	19.0	20.0	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36	

Pavout Structure :

	Payout Structure								
Daily				5-15 Years of age		15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max V	Vind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

your on ac									
	Payout Structure								
Daily Max				5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

	Total Sum Insured 5-15 Yrs. 15-50 Yrs		Premium(F	Rs/Tree)	Premium(%)	
			5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
	450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: EAST GODAVARI

Mandals: Tuni, Kotananduru, Sankhavaram, Gollaprolu, Tondangi, Peddapuram, Pithapuram, Kothapalli, Kakinada Rural, Kakinada Urban, Samalkota, Rangampeta, Gandepalli, Bikkavolu, Pedapudi, Karapa Annexure.I.4.e

Unit : Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

 Trigger Parameters

 Fortnights
 15-Dec to 31-Dec
 1-Jan to 15-Jan
 16-Jan to 31-Jan
 1-Feb to 14-Feb
 15-Feb to 28-Feb

 Max. Temperature (in 0c)
 29.5
 30.5
 31.5
 32.5
 34

 Average RH
 75.0
 75.0
 75.0
 75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age 15-50 Yrs of age 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Min. Temperature (in 0c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	30.5	31.5	32.5	34	36				

Payout Structure :

	Payout Structure												
Daily				5-15 Years of age			15-50 Years of age						
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure

	Payout Structure												
Daily Max		5-15 Years of age				15-50 Years of age							
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sun	n Insured	Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandal : Chintalapudi

Annexure.I.5.a

Unit: Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb									
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 15-Mar-15 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Min. Temperature (in 0c)	16	17	18	19.0	20.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5					

Pavout Structure :

	Payout Structure												
Daily				5-15 Years of age		15-50 Years of age							
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure

	Payout Structure									
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sun	n Insured	Premium	(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandals : Dwaraka Tirumala, Bhimadolu, Pedavegi, Pedapadu, Eluru Denduluru

Annexure.I.5.b

Unit: Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

> Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period : 15-Dec-14 28-Feb-15 to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb									
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34				
Average RH									

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

15-Mar-15 Cover Period 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar						
Min. Temperature (in 0c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5				

Pavout Structure :

	Payout Structure								
Daily				5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max	Wind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure

	Payout Structure											
Daily Max				5-15 Years of age			15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sun	n Insured	Premium	(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

 ${\color{red}\textbf{Mandals}}: \textbf{Gopalapuram}, \textbf{Tallapudi}, \textbf{Devarapalli}, \textbf{Chagallu}, \textbf{Kovvuru}$ Nidadavolu

Annexure.I.5.d Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 15-Mar-15 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 28-Feb 1-Mar to 15-N											
Min. Temperature (in 0c)	16	17	18	19.0	20.0						
Fortnights	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-W Max.Temperature (in 0c) 30.5 31.5 32.5 34 35.5											

Pavout Structure :

	Payout Structure												
Daily				5-15 Years of age		15-50 Years of age							
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure

	Payout Structure												
Daily Max	/ Max 5-15 Years of age 15-50 Yea			15-50 Years of age									
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sun	n Insured	Premium	(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandals: Jangareddigudem, Buttaigudem, Polavaram, Koyyalagudem Velairpadu, Kukunoor

Annexure.I.5.d Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights	Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb								
Max. Temperature (in 0c)	Max. Temperature (in 0c) 29.5 30.5 31.5 32.5 34								
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 15-Mar-15 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-N										
Min. Temperature (in 0c)	16	17	18	19.0	20.0					
Fortnights	1-Mar to 15-Mar									
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 28-Feb to 28-Feb 1-Mar to 15 Max.Temperature (in 0c) 30.5 31.5 32.5 34 35.5										

Pavout Structure :

	Payout Structure												
Daily				5-15 Years of age		15-50 Years of age							
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May				
Wind speed(Km/Hr)	45	40	40	35	35	30				

Payout Structure

	Payout Structure								
Daily Max				5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

Total Sun	n Insured	Premium(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandal : Jeelugumilli

Annexure.I.5.e

Unit: Tree

5 mm. (in

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to Maximum payout 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters Fortnights 15-Dec to 31-Dec 1-Jan to 15-16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Max. Temperature (in 0c) 30.5 31.5 Average RH 75.0 75.0 75.0 75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

15-Mar-15 Cover Period 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5		

Pavout Structure :

Payout Structure									
Daily				5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure

	Payout Structure								
Daily Max				5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

Total Sun	n Insured	Premium(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandal : K.Kota

Annexure.I.5.f

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

> Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 15-Mar-15 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5			

Pavout Structure :

	Payout Structure										
Daily				5-15 Years of age			15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
Fortnigh	ts	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed((m/Hr)	45	40	40	35	35	30	

Payout Structure

	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandal : Lingapalem

Annexure.I.5.

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e.,

40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 15-Mar-15 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5			

Pavout Structure :

	Payout Structure										
Daily				5-15 Years of age			15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger							
Fortnigh	ts	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed((m/Hr)	45	40	40	35	35	30	

Payout Structure

	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandals: Nallajerla, Tadepalligudem, Unguturu, Nidamarru, Ganapavaram, Pentapadu, Undrajavaram, Tanuku, Peravali, iragavaram, Attili, Undi, Akividu, Kalla, Bheemavaram

Palakoderu, Veravasaram, Penumantra, Penugonda, Achanta, Poduru, Palakollu, Yelamanchili

Annexure.I.1a

Unit:Tree

Narsapuram, Mogalthuru Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., Index: 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period. 28-Feb-15

Cover Period : 15-Dec-14 to Maximum payout (Rs.)

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period 1-Jan-15 15-Mar-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.)

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5		

Payout Structure

	Payout Structure								
Daily				5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 250 Rs. 140 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

١	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure							
Daily Max			5-15 Years of age			15-50 Years of age		
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

MANGO Crop: State: ANDHRA PRADESH District WEST GODAVARI

Mandal : T.Narasapuram

Annexure.I.5.i

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period : 15-Dec-14 to 28-Feb-15

> Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

15-Dec-14 28-Feb-15 Cover Period to 15-50 Yrs of age Maximum payout (Rs.) 115 Rs. 200 Rs.

Index : The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger P	arameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	29.5	30.5	31.5	32.5	34
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period : 15-Mar-15 1-Jan-15 Maximum payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 150

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 28-Feb 1-Mar to 15-M								
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	30.5	31.5	32.5	34	35.5			

Pavout Structure :

	Payout Structure									
Daily				5-15 Years of age		15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective : To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period : 1-Mar-15 31-May-15 Maximum Payout 15-50 Yrs of age 5-15 Yrs of age (Rs.) 140 Rs. 250 Rs.

Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnigh	ts	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed((m/Hr)	45	40	40	35	35	30		

Payout Structure

	Payout Structure									
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Index:

Annexure.I.6.a

Mandal:

Unit : Tree
A.KONDURU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 5 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb								
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 150
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Jan to 15-Jan 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in 0c) 18 19.0 20.0 16 17 Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Max.Temperature (in 0c) 31 32 33 34.5 36

Payout Structure :

<u>, </u>	at Official Co.											
	Payout Structure											
Daily				15-50 Years of age								
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May							
Wind speed(Km/Hr) 45 40 40 35 35 30								

Payout Structure :

Out Ottact	di diludiare :											
	Payout Structure											
Daily Max					15-50 Years of age							
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sum Insured		Premium((Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Annexure.I.6.b

Unit : Tree

Mandal: AGIRIPALLI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Toopsours ungger temperatures ever the sever policul

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure :

	Payout Structure											
Daily	5-15 Years of age					15-50 Years of age						
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

out offuct	out offucture.									
Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

 Crop:
 MANGO

 State:
 ANDHRA PRADESH

 Mandals:
 Avanigadda, Movva, Ghantasala, Challapalli, Mopidevi,

 Unit: Tree

District: KRISHNA Nagayalanka, Koduru, machilipatnam, Guduru, Pamarru, Gudlavalleru,

Pedana

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure :

Payout Structure									
Daily 5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31								
Wind speed(Km/Hr) 45 40 40 35 35 30								

Payout Structure :

	Payout Structure										
Daily Max	Daily Max 5-15 Years of age					15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Index:

Mandals: Bapulapadu, Nandivada, Mandavalli, Kaikaluru, Kalidindi, Mudinepalli, Bantumilli, Krutivennu

Annexure.I.6.d

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	16	17	18	19.0	20.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	31	32	33	34.5	36		

Payout Structure :

Payout Structure									
Daily	Daily 5-15 Years of age					15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31								
Wind speed(Km/Hr) 45 40 40 35 35 30								

Payout Structure :

out offuct	out off detaile.									
Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52 92		11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Annexure.I.6.e

Unit : Tree

Mandal: CHATRAI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar								
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure :

											
	Payout Structure										
Daily			5-15 Years of age				15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your orract	out offucture.									
Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

Mandals: G.Konduru, Jaggayyapeta, Vatsavai, Penuganchiprolu,

Unit: Tree

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 **TERMSHEET** Crop: MANGO Annexure.I.6.f

District: KRISHNA Nandigam, Chandralapadu, Kanchikacherla, Veerulapadu, Ibrahimpatnam

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: to 28-Feb-15 15-Dec-14

ANDHRA PRADESH

State:

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 115 Rs. 200 Rs. (Rs.)

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: to 15-Mar-15 1-Jan-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure:

	Payout Structure										
Daily	5-15 Years of age					15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

	Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure:

, oar or acr											
	Payout Structure										
Daily Max 5-15 Years of age						15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop: MANGO **ANDHRA PRADESH** State: District: KRISHNA

Mandals: Gannavaram, Unguturu, Vuyyuru, Pamidimukkala,

Pedaparupudi, Gudivada

Annexure.I.6.g **Unit: Tree**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: to 28-Feb-15 15-Dec-14

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 115 Rs. 200 Rs. (Rs.)

The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger Index:

as below on daily basis and persists for more than 2 consecutive days.

	Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb				
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

	Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 28-Feb 1-Mar to 15-Ma									
Min. Temperature (in 0c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	31	32	33	34.5	36				

Payout Structure :

	Payout Structure										
Daily	5-15 Years of age					15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

	Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Pavout Structure:

	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sun	n Insured	Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs 5-15 Yrs.		15-50 Yrs	5-15 Yrs.	15-50 Yrs		
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Annexure.I.6.h

Unit : Tree

Mandal: MUSUNURU

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-N								
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure :

Payout Structure										
Daily			5-15 Years of age				15-50 Years of age			
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

your orract	out offucture.										
Payout Structure											
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO **ANDHRA PRADESH** State: KRISHNA District:

Annexure.l.6.i

Unit: Tree

Mandal:

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: to 28-Feb-15 15-Dec-14

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

200 Rs.

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age

115 Rs.

(Rs.)

The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger Index:

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure :

	Payout Structure									
Daily	aily 5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31								
Wind speed(Km/Hr) 45 40 40 35 35 30								

Payout Structure :

your orract	di diructure .									
Payout Structure										
Daily Max	Daily Max 5-15 Years of age					15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum	n Insured	Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

Crop: MANGO **ANDHRA PRADESH** State: KRISHNA District:

Annexure.l.6.j

Unit: Tree

Mandal:

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: to 28-Feb-15 15-Dec-14

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 115 Rs. 200 Rs. (Rs.)

The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger Index:

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their Index: respective trigger temperatures over the cover period.

	Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Min. Temperature (in 0c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	31	32	33	34.5	36				

Payout Structure :

	Payout Structure									
Daily	aily 5-15 Years of age					15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31								
Wind speed(Km/Hr) 45 40 40 35 35 30								

Payout Structure :

your orract	di diructure .									
Payout Structure										
Daily Max	Daily Max 5-15 Years of age					15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum	n Insured	Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

Crop: MANGO **ANDHRA PRADESH** State: KRISHNA District:

Annexure.I.6.k

Unit: Tree

Mandal:

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: to 28-Feb-15 15-Dec-14

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 115 Rs. 200 Rs. (Rs.)

The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger Index:

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

> > Trigger Temperature Range

riigger reinperature range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			
-								

Payout Structure:

	Payout Structure										
Daily	5-15 Years of age					15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

your orract	out Officiale:										
Payout Structure											
Daily Max		5-15 Years of age					15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Mandals: Thiruvuru, Ganpalagudem

Annexure.I.6.I

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm.

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure :

Payout Structure									
Daily	Daily 5-15 Years of age						15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max V	Wind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

out offuct	out offucture.									
Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum	n Insured	Premium(Premiur	Premium(%)	
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450 800		52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: KRISHNA

Mandals:Vijayawada Urban, Vijayawada Rural, Penamaleru, Kankipadu,
Thotavalluru

Annexure.I.6.m

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Feb to 28-Feb						
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

	Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Min. Temperature (in 0c)	16	17	18	19.0	20.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	31	32	33	34.5	36				

Payout Structure :

Payout Structure									
Daily	Daily 5-15 Years of age						15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-N							
Wind speed(Km/Hr) 45 40 40 35 35 30							

Payout Structure :

your orract	of Officials.									
Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age Fixed Payout Total Payout			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum	n Insured	Premium(Premiur	Premium(%)	
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450 800		52	92	11.5%	11.5%

Crop: MANGO **ANDHRA PRADESH** State: KRISHNA District:

Annexure.I.6.n

Unit: Tree

Mandal:

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: to 28-Feb-15 15-Dec-14

Index:

Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 115 Rs. 200 Rs. (Rs.)

The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger Index:

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	29.5	30.5	31.5	33	34.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

> Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their Index:

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	16	17	18	19.0	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	31	32	33	34.5	36			

Payout Structure:

	Payout Structure										
Daily	5-15 Years of age						15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	35	35	30	

Payout Structure :

out officiale.										
Payout Structure										
Daily Max	Max 5-15 Years of age					15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:MANGOMandals: Bangarupalem, Peddamandyam, Thambalapalli, Mulakalacheruvu,Annexure.l.7.aState:ANDHRA PRADESHPeddathippasamudram, B Kothakota, Kurabalakota, Gurramkonda, kalakada, Vayalpadu,kuppam

District: CHITTOOR Nimmanapalli, Madanapalli, Ramasamudram, Punganuru, Choudapalli, Peddapanjani,

Unit: Tree Gangavaram, Palamaneru, Bireddypalli, Venkatagirikota, Ramakuppam, Shantipuram, Gudipalle

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar								
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age 15-50 Ye						
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max \	Wind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure:

	Payout Structure									
Daily Max 5-15 Years of age 15-50 Years of age										
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs 5-15 Yrs.		15-50 Yrs	5-15 Yrs.	15-50 Yrs		
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.b

Unit : Tree

5 mm. (in

Mandal: CHITTOOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar				
Max.Temperature (in 0c)	35	37							

Payout Structure :

your Struct	out offucture.										
	Payout Structure										
Daily Max	aily Max 5-15 Years of age 15-50 Years of age										
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max \	Wind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age 15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(I	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.c

Unit : Tree

Mandal: GANGADHARANELLOR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28	29	31.0	33	35		
Average RH (%)	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	14.0	14.5	15.0	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37		

Payout Structure :

your Struct	out offucture :										
Payout Structure											
Daily Max	5-15 Years of age					15-50 Years of age					
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

_										
	Daily Max Wind Trigger									
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
	Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.d

Mandal:

Unit : Tree

GUDIPALA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37		

Payout Structure :

out Ottuct	di dilactare :										
	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	15	40	40	25	35	30			

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR
Mandals:Irala, K V Palli, Ye

Mandals :Irala, K V Palli, Yerravaripalem, Rompicherla, Pileru, Kalikir

Annexure.I.7.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e.,

30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75	75			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

out Ottuct	. Ottuditato .										
	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	15	40	40	25	35	30			

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age	15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(F	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.f

Unit : Tree

Mandal: KARVETINAGAR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37		

Payout Structure :

out Structure .									
Payout Structure									
Daily Max	aily Max 5-15 Years of age 15-50 Years of age								
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	15	40	40	25	35	30			

Payout Structure :

	Payout Structure								
Daily Max				5-15 Years of age 15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Annexure.I.7.g

Unit : Tree

5 mm. (in

Mandal: NAGARI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15								
Min. Temperature (in 0c)	14	14.5 15		16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

your Siruci	uie.	ine.									
	Payout Structure										
Daily Max					15-50 Years of age						
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	35	30		

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age			15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Annexure.I.7.h
Mandals: Narayanavanam, Srikalahasthi, Thottambedu, B N Kandirga

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

Unit: Tree

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	28	29	31.0	33	35			
Average RH (%)	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights Min. Temperature (in 0c) 14.0 14.5 15.0 16.0 17.5 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Jan to 15-Jan 1-Mar to 15-Mar Fortnights 15-Feb to 28-Feb 29.5 31.5 Max.Temperature (in 0c) 33.5 35 37

Payout Structure :

your on ucr	out Structure :											
	Payout Structure											
Daily Max		5-15 Years of age					15-50 Years of age					
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	15	40	40	25	35	30	

Payout Structure :

	Payout Structure							
Daily Max				5-15 Years of age			15-50 Years of age	
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(I	Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR
Mandals: Nindra, Varadayapalem, Sathyaveedu, Nagalapuram
Pitchatur, K V B Puram

Annexure.I.7.i
/eedu, Nagalapuram

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0	
Average RH (%)	75	75	75	75	75	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37	

Payout Structure :

your Struct	out Structure .							
	Payout Structure							
Daily Max				5-15 Years of age			15-50 Years of age	
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

ı			D - '' - M \	A/' 1 T '			
			Daily Max V	Nind Trigger			
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure							
Daily Max 5-15 Years of age					15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Annexure.I.7.j

Unit : Tree

Mandal: PALASAMUNDRAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 14 14.5 16.0 17.5 Min. Temperature (in 0c) 16-Jan to 31-Jan 1-Jan to 15-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 29.5 31.5 Max.Temperature (in 0c) 33.5 35 37

Payout Structure :

your orract	t Officials.											
	Payout Structure											
Daily Max			5-15 Years of age				15-50 Years of age					
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	35	30		

Payout Structure :

	Payout Structure											
Daily Max				5-15 Years of age			15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Mandals: Penamarru, Chandragiri, Chinagottigallu

Annexure.I.7.k

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0	
Average RH (%)	75	75	75	75	75	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-M							
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c) 29.5 31.5 33.5 35							

Payout Structure :

your Struct	di Structure .											
	Payout Structure											
Daily Max	Daily Max 5-15 Years of age 15-50 Years of age											
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

I	Daily Max Wind Trigger								
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May								
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure												
Daily Max				5-15 Years of age 15-50 Years of age									
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Mandals: Puthalapattu, Pakala

Annexure.I.7.l

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75	75			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Pange

	Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar											
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar						
Max.Temperature (in 0c)	· · · · · · · · · · · · · · · · · · ·										

Payout Structure :

your Struct	di Structure :											
	Payout Structure											
Daily Max				5-15 Years of age			15-50 Years of age					
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar		16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	15	40	40	25	35	30			

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age 15-50 Years of age							
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.m

Unit : Tree

MANDAL: PUTTUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75	75			

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-M							
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c) 29.5 31.5 33.5 35							

Payout Structure :

your Struct	di Structure .											
	Payout Structure											
Daily Max 5-15 Years of age 15-50 Years of age												
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

I	Daily Max Wind Trigger								
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April 10-April 1-May to 15-May 16-May to 31-May t								
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure										
Daily Max	Daily Max 5-15 Years of age						15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.n

Unit : Tree

Mandal: RAMACHANDRAPURAN

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age	
Strike at (No. of days)	3	3	
Exit (°C):	8	8	
Notional Payout (Rs./ day):	19.17	33.33	
Maximum Payout (Rs.):	115	200	

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-M							
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c) 29.5 31.5 33.5 35							

Payout Structure :

your Struct	di Structure .											
	Payout Structure											
Daily Max 5-15 Years of age 15-50 Years of age												
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

I	Daily Max Wind Trigger								
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April 10-April 1-May to 15-May 16-May to 31-May t								
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure										
Daily Max	Max 5-15 Years of age				15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sun	n Insured	Premium(Premium(Rs/Tree) Premium		m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15 Yrs. 15-50 Yrs		15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.o

Unit : Tree

5 mm. (in

Mandal: SRIRANGARAJAPURA

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	arameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar											
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5						
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-N											
Max.Temperature (in 0c) 29.5 31.5 33.5 35 37											

Payout Structure :

your Struct	t Structure .										
	Payout Structure										
Daily Max 5-15 Years of age 15-50 Years of age											
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index : Cumulative sum of upward Deviation Of daily Max. windspeed.

ſ		Daily Max Wind Trigger										
ı	Fortnights	, , , , , , , , , , , , , , , , , , , ,										
ı	Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

	Payout Structure										
Daily Max	Daily Max 5-15 Years of age					15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Mandals: Thavanampalli, Somala

Annexure.I.7.p

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0		
Average RH (%)	75	75	75	75	75		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range

ringger reinperature ivange							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar		
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37		
		•					

Payout Structure :

your Struct	di Structure .									
	Payout Structure									
Daily Max	Max 5-15 Years of age 15-50 Ye						15-50 Years of age			
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

ı			D - '' - M \	A/' 1 T '			
	Daily Max Wind Trigger						
	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
	Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(I	Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Mandals: Vadamalpeta, Tirupathi Urbanm, Tirupathi Rural, Ranigunta,
Yerpedu

Annexure.I.7.q

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0	
Average RH (%)	75	75	75	75	75	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 14 14.5 16.0 17.5 Min. Temperature (in 0c) 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 29.5 31.5 33.5 Max.Temperature (in 0c) 35 37

Payout Structure :

your Struct	di Structure .									
	Payout Structure									
Daily Max	Max 5-15 Years of age 15-50 Ye						15-50 Years of age			
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	15	40	40	25	35	30

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.r

Unit : Tree

Mandal: **VEDURUKUPPAM**

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5	
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar	
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37	

Payout Structure :

your Struct	out Structure .							
	Payout Structure							
Daily Max				5-15 Years of age			15-50 Years of age	
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	15	40	40	25	35	30

Payout Structure :

	Payout Structure							
Daily Max	Max 5-15 Years of age 15-50 Years of age			5-15 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.s

Unit : Tree

Mandal: VIJAYAPURAM

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 200 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	rameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0
Average RH (%)	75	75	75	75	75

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 1								
Min. Temperature (in 0c)	14	14.5	15	16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

your Siruci	uie.										
	Payout Structure										
Daily Max					15-50 Years of age						
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	35	30		

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: CHITTOOR

Index:

Annexure.I.7.t

Unit : Tree

Mandal: YADAMARRI

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	28.0	29.0	31.0	33.0	35.0			
Average RH (%)	75	75	75	75	75			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar								
Min. Temperature (in 0c)	14	14.5 15		16.0	17.5			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	29.5	31.5	33.5	35	37			

Payout Structure :

your on ucr	out Structure.										
	Payout Structure										
Daily Max	Max 5-15 Years of age						15-50 Years of age				
Wind	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

I			Daily Max \	Wind Trigger					
	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May								
	Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)		Premiur	m(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO

ANDURA PRADECULAR Mondolo: C. Rolo vol. Kovitholovo Konini. Mondolovovo Nondovovo vol. 8.a

State: ANDHRA PRADESH Mandals: C. Belagal, Kouthalam, Kosigi, Mantralayam, Nandavaram, Unit: Tree

District: KURNOOL Gonegandla, Emmiganuru, Peddakadubur, Adoni

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 14.5 14.5 15.5 Min. Temperature (in 0c) 16.5 18.0 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan 15-Feb to 28-Feb 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

your Struct	out Structure :										
	Payout Structure										
Daily		5-15 Years of age				15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure										
Daily Max				5-15 Years of age		15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sun	n Insured	Premium(Rs/Tree)		Premiu	m(%)
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop:MANGOAnnexure.I.8.bState:ANDHRA PRADESHMandals: Devarakonda, Holagunda, Aluru, Aspari, PattikandaUnit: TreeDistrict:KURNOOLMaddikera, Chippagiri, Halaharvi, tuggali

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 14.5 14.5 15.5 Min. Temperature (in 0c) 16.5 18.0 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan 15-Feb to 28-Feb 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

your Struct	out offucture :										
	Payout Structure										
Daily		5-15 Years of age				15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger										
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-										
Wind speed(Km/Hr)	15	40	40	25	25	30				

Payout Structure :

	Payout Structure										
Daily Max 5-15 Years of age						15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KURNOOL
Mandals: Dhone, Bethamcherla, Panyam, Gadivemula, Bandiatmakur
Nandyal, Mahanandi, Velgode

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 14.5 14.5 15.5 Min. Temperature (in 0c) 16.5 18.0 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan 15-Feb to 28-Feb 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

your Struct	out Structure.											
	Payout Structure											
Daily			5-15 Years of age			15-50 Years of age						
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	25	35	30	

Payout Structure :

	Payout Structure										
Daily Max 5-15 Years of age						15-50 Years of age					
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured 5-15 Yrs. 15-50 Yrs 450 800		Premium	(Rs/Tree)	Premium(%)		
		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
		52	92	11.5% 11.5%		

Crop: MANGO
State: ANDHRA PRADESH
District: KURNOOL

Mandals: Kallur, Nandikotkur, Pagidyala, Kothapalli, Atmakur, Srisailam
Pamulapadu, J.Bunglow, Midtur

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar											
Min. Temperature (in 0c)	14.5	14.5	15.5	16.5	18.0						
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar						
Max.Temperature (in 0c) 32.5 34.5 36.5 38 40											

Payout Structure :

your Struct	di Siructure .											
	Payout Structure											
Daily	5-15 Years of age 15-50 Years of age											
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure											
Daily Max				5-15 Years of age		15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: KURNOOL

Annexure.I.8.e

Mandals: Kodumur, Kurnool, Gudur, Krishnagiri, Veldurthi, Orvakal

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters										
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb					
Max. Temperature (in 0c)	31	32	34.0	36	37.5					
Average RH	75.0	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar										
Min. Temperature (in 0c)	16.5	18.0								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar					
Max.Temperature (in 0c) 32.5 34.5 36.5 38 40										

Payout Structure :

your Struct	di Siructure .											
	Payout Structure											
Daily	5-15 Years of age 15-50 Years of age											
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period Cover Period: 1-Mar-15 to 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 250 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-May										
Wind speed(Km/Hr)	45										

Payout Structure :

	Payout Structure							
Daily Max				5-15 Years of age			15-50 Years of age	
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

MANGO Crop: Annexure.I.8.f **ANDHRA PRADESH** Mandals: Peapalli, Gospadu, Koilkuntla, Banaganapalli, Sanjamala, State:

District: **KURNOOL** Kolimigundla, Owk, Vuyyalavada, Dornipadu, Allagadda, Chagalamarri, Rudravaram, Sirvel

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 5-15 Yrs of age 15-50 Yrs of age Maximum payout 200 Rs. (Rs.) 115 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	arameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 85 150 (Rs.)

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 14.5 14.5 15.5 16.5 18.0 Min. Temperature (in 0c) 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan Max.Temperature (in 0c) 32.5 34.5 36.5 40 38

Payout Structure :

your on act	uie.								
	Payout Structure								
Daily				5-15 Years of age			15-50 Years of age		
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 250 Rs. 140 Rs. (Rs.)

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

	Payout Structure							
Daily Max		5-15 Years of age 15-50 Years of age			5-15 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop:MANGOMandals: Chakrayapet, Kondapuram, Mylavaram, Peddamudiam,Annexure.I.9.aState:ANDHRA PRADESHJammalamadugu, Muddanuru, Simhadripuram, Lingala, Pulivendula, Vemula,Unit: TreeDistrict:YSR KADAPAThonduru

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

		Trigger Pa	arameters		
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb
Max. Temperature (in 0c)	31	32	34.0	36	37.5
Average RH	75.0	75.0	75.0	75.0	75.0

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 16.5 20.0 Min. Temperature (in 0c) 16 18.5 1-Feb to 14-Feb 16-Jan to 31-Jan 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan 15-Feb to 28-Feb 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

your Struct	out Structure.										
	Payout Structure										
Daily 5-15 Years of age 15-50 Years of age											
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May	
Wind speed(Km/Hr)	45	40	40	25	35	30	

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age 15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Annexure.I.9.b

Unit: Tree

MANGO Crop: **ANDHRA PRADESH** State:

YSR KADAPA

District:

Mandals: Chitvel, Penagaluru, Brahmangari Matham, B. Koduru,

kalasapadu, Porumamilla, Badvel, Gopavaram, Atluru, Chitvel, S A

Kasinayana

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age (Rs.) 115 Rs. 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb			
Max. Temperature (in 0c)	31	32	34.0	36	37.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: 1-Jan-15 to 15-Mar-15 5-15 Yrs of age 15-50 Yrs of age Maximum payout 85 150 (Rs.)

> Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar								
Min. Temperature (in 0c) 16 16.5 17 18.5 20.0								
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c) 32.5 34.5 36.5 38 40								

Payout Structure :

your Struct	ut Structure.											
	Payout Structure											
Daily 5-15 Years of age 15-50 Years of age												
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: 1-Mar-15 to 31-May-15 Maximum Payout 5-15 Yrs of age 15-50 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

	Daily Max Wind Trigger							
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure:

	Payout Structure									
Daily Max				5-15 Years of age		15-50 Years of age				
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: YSR KADAPA

Annexure.I.9.c

Unit: Tree

Mandal: KODUR

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar								
Min. Temperature (in 0c)	16	16.5	17	18.5	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	32.5	34.5	36.5	38	40			

Payout Structure :

your Struct	out Structure .											
	Payout Structure											
Daily		5-15 Years of age					15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	15	40	40	25	25	30		

Payout Structure :

	Payout Structure										
Daily Max	x 5-15 Years of age 15-50 Years of age										
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	Yrs 5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: YSR KADAPA

Annexure.I.9.d

Mandals: Obulavaripalle, Vontimitta, Sidhout, Nandaluru, Rajampet, Pullampeta

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 16 16.5 18.5 20.0 Min. Temperature (in 0c) 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-Mar Fortnights 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

out Structure.												
	Payout Structure											
Daily			5-15 Years of age				15-50 Years of age					
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May							16-May to 31-May		
	Wind speed(Km/Hr)	45	40	40	25	35	30		

Payout Structure :

	Payout Structure										
Daily Max	Daily Max 5-15 Years of age				15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450 800		52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: YSR KADAPA

Mandals:Rayachoti, Lakkireddyopalli,Galiveedu

Mandals:Rayachoti, Lakkireddyopalli,Galiveedu

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age		
Notional Payout Rs./Tree./mm	11	20		
Maximum payout (Rs.)	110	200		

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 16 16.5 18.5 20.0 Min. Temperature (in 0c) 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan 15-Feb to 28-Feb 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

your on act	out directure :										
	Payout Structure										
Daily				5-15 Years of age			15-50 Years of age				
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights 1-Mar to 15-Mar 16-Mar to 31-Mar 1-April to 15-April 16-April to 30-April 1-May to 15-May 16-May to 31-N									
Wind speed(Km/Hr)	15	40	40	25	25	30			

Payout Structure :

	Payout Structure										
Daily Max 5-15 Years of age					15-50 Years of age						
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5% 11.5%		

Crop: MANGO
State: ANDHRA PRADESH
District: YSR KADAPA

Annexure.I.9.f

Mandals: T.Sundupalli, Sambepalli, Chinamandem

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age	
Notional Payout Rs./Tree./mm	11	20	
Maximum payout (Rs.)	110	200	

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb		
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb Fortnights 1-Mar to 15-Mar 16 16.5 18.5 20.0 Min. Temperature (in 0c) 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights 15-Feb to 28-Feb 32.5 34.5 36.5 40 Max.Temperature (in 0c) 38

Payout Structure :

your Struct	ut Structure .									
	Payout Structure									
Daily	Paily 5-15 Years of age 15-50 Years of age									
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 40 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger									
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	25	35	30			

Payout Structure :

	Payout Structure									
Daily Max				5-15 Years of age			15-50 Years of age			
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum Insured		Premium	(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450 800		52	92	11.5%	11.5%	

MANGO Crop: **ANDHRA PRADESH** State: District: YSR KADAPA

Annexure.I.9.g

Mandals: Veeraballe, Rajupalem, Duvvuru, S. Mydukuru, Khajipet, Chapadu, Prodduturu, Erraguntla, Kamalapuram, Valluru, Chennuru, Veerapanayunipalli, Kadapa, C.K.Dinne,

Pendlimarri, Vempalli, Ramapuram

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index:

Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (in

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

Cover Period: 15-Dec-14 to 28-Feb-15 Maximum payout 5-15 Yrs of age 15-50 Yrs of age 115 Rs. (Rs.) 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters							
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb							
Max. Temperature (in 0c)	31	32	34.0	36	37.5		
Average RH	75.0	75.0	75.0	75.0	75.0		

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

Cover Period: to 15-Mar-15 1-Jan-15 15-50 Yrs of age Maximum payout 5-15 Yrs of age 150 (Rs.) 85

> Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their Index: respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 28-Feb 1-Mar to 15-M								
Min. Temperature (in 0c)	16	16.5	17	18.5	20.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 28-Feb	1-Mar to 15-Mar			
Max.Temperature (in 0c)	32.5	34.5	36.5	38	40			

Payout Structure :

	Payout Structure										
Daily				5-15 Years of age	15-50 Years of age						
Temp.	>T1	<= T2	Variable Payout	Fixed Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

Cover Period: to 31-May-15 1-Mar-15 15-50 Yrs of age Maximum Payout 5-15 Yrs of age 140 Rs. 250 Rs. (Rs.)

Cumulative sum of upward Deviation Of daily Max. windspeed. Index:

		Daily Max	Wind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure:

	Payout Structure										
Daily Max				15-50 Years of age							
Wind	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Addanki, Mundlamuru, J. Panguluru

Korisapadu, Maddipadu

Annexure.I.10.a

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range							
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.0		
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar		
Max.Temperature (in ⁰ c)	30	31	32	33.5	35		

Payout Structure:

	Payout Structure								
Daily Temp.				5-15 Years of age			15-50 Years of age		
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	70	90	0.40		8	0.75		15	
Range 2	90	110	0.75	8	23	1.25	15	40	
Range 3	110	130	1.10	23	45	2.00	40	80	
Range 4	130	150	2.00	45	85	3.50	80	150.0	

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger						
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

ayout offucture.									
Payout Structure									
Daily Max				5-15 Years of age			15-50 Years of age		
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Chirala, Karamchedu, Vetapalem, Inkollu

Annexure.I.10.b

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 40 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm.

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 16-Jan to 31-Jan 1-Feb to 14-Feb Fortnights 1-Jan to 15-Jan 15-Feb to 29-Feb 1-Mar to 15-Mar Min. Temperature (in ⁰c) 19.0 18.0 16-Jan to 31-Jan 15-Feb to 29-Feb Fortnights 1-Jan to 15-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 30 31 32 33.5 35

Payout Structure:

	Payout Structure									
Daily Temp.		5-15 Years of age					15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
I	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
I	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

ayout Structure	your orradiand.									
	Payout Structure									
Daily Max 5-15 Years of age							15-50 Years of age			
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	20	50	0.34		10.08	0.60		18		
Range 2	50	90	0.73	10.08	39.2	1.30	18	70		
Range 3	90	110	1.68	39.2	72.8	3.00	70	130		
Range 4	110	130	3.36	72.8	140	6.00	130	250.0		

Total Sum I	Total Sum Insured		Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Giddaluru, Bestavaripeta, Cumbum, Racherla

Komarolu

Annexure.I.10.c

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 20 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e.,

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb to 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5			
Average RH	75.0							

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective: To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range								
Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.0			
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar			
Max.Temperature (in ⁰ c)	30	31	32	33.5	35			

Payout Structure:

	Payout Structure										
Daily Temp.		5-15 Years of age					15-50 Years of age				
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	70	90	0.40		8	0.75		15			
Range 2	90	110	0.75	8	23	1.25	15	40			
Range 3	110	130	1.10	23	45	2.00	40	80			
Range 4	130	150	2.00	45	85	3.50	80	150.0			

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

ayout offucture	your orrubials.										
	Payout Structure										
Daily Max 5-15 Years of age						15-50 Years of age					
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Kanigiri, Hanumanthunipadu, C.S. Puram

Veligandla, Pedacherlopalle

Annexure.I.10.d

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 30 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm. (

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb				
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 16-Jan to 31-Jan 1-Feb to 14-Feb Fortnights 1-Jan to 15-Jan 15-Feb to 29-Feb 1-Mar to 15-Mar Min. Temperature (in ⁰c) 19.0 18.0 16-Jan to 31-Jan 15-Feb to 29-Feb Fortnights 1-Jan to 15-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 30 31 32 33.5 35

Payout Structure:

	Payout Structure											
Daily Temp.				5-15 Years of age			15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger									
I	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May			
I	Wind speed(Km/Hr)	45	40	40	35	35	30			

Payout Structure :

ayout offucture	tyout officials.										
Payout Structure											
Daily Max				5-15 Years of age		15-50 Years of age					
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout			
Range 1	20	50	0.34		10.08	0.60		18			
Range 2	50	90	0.73	10.08	39.2	1.30	18	70			
Range 3	90	110	1.68	39.2	72.8	3.00	70	130			
Range 4	110	130	3.36	72.8	140	6.00	130	250.0			

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Index:

Mandals: Kothapatnam, Kondapi, Santhanuthalapadu Ongole, Naguluppalapadu, Chinaganjam, Tangutur Annexure.I.10.e

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 45 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mm

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters									
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb				
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5				
Average RH	75.0	75.0	75.0	75.0	75.0				

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range										
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in ⁰ c)	30	31	32	33.5	35					

Payout Structure:

	Payout Structure											
Daily Temp.					15-50 Years of age							
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

ayout Structure													
Payout Structure													
Daily Max	Daily Max 5-15 Years of age 15-50 Years							;					
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sum Insured		Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	5-15 Yrs. 15-50 Yrs		15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Index:

Mandals: Kandukur, Ponnaluru, Voletivaripalem, Pamur Lingasamudram, Gudluru, Ulavapadu, Singarayakonda Zarugumilli Annexure.I.10.f

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective : To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 50 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c)	Max. Temperature (in ⁰ c) 30.5 31 32.0 33 34.5							
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 16-Jan to 31-Jan 1-Feb to 14-Feb Fortnights 1-Jan to 15-Jan 15-Feb to 29-Feb 1-Mar to 15-Mar Min. Temperature (in ⁰c) 19.0 18.0 16-Jan to 31-Jan 15-Feb to 29-Feb Fortnights 1-Jan to 15-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar

31

Payout Structure:

Max.Temperature (in ⁰c)

	Payout Structure											
Daily Temp.			5-15 Years of age				15-50 Years of age					
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	70	90	0.40		8	0.75		15				
Range 2	90	110	0.75	8	23	1.25	15	40				
Range 3	110	130	1.10	23	45	2.00	40	80				
Range 4	130	150	2.00	45	85	3.50	80	150.0				

32

33.5

35

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

30

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

	Daily Max Wind Trigger								
I	Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
I	Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

ayout offucture	,											
Payout Structure												
Daily Max	5-15 Years of age 15-50 Years of							}				
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout				
Range 1	20	50	0.34		10.08	0.60		18				
Range 2	50	90	0.73	10.08	39.2	1.30	18	70				
Range 3	90	110	1.68	39.2	72.8	3.00	70	130				
Range 4	110	130	3.36	72.8	140	6.00	130	250.0				

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs. 15-50 Yrs		5-15 Yrs. 15-50 Yrs		5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Markapur, Donakonda, Pedaaraveedu

Kurichedu, Tarlapadu

Annexure.I.10.g

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb								
Max. Temperature (in ⁰ c)	Max. Temperature (in ⁰ c) 30.5 31 32.0 33 34.5							
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar								
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.0				
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar				
Max.Temperature (in ⁰ c)	30	31	32	33.5	35				

Payout Structure:

	Payout Structure												
Daily Temp.					15-50 Years of age								
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

ayout offucture	C .												
	Payout Structure												
Daily Max	5-15 Years of age 15-50 Years of age												
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	20	50	0.34		10.08	0.60		18					
Range 2	50	90	0.73	10.08	39.2	1.30	18	70					
Range 3	90	110	1.68	39.2	72.8	3.00	70	130					
Range 4	110	130	3.36	72.8	140	6.00	130	250.0					

Total Sum Insured		Premium(Rs/Tree)	Premium(%)		
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	
450	800	52	92	11.5%	11.5%	

Cover 1: Excess / Unseasonal Rainfall cover

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Index:

Mandals: Parchur, Ballikuruva, Santhamaguluru

Yeddanapudi, Martur

Annexure.I.10.h

Unit : Tree

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5 mr

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters										
Fortnights	Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb									
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5					
Average RH	75.0	75.0	75.0	75.0	75.0					

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index : Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their

respective trigger temperatures over the cover period.

	Trigger Temperature Range									
Fortnights	Fortnights 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb 1-Mar to 15-Mar									
Min. Temperature (in ⁰ c)	15	16	17	18.0	19.0					
Fortnights	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb	1-Mar to 15-Mar					
Max.Temperature (in ⁰ c)	30	31	32	33.5	35					

Payout Structure:

	Payout Structure												
Daily Temp.					15-50 Years of age								
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout					
Range 1	70	90	0.40		8	0.75		15					
Range 2	90	110	0.75	8	23	1.25	15	40					
Range 3	110	130	1.10	23	45	2.00	40	80					
Range 4	130	150	2.00	45	85	3.50	80	150.0					

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger											
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May					
Wind speed(Km/Hr)	45	40	40	35	35	30					

Payout Structure :

ayou or acture .									
Payout Structure									
Daily Max			5-15 Years of age			15-50 Years of age			
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

Total Sum I	nsured	Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Podili, Konakanamitla, Darsi, Thallur

Chimakurthi, Marripudi

Annexure.I.10.i

Unit: Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 35 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters								
Fortnights	15-Dec to 31-Dec	1-Jan to 15-Jan	16-Jan to 31-Jan	1-Feb to 14-Feb	15-Feb to 29-Feb			
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5			
Average RH	75.0	75.0	75.0	75.0	75.0			

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 16-Jan to 31-Jan 1-Feb to 14-Feb Fortnights 1-Jan to 15-Jan 15-Feb to 29-Feb 1-Mar to 15-Mar Min. Temperature (in ⁰c) 19.0 18.0 16-Jan to 31-Jan 15-Feb to 29-Feb Fortnights 1-Jan to 15-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 30 31 32 33.5 35

Payout Structure:

	Payout Structure									
Daily Temp.				5-15 Years of age			15-50 Years of age			
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout		
Range 1	70	90	0.40		8	0.75		15		
Range 2	90	110	0.75	8	23	1.25	15	40		
Range 3	110	130	1.10	23	45	2.00	40	80		
Range 4	130	150	2.00	45	85	3.50	80	150.0		

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

Daily Max Wind Trigger								
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May		
Wind speed(Km/Hr)	45	40	40	35	35	30		

Payout Structure :

ayou Structure:									
Payout Structure									
Daily Max 5-15 Years of age						15-50 Years of age			
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout	
Range 1	20	50	0.34		10.08	0.60		18	
Range 2	50	90	0.73	10.08	39.2	1.30	18	70	
Range 3	90	110	1.68	39.2	72.8	3.00	70	130	
Range 4	110	130	3.36	72.8	140	6.00	130	250.0	

Total Sum I	nsured	Premium(Rs/Tree)	Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET

Crop: MANGO
State: ANDHRA PRADESH
District: PRAKASAM

Mandals: Yerragondapalem, Pullalacheruvu, Tripuranthakam

Dornala, Ardhaveedu

Annexure.I.10.j

Unit : Tree

Cover 1: Excess / Unseasonal Rainfall cover

Cover Objective: To compensate the Mango grower Losses due to excess rainfall

Cover Period: 15-Dec-14 to 28-Feb-15

Index: Consecutive two day's rainfall in excess of ERS 1, i.e., 25 mm plus subsequent day's rainfall, if it is greater than ERS 2, i.e., 5

subsequent day's rainfall one day gap is allowed). The payout will be given for multiple events.

Age of the tree	5-15 Yrs of age	15-50 Yrs of age
Notional Payout Rs./Tree./mm	11	20
Maximum payout (Rs.)	110	200

Cover 2: Cover against Pest and diseases.

Cover Objective: To compensate the expected loss of Mango grower due to the congenial climate for pest and diseases developed during cover period.

 Cover Period :
 15-Dec-14
 to
 28-Feb-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 115 Rs.
 200 Rs.

Index: The climate having both the average relative humidity and the maximum temperaturte more than the respective trigger

as below on daily basis and persists for more than 2 consecutive days.

Trigger Parameters						
Fortnights	Fortnights 15-Dec to 31-Dec 1-Jan to 15-Jan 16-Jan to 31-Jan 1-Feb to 14-Feb 15-Feb to 29-Feb					
Max. Temperature (in ⁰ c)	30.5	31	32.0	33	34.5	
Average RH	75.0	75.0	75.0	75.0	75.0	

	5-15 Years of age	15-50 Years of age
Strike at (No. of days)	3	3
Exit (°C):	8	8
Notional Payout (Rs./ day):	19.17	33.33
Maximum Payout (Rs.):	115	200

Cover 3: Daily Temperature Fluctuation Cover

Cover Objective : To compensate the Mango grower's Losses due to deviation in temperature range during cover period

 Cover Period :
 1-Jan-15
 to
 15-Mar-15

 Maximum payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 85
 150

Index: Cumulative sum of downward deviation of Minimum temperature and upward deviation of Maximum temperature from their respective trigger temperatures over the cover period.

Trigger Temperature Range 16-Jan to 31-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Fortnights 1-Jan to 15-Jan 15-Feb to 29-Feb Min. Temperature (in ⁰c) 19.0 18.0 16-Jan to 31-Jan 15-Feb to 29-Feb Fortnights 1-Jan to 15-Jan 1-Feb to 14-Feb 1-Mar to 15-Mar Max.Temperature (in ⁰c) 30 31 32 33.5 35

Payout Structure:

	Payout Structure							
Daily Temp.				5-15 Years of age			15-50 Years of age	
Deviation	>T1	<= T2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	70	90	0.40		8	0.75		15
Range 2	90	110	0.75	8	23	1.25	15	40
Range 3	110	130	1.10	23	45	2.00	40	80
Range 4	130	150	2.00	45	85	3.50	80	150.0

Cover 4: Daily Max Wind Speed Cover

Cover Objective: To compensate the Mango grower Losses due to Max Windspeed during cover period

 Cover Period :
 1-Mar-15
 to
 31-May-15

 Maximum Payout (Rs.)
 5-15 Yrs of age
 15-50 Yrs of age

 140 Rs.
 250 Rs.

Index: Cumulative sum of upward Deviation Of daily Max. windspeed.

		Daily Max W	ind Trigger			
Fortnights	1-Mar to 15-Mar	16-Mar to 31-Mar	1-April to 15-April	16-April to 30-April	1-May to 15-May	16-May to 31-May
Wind speed(Km/Hr)	45	40	40	35	35	30

Payout Structure :

ayout Structure								
				Payout Stru	ıcture			
Daily Max				5-15 Years of age			15-50 Years of age	;
Wind Deviation	>W1	<= W2	Variable Payout	Fixed Payout	Total Payout	Variable Payout	Fixed Payout	Total Payout
Range 1	20	50	0.34		10.08	0.60		18
Range 2	50	90	0.73	10.08	39.2	1.30	18	70
Range 3	90	110	1.68	39.2	72.8	3.00	70	130
Range 4	110	130	3.36	72.8	140	6.00	130	250.0

Note: Single payout of maximum Intensity during cover period will be paid

Total Sum Insured		Premium(Rs/Tree)		Premium(%)	
5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs	5-15 Yrs.	15-50 Yrs
450	800	52	92	11.5%	11.5%

Annexure II.1.a

NCIP WBCIS for Mango Plantations in Srikakulam Dist. Rabi 2014-15

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Amadalavalasa	Amadalavalasa	Srikakulam
2	Bhamini	Bhamini	Seethampeta
3	Burja	Burja	Seethampeta
4	Etcherla	Etcherla	Srikakulam
5	Ganguvari Singadam	Ganguvari Singadam	Ponduruj
6	Gara	Gara	Polaki
7	Hiramandalam	Hiramandalam	Saravakota
8	Ichchapuram	Ichchapuram	kaviti
9	Jalumuru	Jalumuru	Saravakota
10	Kanchili	Kanchili	Sompeta
11	kaviti	kaviti	Kanchili
12	Kotabommali	Kotabommali	Santhabommali
13	Kothuru	Kothuru	Hiramandalam
14	Laveru	Laveru	Etcherla
15	Mandasa	Mandasa	Palasa
16	Meliaputti	Meliaputti	Nandigam
17	Nandigam	Nandigam	Vajrapukothuru
18	Narasannapeta	Narasannapeta	Jalumuru
19	Palakonda	Palakonda	Seethampeta
20	Palasa	Palasa	Meliaputti
21	Pathapatnam	Pathapatnam	Meliaputti
22	Polaki	Polaki	Narasannapeta
23	Ponduru	Ponduru	Etcherla
24	Rajam	Rajam	Ganguvari Singadam
25	Ranastalam	Ranastalam	Laveru
26	Regidiamadalavalasa	Regidiamadalavalasa	Palakonda
27	Santhabommali	Santhabommali	Tekkali
28	Santhakaviti	Santhakaviti	Regidiamadalavalasa
29	Saravakota	Saravakota	Pathapatnam
30	Sarubujjili	Sarubujjili	Burja
31	Seethampeta	Seethampeta	Kothuru
32	Sompeta	Sompeta	Mandasa
33	Srikakulam	Srikakulam	Gara
34	Tekkali	Tekkali	Nandigam
35	Vajrapukothuru	Vajrapukothuru	Palasa
36	Vangara	Vangara	Regidiamadalavalasa
37	Veeraghattam	Veeraghattam	Vangara

Annexure II.2.a

NCIP WBCIS for Mango Plantations in Vizianagaram Dist. Rabi 2014-15

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Badangi	Badangi	Bobbili
2	Balijipeta	Balijipeta	Bobbili
3	Bhoghapuram	Bhoghapuram	Pusapatirega
4	Bobbili	Bobbili	Seethanagaram
5	Bondapalle	Bondapalle	Gajapathinagaram
6	Cheepurupalle	Cheepurupalle	Garividi
7	Dattirajeru	Dattirajeru	Ramabhadrapuram
8	Denkada	Denkada	Pusapatirega
9	Gajapathinagaram	Gajapathinagaram	Dattirajeru
10	Gantyada	Gantyada	Jami
11	Garividi	Garividi	Gurla
12	Garugubilli	Garugubilli	Jiyyammavalasa
13	Gummalakshmipuram	Gummalakshmipuram	Kurupam
14	Gurla	Gurla	Nellimarla
15	Jami	Jami	Vizianagaram
16	Jiyyammavalasa	Jiyyammavalasa	Komarada
17	Komarada	Komarada	Gummalakshmipuram
18	Kothavalasa	Kothavalasa	Lakkavarapukota
19	Kurupam	Kurupam	Jiyyammavalasa
20	Lakkavarapukota	Lakkavarapukota	Jami
21	Makkuva	Makkuva	Parvathipuram
22	Mentada	Mentada	Ramabhadrapuram
23	Merakamudiam	Merakamudiam	Dattirajeru
24	Nellimarla	Nellimarla	Bondapalle
25	Pachipenta	Pachipenta	Salur
26	Parvathipuram	Parvathipuram	Garugubilli
27	Pusapatirega	Pusapatirega	Nellimarla
28	Ramabhadrapuram	Ramabhadrapuram	Salur
29	Salur	Salur	Makkuva
30	Seethanagaram	Seethanagaram	Makkuva
31	Srungavarapukota	Srungavarapukota	Jami
32	Therlam	Therlam	Merakamudiam
33	Vepada	Vepada	Srungavarapukota
34	Vizianagaram	Vizianagaram	Denkada

Annexure II.3.a

NCIP WBCIS for Mango Plantations in Visakhapatnam Dist. Rabi 2014-15

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	Anakapalli	Anakapalli	Chodavaram
2	Anandapuram	Anandapuram	Pendurthi
3	Ananthagiri	Ananthagiri	Hukumpeta
4	Arakuvalley	Arakuvalley	Ananthagiri
5	Atchutapuram	Atchutapuram	Kasimkota
6	Bheemiunipatnam	Bheemiunipatnam	Anandapuram
7	Butchahyyapeta	Butchahyyapeta	Ravikamatham
8	Cheedikada	Cheedikada	Madugula
9	Chintapalle	Chintapalle	Gudemkothaveedhi
10	Chodavaram	Chodavaram	Butchahyyapeta
11	Devarapalle	Devarapalle	Cheedikada
12	Dumbriguda	Dumbriguda	Hukumpeta
13	Gajuwaka	Gajuwaka	Pedagantyada
14	Gangaraju Madugula	Gangaraju Madugula	Chintapalle
15	Golugonda	Golugonda	Koyyuru
16	Gudemkothaveedhi	Gudemkothaveedhi	Koyyuru
17	Hukumpeta	Hukumpeta	Paderu
18	K Kotapadu	K Kotapadu	Devarapalle
19	Kasimkota	Kasimkota	Butchahyyapeta
20	Kotauratla	Kotauratla	Makavarapalem
21	Koyyuru	Koyyuru	Chintapalle
22	Madugula	Madugula	Paderu
23	Makavarapalem	Makavarapalem	Kasimkota
24	Munagapaka	Munagapaka	Atchutapuram
25	Munchingiputtu	Munchingiputtu	Pedabayalu
26	Nakkapalli	Nakkapalli	S Rayavaram
27	Narsipatnam	Narsipatnam	Golugonda
28	Nathavaram	Nathavaram	Golugonda
29	Paderu	Paderu	Gangaraju Madugula
30	Padmanabham	Padmanabham	Anandapuram
31	Paravada	Paravada	Anakapalli
32	Payakaraopeta	Payakaraopeta	Nakkapalli
33	Pedabayalu	Pedabayalu	Gangaraju Madugula
34	Pedagantyada	Pedagantyada	Paravada
35	Pendurthi	Pendurthi	Sabbavaram
36	Rambilli	Rambilli	Atchutapuram
37	Ravikamatham	Ravikamatham	Rolugunta
38	Rolugunta	Rolugunta	Narsipatnam
39	S Rayavaram	S Rayavaram	Rambilli
40	Sabbavaram	Sabbavaram	K Kotapadu
41	Visakhapatnam	Visakhapatnam	Anandapuram
42	Visakhapatnam (U)	Visakhapatnam (U)	Visakhapatnam
43	Yelamanchili	Yelamanchili	Rambilli

NCIP WBCIS for Mango Plantations in East Godavari Dist. Rabi 2014-15

Annexure II.4.a

	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
	Addateegala	Addateegala	Rajavommangi
2	Ainavilli	Ainavilli	Mummidivaram
3	Alamuru	Alamuru	Kapileswarapuram
	Allavaram	Allavaram	Amalapuram
	Amalapuram	Amalapuram	Ainavilli
6	Ambajipeta	Ambajipeta	Amalapuram
7	Anaparthy	Anaparthy	Mandapeta
8	Atreyapuram	Atreyapuram	Rajahmundry [R]
	Biccavolu	Biccavolu	Rangampeta
10	Chinturu	Chinturu	Kunavaram
	Devipatnam	Devipatnam	Rampachodavaram
	Eleswaram	Eleswaram	Kirlampudi
	Gandepalle	Gandepalle	Peddapuram
	Gangavaram	Gangavaram	Rampachodavaram
	Gokavaram	Gokavaram	Korukonda
	Gollaprolu	Gollaprolu	Sankhavaram
	Jaggampeta	Jaggampeta	Gandepalle
	Kadiam	Kadiam	Atreyapuram
	Kajuluru	Kajuluru	Karapa
	Kakinada (U)	Kakinada (U)	Kalinada [R]
	Kakinada (0)	Kakinada [R]	Samalkota
	Kapileswarapuram		
		Kapileswarapuram	Kothapeta
	Karapa	Karapa	Pedapudi
	Katrenikona	Katrenikona	Polavaram
	Kirlampudi	Kirlampudi	Jaggampeta
	Korukonda	Korukonda	Seethanagaram
	Kotananduru	Kotananduru	Tuni
	Kothapalle	Kothapalle	Gollaprolu
	Kothapeta	Kothapeta	Ravulapalem
30	Kunavaram	Kunavaram	Vararamachandrapuram
31	Malikipuram	Malikipuram	Razole
32	Mamidikuduru	Mamidikuduru	Allavaram
33	Mandapeta	Mandapeta	Rajanagaram
	Maredumilli	Maredumilli	Ramavaram
35	Mummidivaram	Mummidivaram	Polavaram
36	Nellipaka	Nellipaka	Kunavaram
	P Gannavaram	P Gannavaram	Ambajipeta
	Pamarru	Pamarru	Ainavilli
	Pedapudi	Pedapudi	Biccavolu
	Peddapuram	Peddapuram	Kirlampudi
	Pithapuram	Pithapuram	Gollaprolu
	Polavaram	Polavaram	Thallarevu
	Prathipadu	Prathipadu	Eleswaram
	Rajahmundry (U)	Rajahmundry (U)	Rajahmundry [R]
		D 1 1 1D1	- ·
	Rajahmundry [R]	Rajanmundry [R]	Kajanagaram
	Rajanagaram	Rajanagaram	Korukonda
	Rajavommangi	Rajavommangi	Kotananduru
	Ramachandrapuram	Ramachandrapuram	Rayavaram
	Ramavaram	Ramavaram	Addateegala
	Rampachodavaram	Rampachodavaram	Maredumilli
	Rangampeta	Rangampeta	Gandepalle
	Ravulapalem	Ravulapalem	Atreyapuram
	Rayavaram	Rayavaram	Kapileswarapuram
54	Razole	Razole	Mamidikuduru
	Sakhinetipalle	Sakhinetipalle	Malikipuram
56	Samalkota	Samalkota	Peddapuram
57	Sankhavaram	Sankhavaram	Prathipadu
58		Seethanagaram	Devipatnam
	Thallarevu	Thallarevu	Kajuluru
	Thondangi	Thondangi	Sankhavaram
61		Tuni	Thondangi
			•
62	Uppalaguptam	Uppalaguptam	Katrenikona

Annexure II.5.a

NCIP WBCIS for Mango Plantations in West Godavari Dist. Rabi 2014-15 List of RUA - RWS - BWS

S.No	Reference Unit Area (RUA)	in West Godavari Dist. Rabi 2014-15 Reference Weather Station	List of RUA - RWS - BWS Backup Weather Station
_	Achanta	Achanta	Poduru
	Akiveedu	Akiveedu	Undi
	Attili	Attili	Ganapavaram
		Bheemavaram	Kalla
		Bhimadole	Unguturu
			Polavaram
	Buttayagudem Chagallu	Buttayagudem Chagallu	Nidadavole
7			
		Chintalapudi	T Narasapuram
	D Tirumala	D Tirumala	Kamavarapukota
_	Denduluru	Denduluru	Bhimadole
	Devarapalle	Devarapalle	Nallajerla
	Eluru	Eluru	Denduluru
13		Ganapavaram	Pentapadu
	Gopalapuram	Gopalapuram	Devarapalle
	Iragavaram	Iragavaram	Penumantra
	Jangareddigudem	Jangareddigudem	Koyyalagudem
	Jeelugumilli	Jeelugumilli	Buttayagudem
	Kalla	Kalla	Akiveedu
	Kamavarapukota	Kamavarapukota	Lingapalem
	Kovvur	Kovvur	Chagallu
	Koyyalagudem	Koyyalagudem	Buttayagudem
	Kukunoor	Kukunoor	Velairpadu
	Lingapalem	Lingapalem	Chintalapudi
	Mogalthur	Mogalthur	Bheemavaram
	Nallajerla	Nallajerla	Unguturu
	Narasapuram	Narasapuram	Mogalthur
27	Nidadavole	Nidadavole	Tadepalligudem
28	Nidamarru	Nidamarru	Bhimadole
29	Palacole	Palacole	Veeravasaram
	Palakoderu	Palakoderu	Bheemavaram
	Pedapadu	Pedapadu	Eluru
	Pedavegi	Pedavegi	Denduluru
	Pentapadu	Pentapadu	Tadepalligudem
34	Penugonda	Penugonda	Achanta
35	Penumantra	Penumantra	Attili
36	Peravali	Peravali	Penugonda
37	Poduru	Poduru	Palacole
38	Polavaram	Polavaram	Gopalapuram
	T Narasapuram	T Narasapuram	Jangareddigudem
40	Tadepalligudem	Tadepalligudem	Unguturu
	Tanuku	Tanuku	Undrajavaram
42	Thallapudi	Thallapudi	Gopalapuram
	Undi	Undi	Ganapavaram
44	Undrajavaram	Undrajavaram	Undrajavaram
	Unguturu	Unguturu	Pentapadu
	Veeravasaram	Veeravasaram	Palakoderu
	Velairpadu	Velairpadu	Polavaram
	Yelamanchili	Yelamanchili	Poduru

Annexure II.6.a

NCIP WBCIS for Mango Plantations in Krishna Dist. Rabi 2014-15

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	A Konduru	A Konduru	Vissannapet
2	Agiripalle	Agiripalle	Nizvid
3	Avanigadda	Avanigadda	Mopidevi
4	Bantumilli	Bantumilli	Pedana
5	Bapulapadu	Bapulapadu	Agiripalle
6	Challapalli	Challapalli	Ghantasala
7	Chandralapadu	Chandralapadu	Kanchikacherla
8	Chatrai	Chatrai	Musunuru
9	G Konduru	G Konduru	Mylavaram
10	Gampalagudem	Gampalagudem	Tiruvuru
11	Gannavaram	Gannavaram	Agiripalle
12	Ghantasala	Ghantasala	Pamidimukkala
13	Gudivada	Gudivada	Pedaparupudi
14	Gudlavalleru	Gudlavalleru	Gudivada
15	Gudur	Gudur	Ghantasala
16	Ibrahimpatnam	Ibrahimpatnam	G Konduru
17	Jaggayyapeta	Jaggayyapeta	Vatsavai
18	Kaikalur	Kaikalur	Kalidindi
19	Kalidindi	Kalidindi	Kruthivennu
20	Kanchikacherla	Kanchikacherla	Veerulapadu
21	Kankipadu	Kankipadu	Thotlavalluru
22	Koduru	Koduru	Machilipatnam
23	Kruthivennu	Kruthivennu	Bantumilli
24	Machilipatnam	Machilipatnam	Gudur
25	Mandavalli	Mandavalli	Kaikalur
26	Mopidevi	Mopidevi	Challapalli
27	Movva	Μοννα	Ghantasala
28	Mudinepalli	Mudinepalli	Bantumilli
29	Musunuru	Musunuru	Nizvid
30	Mylavaram	Mylavaram	Reddigudem
31	Nagayalanka	Nagayalanka	Koduru
32	Nandigama	Nandigama	Chandralapadu
33	Nandivada	Nandivada	Mandavalli
34	Nizvid	Nizvid	Reddigudem
35	Pamarru	Pamarru	Gudlavalleru
36	Pamidimukkala	Pamidimukkala	Movva
37	Pedana	Pedana	Gudlavalleru
38	Pedaparupudi	Pedaparupudi	Unguturu
39	Penamaluru	Penamaluru	Vijayawada Urban
40	Penuganchiprolu	Penuganchiprolu	Nandigama
41	Reddigudem	Reddigudem	A Konduru
42	Thotlavalluru	Thotlavalluru	Pamidimukkala
43	Tiruvuru	Tiruvuru	A Konduru
44	Unguturu	Unguturu	Gannavaram
45	Vatsavai	Vatsavai	Penuganchiprolu
46	Veerulapadu	Veerulapadu	Nandigama
47	Vijayawada Rural	Vijayawada Rural	G Konduru
48	Vijayawada Urban	Vijayawada Urban	Vijayawada Rural
49	Vissannapet	Vissannapet	Chatrai
50	Vuyyuru	Vuyyuru	Pedaparupudi

Annexure II.7 .a

NCIP WBCIS for Mango Plantations in Chittoor Dist. Rabi 2014-15

_	WBCIS for Mango Plantations in Chi	11001 DISL Naul 2014-15	List of RUA - RWS - BWS
S.No	, ,	Reference Weather Station	Backup Weather Station
	В КОТНАКОТА	В КОТНАКОТА	KURABALAKOTA
	BAIREDDI PALLE	BAIREDDI PALLE	PALAMANER
3	BANGARUPALEM	BANGARUPALEM	THAVANAMPALLE
4	BUCHINAIDU KHANDRIGA	BUCHINAIDU KHANDRIGA	THOTTAMBEDU
5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARA NELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARA NELLORE	GANGADHARA NELLORE	S.R.PURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDI PALLE	GUDI PALLE	SANTHI PURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAMKONDA
	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
	KARVETINAGAR	KARVETINAGAR	VEDURU KUPPAM
	KUPPAM	KUPPAM	GUDI PALLE
_	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
		MULAKALACHERUVU	NIMIMANAPALLE B KOTHAKOTA
	MULAKALACHERUVU		
	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
	NAGARI	NAGARI	NARAYANAVANAM
	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU (VALMIKIPURAM)
	NINDRA	NINDRA	NAGARI
_	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPURAM
32	PEDDA PANJANI	PEDDA PANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLAPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	B KOTHAKOTA
35	PENUMURU	PENUMURU	GANGADHARA NELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA
38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40		PUTHALAPATTU	PENUMURU
	PUTHALAPATTU		
41	PUTHALAPATTU PUTTUR	PUTTUR	KARVETINAGAR
	PUTTUR		KARVETINAGAR
42	PUTTUR RAMA KUPPAM	RAMA KUPPAM	KARVETINAGAR VENKATAGIRI KOTA
42 43	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa	RAMA KUPPAM RAMACHANDRAPURAM(Kammapa(KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI
42 43 44	PUTTUR RAMA KUPPAM	RAMA KUPPAM RAMACHANDRAPURAM(Kammapa¢ RAMASAMUDRAM	KARVETINAGAR VENKATAGIRI KOTA
42 43 44 45	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA	RAMA KUPPAM RAMACHANDRAPURAM(Kammapa(RAMASAMUDRAM RENIGUNTA	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN
42 43 44 45 46	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU
42 43 44 45 46 47	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM
42 43 44 45 46 47 48	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM
42 43 44 45 46 47 48 49	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE
42 43 44 45 46 47 48 49	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE
42 43 44 45 46 47 48 49 50	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU
42 43 44 45 46 47 48 49 50 51	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM
42 43 44 45 46 47 48 49 50 51 52 53	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU
42 43 44 45 46 47 48 49 50 51 52 53	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA
42 43 44 45 46 47 48 49 50 51 52 53 54 55	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI
42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN
42 43 44 45 46 47 48 49 50 51 52 53 54 55 56	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATI URBAN	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI
422 433 444 455 466 477 488 499 500 511 522 533 544 555 566 577 588	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM
422 433 444 455 466 477 488 499 500 511 522 533 544 555 566 577 588	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATI URBAN	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI
42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM
42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA VARADAIAHPALEM	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA VARADAIAHPALEM	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM BUCHINAIDU KHANDRIGA
423 444 455 466 477 488 499 500 511 522 533 544 555 566 577 588 600 611	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAWBALLAPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA VARADAIAHPALEM VEDURU KUPPAM	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA VARADAIAHPALEM VEDURU KUPPAM	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM BUCHINAIDU KHANDRIGA VEDURU KUPPAM
422 433 444 445 466 477 488 500 511 522 533 544 555 566 601 61 62	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATHI RURAL TIRUPATHI URBAN VADAMALAPETA VARADAIAHPALEM VEDURU KUPPAM VENKATAGIRI KOTA	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVTAMBEDU TIRUPATHI RURAL TIRUPATI URBAN VADAMALAPETA VARADAIAHPALEM VEDURU KUPPAM VENKATAGIRI KOTA	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM BUCHINAIDU KHANDRIGA VEDURU KUPPAM BAIREDDI PALLE
422 433 444 455 466 477 488 499 500 511 522 533 544 555 566 601 612 636 63	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THOYTAMBEDU TIRUPATHI RURAL TIRUPATHI RURAL TIRUPATHI URBAN VADAMALAPETA VARADAJAHPALEM VEDURU KUPPAM VENKATAGIRI KOTA	RAMA KUPPAM RAMACHANDRAPURAM(KammapaC RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THOTTAMBEDU TIRUPATI URBAN VADAMALAPETA VARADAIAHPALEM VEDURU KUPPAM VENKATAGIRI KOTA VIJAYA PURAM	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM BUCHINAIDU KHANDRIGA VEDURU KUPPAM BAIREDDI PALLE
422 433 444 455 466 477 488 499 500 511 522 533 544 555 566 600 611 622 633 644	PUTTUR RAMA KUPPAM RAMACHANDRAPURAM(Kammapa RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SODAM SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATHI RUBAN VADAMALAPETA VARADAJAHPALEM VEDURU KUPPAM VENKATAGIRI KOTA VIJAYA PURAM VOYALPADU (VALMIKIPURAM)	RAMA KUPPAM RAMACHANDRAPURAM(Kammapac) RAMASAMUDRAM RENIGUNTA ROMPICHERLA SANTHI PURAM SATYAVEDU SODAM SOMALA SRIKALAHASTI SRIRANGARAJAPURAM THAMBALLAPALLE THAVANAMPALLE THOTTAMBEDU TIRUPATHI RURAL TIRUPATH URBAN VADAMALAPETA VARADAJAHPALEM VENKATAGIRI KOTA VIJAYA PURAM VOYALPADU (VALMIKIPURAM)	KARVETINAGAR VENKATAGIRI KOTA HANDRAGIRI MADANAPALLE TIRUPATI URBAN CHINNAGOTTIGALLU RAMA KUPPAM VARADAIAHPALEM CHOWDEPALLE NIMMANAPALLE YERPEDU VEDURU KUPPAM MULAKALACHERUVU IRALA SRIKALAHASTI TIRUPATI URBAN CHANDRAGIRI NARAYANAVANAM BUCHINAIDU KHANDRIGA VEDURU KUPPAM BAIREDDI PALLE NINDRA KALIKIRI

Annexure II.8.a

NCIP WBCIS for Mango Plantations in Kurnool Dist. Rabi 2014-15

S.No	Reference Unit Area (RUA)	Reference Weather Station	Packup Weather Station
	ADONI	ADONI	Backup Weather Station ASPARI
1	ALLAGADDA	-	
2		ALLAGADDA	UYYALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ADONI
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
			ALLAGADDA
10	CHAGALAMARRI	CHAGALAMARRI	-
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA DHONE	DEVANAKONDA DHONE	KRISHNAGIRI VELDURTHY
13			
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
	HALAHARVI	HALAHARVI	CHIPPAGIRI
	HOLAGUNDA	HOLAGUNDA	ADONI
	J.BUNGLOW	J.BUNGLOW	MIDTHUR
	KALLUR	KALLUR	VELDURTHY
	KODUMUR	KODUMUR	KALLUR
	KOILKUNTLA	KOILKUNTLA	BANAGANAPALLI
	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
	KOSIGI	KOSIGI	MANTRALAYAM
	KOTHAPALLI	KOTHAPALLI	ATMAKUR
L/	KOWTHALAM	KOWTHALAM	ADONI
	KRISHNAGIRI	KRISHNAGIRI	DHONE
	KURNOOL	KURNOOL	KALLUR
- 30			
	MADDIKERA	MADDIKERA	PATTIKONDA
	MAHANANDI	MAHANANDI	SIRIVEL
	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
	MIDTHUR	MIDTHUR	GADIVEMULA
	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
37	OWK	OWK	PEAPULLY
40	PAGIDYALA	PAGIDYALA	J.BUNGLOW
41	PAMULAPADU	PAMULAPADU	J.BUNGLOW
42	PANYAM	PANYAM	NANDYAL
43	PATTIKONDA	PATTIKONDA	ASPARI
44	PEAPULLY	PEAPULLY	DHONE
45	PEDDAKADUBUR	PEDDAKADUBUR	ADONI
46	RUDRAVARAM	RUDRAVARAM	ALLAGADDA
	SANJAMALA	SANJAMALA	OWK
	SIRIVEL	SIRIVEL	RUDRAVARAM
49	SRISAILAM	SRISAILAM	ATMAKUR
50	TUGGALI	TUGGALI	PATTIKONDA
51	UYYALAWADA	UYYALAWADA	SANJAMALA
52	VELDURTHY	VELDURTHY	BETHAMCHERLA
53	VELGODU	VELGODU	BANDI ATMAKUR
54	YEMMIGANUR	YEMMIGANUR	GONEGANDLA
54		1.2	

Annexure II.9.a

NCIP WBCIS for $\bf Mango\ Plantations$ in $\bf YSR\ Kadapa\ Dist.\ Rabi\ 2014-15$

S.No	Reference Unit Area (RUA)	Reference Weather Station	Backup Weather Station
1	ATLUR	ATLUR	BADVEL
2	B.KODUR	B.KODUR	PORUMAMILLA
3	B.MATTAM	B.MATTAM	B.KODUR
4	BADVEL	BADVEL	B.KODUR
5	CHAKRAYAPET	CHAKRAYAPET	GALIVEEDU
6	CHAPADU	CHAPADU	KHAJIPET
7	CHENNUR	CHENNUR	VALLUR
8	CHINNAMANDEM	CHINNAMANDEM	SAMBEPALLE
9	CHITVEL	CHITVEL	PENAGALUR
10	CK DINNE	CK DINNE	KADAPA
11	DUVVUR	DUVVUR	MYDUKUR
12	GALIVEEDU	GALIVEEDU	CHINNAMANDEM
13	GOPAVARAM	GOPAVARAM	BADVEL
14	JAMMALAMADUGU	JAMMALAMADUGU	MUDDANUR
15	KADAPA	KADAPA	CHENNUR
16	KALASAPADU	KALASAPADU	PORUMAMILLA
17	KAMALAPURAM	KAMALAPURAM	VALLUR
18	KHAJIPET	KHAJIPET	CHENNUR
19	KODUR	KODUR	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
21	LAKKIREDDIPALLE	LAKKIREDDIPALLE	CHAKRAYAPET
22	LINGALA	LINGALA	SIMHADRIPURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTLA
24	MYDUKUR	MYDUKUR	KHAJIPET
25	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
26	NANDALUR	NANDALUR	PENAGALUR
27	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
28	PEDDAMUDIUM	PEDDAMUDIUM	JAMMALAMADUGU
29	PENAGALUR	PENAGALUR	RAJAMPET
30	PENDLIMARRI	PENDLIMARRI	CK DINNE
31	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
32	PRODDATUR	PRODDATUR	CHAPADU
33	PULIVENDULA	PULIVENDULA	LINGALA
34	PULLAMPET	PULLAMPET	CHITVEL
35	RAJAMPET	RAJAMPET	PULLAMPET
36	RAJUPALEM	RAJUPALEM	PRODDATUR
37	RAMAPURAM	RAMAPURAM	LAKKIREDDIPALLE
38	RAYACHOTY	RAYACHOTY	GALIVEEDU
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
40	SAMBEPALLE	SAMBEPALLE	TSUNDUPALLE
41	SIDHOUT	SIDHOUT	VONTIMITTA
42	SIMHADRIPURAM	SIMHADRIPURAM	THONDUR
43	THONDUR	THONDUR	MUDDANUR
44	TSUNDUPALLE	TSUNDUPALLE	VEERABALLE
45	VALLUR	VALLUR	KHAJIPET
46	VEERABALLE	VEERABALLE	RAMAPURAM
47	VEMPALLE	VEMPALLE	VEMULA
48	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
	YERRAGUNTLA	YERRAGUNTLA	KAMALAPURAM
51	TERRAGONTEA	TERRAGONTEA	NAIVIALAFUNAIVI

SNO	Reference unit area (RUA)	Reference weather station (RWS)	Backup weather station (BWS)	
1	ADDANKI	ADDANKI	MUNDLAMURU	
2	ARDHAVEEDU	ARDHAVEEDU	MARKAPUR	
3	BALLIKURUVA	BALLIKURUVA	SANTHAMAGULURU	
4	BESTAVARIPETA	BESTAVARIPETA	KOMAROLU	
5	C.S.PURAM	C.S.PURAM	VELIGANDLA	
6	CHIMAKURTHI	CHIMAKURTHI	SANTHANUTHALAPADU	
7	CHINAGANJAM	CHINAGANJAM	NAGULUPPALAPADU	
8	CHIRALA	CHIRALA	KARAMCHEDU	
9	CUMBUM	CUMBUM	RACHERLA	
10	DARSI	DARSI	THALLUR	
11	DONAKONDA	DONAKONDA	KURICHEDU	
12	DORNALA	DORNALA	YERRAGONDAPALEM	
13	GIDDALURU	GIDDALURU	KOMAROLU	
14	GUDLURU	GUDLURU	ULAVAPADU	
15	HANUMANTHUNIPADU	HANUMANTHUNIPADU	KONAKANAMITLA	
16	INKOLLU	INKOLLU	J.PANGULURU	
17	J.PANGULURU	J.PANGULURU	ADDANKI	
18	KANDUKUR	KANDUKUR	SINGARAYAKONDA	
19	KANIGIRI	KANIGIRI	HANUMANTHUNIPADU	
20	KARAMCHEDU	KARAMCHEDU	PARCHUR	
21	KOMAROLU	KOMAROLU	GIDDALURU	
22	KONAKANAMITLA	KONAKANAMITLA	PODILI	
23	KONDAPI	KONDAPI	MARRIPUDI	
24	KORISAPADU	KORISAPADU	J.PANGULURU	
25	KOTHAPATNAM	KOTHAPATNAM	ONGOLE	
26	KURICHEDU	KURICHEDU	DONAKONDA	
27	LINGASAMUDRAM	LINGASAMUDRAM	VOLETIVARIPALEM	
28	MADDIPADU	MADDIPADU	CHIMAKURTHI	
29	MARKAPUR	MARKAPUR	TARLAPADU	
30	MARRIPUDI	MARRIPUDI	PODILI	
31	MARTUR	MARTUR	J.PANGULURU	
32	MUNDLAMURU	MUNDLAMURU	ADDANKI	
33	NAGULUPPALAPADU	NAGULUPPALAPADU	CHINAGANJAM	
34	ONGOLE	ONGOLE	KOTHAPATNAM	
35	PAMUR	PAMUR	PEDACHERLOPALLE	
36	PARCHUR	PARCHUR	YEDDANAPUDI	
37	PEDAARAVEEDU	PEDAARAVEEDU	MARKAPUR	
38	PEDACHERLOPALLE	PEDACHERLOPALLE	PONNALURU	
39	PODILI	PODILI	KONAKANAMITLA	
40	PONNALURU	PONNALURU	VOLETIVARIPALEM	
41	PULLALACHERUVU	PULLALACHERUVU	YERRAGONDAPALEM	
42	RACHERLA	RACHERLA	CUMBUM	
43	SANTHAMAGULURU	SANTHAMAGULURU	BALLIKURUVA	
44	SANTHANUTHALAPADU	SANTHANUTHALAPADU	CHIMAKURTHI	
45	SINGARAYAKONDA	SINGARAYAKONDA	KANDUKUR	
46	TANGUTUR	TANGUTUR	KOTHAPATNAM	
47	TARLAPADU	TARLAPADU	MARKAPUR	
48	THALLUR	THALLUR	DARSI	
49	TRIPURANTHAKAM	TRIPURANTHAKAM	PULLALACHERUVU	
50	ULAVAPADU	ULAVAPADU	GUDLURU	
51	VELIGANDLA	VELIGANDLA	HANUMANTHUNIPADU	
52	VETAPALEM	VETAPALEM	CHIRALA	
53	VOLETIVARIPALEM	VOLETIVARIPALEM	LINGASAMUDRAM	
54	YEDDANAPUDI	YEDDANAPUDI	MARTUR	
55	YERRAGONDAPALEM	YERRAGONDAPALEM	PULLALACHERUVU	

Agriculture Insurance Company of India Limited
Head Office:13 Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110001 Regional Office: 8th Floor, United India Towers, Basheer Bagh, Hyderabad 500029

Annexure III

FORM: WBCIS - NL - PF - 01

NATIONAL CROP INSRUANCE PROGRAMME (NCIP)

EATHER BASED CROP	INSURANCE SCHEME	(WBCIS) Proposal	Form
for Non-Loanee	Farmer		

Agent Name:_

0	T 7					C-1		
	k Year: s of Farmer:					Code:		
Detail		stered Farmer with	AIC:		Yes	/ No		
		ner ID No. and if No,		sistration Form				
	Name: Mr./Mi	rs./			Farn	ner ID No.:		
2 Not	ified Crop & Ar	an Dotnile •						
	of Crop:	ca Details.		_ (One Proposal fo	orm for	r one Cron)		
	-	ds for the State(One pr		•		• .		
	State		Distri			/	Mandal	
	L2		L3				L4	
2. D.4	11 6 CI14!4							
	ails of Cultivat	or:						
Name	e :					Name of Father/I	tusband :	
Addre	ess for Communic	eation, with contact				Bank Name:		
Phone	e No.					Account No.:		
Bank Addre	Branch &				l			
4. Deta	ails of Crop and A	rea Proposed for Insu	rance:					
M	landal	Revenue Villag	e	Survey No		Owner/ Share-	Proposed Date/Date	Area Sown in Hectares
						cropper/	of Sowing the crop	Hectares
		and Reference Weather						
Refer	ence Weather Stat	tion (RWS)	Back	k-up Weather Stat	10n-l ((BWS 1)	Back-Up Weather	Station-2 (BWS 2)
							eme & the Product	
reby	further declare	that the particular	rs furni	ished above are	e true	and correct. I	am aware and agree	that the payout,
ıy, wo	ould be made	as per the data of	the R	eference Weat	her S	tation (RWS) a	as mentioned in this	s proposal form.
ive no	ot submitted /	will not submit	any otl	her Weather 1	Base	d Crop Insura	ance Scheme or an	y Crop Insuran
							h this bank branch	
ooper	ative Society (PACS) or Insurar	nce Inte	ermediary. I al	so un	derstand that, i	n case of more than	one insurance
e crop	o / area or any	untrue statement,	the clai	im, if any, shal	ll stan	nd prejudiced / 1	repudiated.	
Place:								
Date:				Witt	ness:	9	ignature of Cultivator	/ Proposer
Date				** 10	11033.	b	ignature or Currivator	/ I Toposci

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

Area proposed for

No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

--(For use by Insurance Intermediary)----

Premium Collected from Farmer (Rs.)

(Sum Insured × Farmer's Premium Rate)

Sum Insured

 $(Sum\ Insured/ha \times area\ insured)$

Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE

Certificate from Competent Authority

FORM: WBCIS - NL - PF - 01

Annexure III Contd...

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority

Date: (State level office/VRO /Agri/Horti Dept Officer)

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

- 1. Separate proposal forms may be submitted for each crop.
- 2. Please complete the Proposal Form in all respects and name of the farmer in the proposal form to be furnished as in the bank pass book, (in English).
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
- 6. Extended coverage can be taken only after full Normal coverage has been taken.
- 7. Documents to enclosed along with the proposal form:
 - (a) Copy of the Saving Bank A/c Pass Book.
 - (b) Copy of the Pattadhar Pass Book.

drawn on ------Bank, subject to realization.

(c) Premium Amount should be remitted through Demand Draft Favouring "Agriculture Insurance Company of India Ltd." payable at Hyderabad.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT (WEATHER BASED CROP INSURANCE SCHEME)

(
Received Rs (Rupees (Rupees (Rupeesonly) towards consideration as Farmer's share of Premium from Shri/Smt
, Son/Daughter/Wife of Shri, cultivator of Block/Tehsil/Taluka/Revenue Circle of
District ofState/UT, having Bank Account Noin
Bank Branch, towards coverage of crop for a Sum Insured of Rs during
Season of year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No dated

FORM: WBCIS-LC-2

<u>National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)</u>

	FROM:			TO:	<u>-</u> _	
	(Address of Nodal B Number)	ank with Conta	ct	(Address of Agriculture Insur Limited (AIC))	ance Company of	Annexure India
ultivator of our No of. It is co i) A th m ii) A W G	r the provisions of as with respect to the dal Bank for the Secretified on behalf of all eligible Loan Apperentioned in the 'Scall guidelines with a Veather Based Croovernment / Agriculation of the covernment / Agriculation of the	ne Loanee Apeason f this office applicants / Kisble crops for hedule' below regard to cover Insurance	pplicants / Kis as p and the bank be san Credit Car r respective se w are included verage under te e Scheme iss	san Credit Card per the schedule ranches/PACSs d Holders who eason intended , and he National Cre sued by the C	Holders under below. under our jurischave sanctioned to be grown due op Insurance Sofovernment of	the jurisdiction diction, that d credit limit for uring the season cheme (NCIP) - F India / State
ated at _			this	day of		
	the Nodal Bank's ed Signatory: on:		<u>SCHI</u>	Of Aut l	Signature and horized Nodal	
eclaration	No. allotted by Bank:			NODAL BANK	CODE:	
tate:	Season:		Year:	0	Crop:	
strict:		Reference Ur (as per Notifi	nit Area: ication)		R W Statio (as per Not	
Sum Insu	red per Hectare for Not	fied Crop:			ble Net Premium Rater adjusting Subsider	
Cate	egory of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
	Small/Marginal Cultivators					
2	Other Cultivators					
тот	·AL					
D / Cheq	ue No:	_ DD / Cheq	ue Date:	DD /	Cheque Amount	·
	TO BE C	OMPLETED BY	AGRICULTURE IN	NSURANCE COMPA	NY OF INDIA LTD. ((AIC)
	ICATE NUMBER					
		<u> </u>	 			
KECEII	PT NO.		D A	ATE RECEIVE	SD	

Guidelines for Filling up National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: NCIP - WBCIS-NLC-3

National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) -**Declaration Form (NON-LOANEE)**

Annexure V

	FROM	1:		TO:		
	(Address of Nodal Number)	Bank with Conta	act	(Address of Agriculture Insura Limited (AIC))	ance Company of In	ndia
Ins No pro	nder the provisions of surance Scheme (Won Loanee Cultivator oposals for the Sease is certified on behalf All the eligible Insunder the National (WBCIS) are included All guidelines with Weather Based Crogovernment / Agribeen followed.	of this office a curance Propose Crop Insurance pregard to cover position in the Declar regard to cover positions.	ereby declare to a urisdiction of the within the bank because Scheme (Notaration, and verage under to be scheme (WBC)	the aggregate So our Nodal Bank he cut-off date, a ranches/PACSs for coverage b CIP) - Weather he National Cro IS) issued by th	um Insured with who submitted as per the schedu under our jurisd by the Non Loan Based Crop Insurance Sche Government of	respect to the difference le below. iction, that nee Cultivators urance Scheme heme (NCIP) - of India / State
Dated	at		this	day of		
Autho	of the Nodal Bank's rized Signatory: nation:		<u>SCHI</u>	•	ture and Seal thorized Nodal I	Bank Official
Declara	ation No. allotted by Bank	:		NODAL BANK	CODE:	
State: _	Seaso	n:	Year:	C	Crop:	
District:	:	Reference Un (as per Notifi	nit Area: ication)		R W Station: _ (as per Notifica	ation)
Sum Ins	sured for insured Crop pe	r Hectare:			e Net Premium Rate er adjusting Subsid	
Ca	ategory of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1	Small/Marginal Cultivators					
2	Other Cultivators					
Т	TOTAL					
DD / Cl	heque No:TO BE				-	
CERT	TIFICATE NUMBI	ER				
RECE	EIPT NO.		DA	ATE RECEIVE	E D	

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up the National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure V. Contd...

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or National Crop Insurance Scheme (NCIP) Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

<u>National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme – Declaration Form (NON-LOANEE) - Insurance Intermediary</u>

	M:		TO:	Annexure V		
(Address of Insura Contact Number)	ance Intermediary	with	Limited (AIC), 8 ^t	ance Company of Ir Floor, United Indi DERABAD – 500	a Towers,	
1. Under the provisions of Insurance Scheme (WB Non Loanee Cultivators within the cut-off date, 2. It is certified on behalf i) All the eligible In under NCIP - WBO ii) All guidelines with Company of India	SCIS), we herebes who submitted as per the scheoof this insurance surance Proposed are included regard to cover	by consolidate to the Insurance dule given below the intermediary sals submitted in this Declar erage under No.	the aggregate Solution and details government, that for coverage bration, and CIP - WBCIS is	um Insured with the Season given in annexed by the Non Loar ssued by Agricu	Listing Sheet: nee Cultivators lture Insurance	
Dated at		this	day of			
Authorized Signatory : Designation :		<u>SCHE</u>	Signature and of Authorise of the Insurant EDULE		y	
Declaration No. allotted by Insur			II's CO			
State: Season: Year:			_			
District:		nit Area:		R W Statio		
District:	Reference Ur (as per Notifi	nit Area: cation)	Applical	R W Statio	e:	
District:	Reference Ur (as per Notifi	nit Area: cation)	Applical	R W Static (as per Notif	e:	
Oistrict: Sum Insured for insured Crop	Reference Ur (as per Notifi per Hectare :	nit Area:	Applical (Aft Sum Insured (Rs.) (S.I. per Ha. X	R W Static (as per Notification of the Net Premium Rate adjusting Subsident Net Premium	e:y) Premium	
Sum Insured for insured Crop Category of Cultivators 1 Small/Marginal	Reference Ur (as per Notifi per Hectare :	nit Area:	Applical (Aft Sum Insured (Rs.) (S.I. per Ha. X	R W Static (as per Notification of the Net Premium Rate adjusting Subsident Net Premium	e:y) Premium	
Sum Insured for insured Crop Category of Cultivators 1 Small/Marginal Cultivators	Reference Ur (as per Notifi per Hectare :	nit Area:	Applical (Aft Sum Insured (Rs.) (S.I. per Ha. X	R W Static (as per Notification of the Net Premium Rate adjusting Subsident Net Premium	e:y) Premium	

NOTE: 1) All code boxes shall be filled up by AIC;

RECEIPT NO.

2) Consolidated Declaration is accompanied by the individual proposals;

DATE RECEIVED

3) Guidelines for filling up Declarations are given overleaf.

Guidelines

For Filling up NCIP - WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

- 1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
- 3. All code particulars (boxes) shall be filled up by AIC.
- 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of NCIP WBCIS.
- 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within 72 hours from the receipt of the Insurance Proposals under NCIP WBCIS.
- 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
- 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
- 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or National Crop Insurance Scheme (NCIP) Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under NCIP WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

LIST TO	o be enclosed with the relevant declar	ation form along with DD	· · · · · · · · · · · · · · · · · · ·								Annexure VI
Cro	p:		Name of the B	ank & Bra	anch:					LOANEE F	ARMERS
									Farmer's share	Bank Account Details	
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	of Premium	Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
			[1	1	1	1
9											
						Authorised Signat	ory:				

List t	AGRICULTURE IN: o be enclosed with the relevant dec	SURANCE COMPANY OF	INDIA LTD., RO,	HYDER	ABAD - NCIP -	WBCIS RABI 2014	-15 FOR M	ANGO PLANTAT	IONS - LIST OF	CULTIVATOR	S Annexure VIII
	p: MANGO		Name of the Ba	ank & Bı	ranch/Office of	JDA/Broker:			NON	LOANEE F	ARMERS
	-								Farmer's share	Bank Account Det	
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.	Extent of area under the crop	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	of Premium Rs./-	Farmer's Bank Account	Bank & Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
Dla	~a·	Date:				Authorised Signat	ory:				
Place: Date:											



Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad - 500 029 Telefax: 23242363 Phone : 23242594, 23240235

NCIP - WBCIS Guidelines to Nodal Banks in A.P for participating in NCIP - WBCIS - Rabi, 2014-'15 in respect of Mango Plantations in the 10 notifying districts:

- 1. National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme for Rabi 2014-15 season for **Mango Plantations** in Srikakulam, Vizianagaram, Visakhapatnam, East Godavari, West Godavari, Krishna, Prakasam, Chittoor, Kurnool and Kadapa districts. The Loanee farmers would be covered under the NCIP WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
- 2. Non-loanee farmers interested in the NCIP WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 3. The sum insured is pre-defined & fixed per Mango Tree (there are two categories based on the age of tree i.e., 5-15 yrs and 16-50 yrs).

4. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans from 1st July, 2014 to 15th December,2014 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.450/- per tree in respect of 5-15 yrs age group category and Rs.800/- per tree in respect of 16-50 yrs age group category. 'Total number of trees in farmer's possession' for the notified crop as already declared by Loanee Farmer in the loan application from for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per tree (category wise wherever applicable) will be the actual sum insured to be treated for payment of premium. Since the finance will be in terms of acre or hectare the premium table per tree/acre/hectare is furnished:

				Farmer Contribution of Premium				
Age of the		Sum Insured Rs./-						
Tree	Per Tree	Per Acre	Per Hectare	Per Tree	Per Acre	Per Hectare		
5-15 Yrs.	450	18,000	45,000	26	1,040	2,600		
15-50 Yrs	800	32,000	80,000	46	1,840	4,600		

- c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2014 shall be insured under the NCIP - WBCIS.
- 5. **A**. In case of Non-loanee farmers, the farmers shall declare the 'No. of trees under Possession' for Notified Crop in the Insurance Proposal Form. Sum Insured will be equal to the declared no. of trees (Category wise wherever applicable) multiplied by sum insured per tree (as applicable).
 - **B.** In case the coverage shall have to be in acres/hectares, the same table of loanee can be followed for Sum Insured, Premium remittance etc.
- 6. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
- 7. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
- 8. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA ANDHRA PRADESH Crop: State: District: VIZIANAGARAM Reference Weather Station: As per Notification

UNIT: HECTARE Annexure I.a

Mandal: Gajapathinagaram, Cheepurupalli, Mentada Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: Cover Period: Cover Definition: To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15 % For

Daily Average Relative Humidity > 8 Consecutive days Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period.

1-Feb-15 to 31-May-15 Consecutive days' rainfall (mm) during cover period

30000

Payout (Rs.)

3000 6000 10000 15000 22000 30000

MAX PAYOUT (Rs.)

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

To provide cover for reduced growth due to High Maximum temperature during cover period

Cover Period: Cover Definition:

1-Mar-15 to 31-May-15 Daily Maximum Temperature > °C For

Payout (Rs)

10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : Cover Period :

To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to 31-May-15

Index:

Daily Maximum windspeed during cover period.

		Daily Max	Wind Tri	gger(Kr	n/Hour)	Payout
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: VIZIANAGARAM District: Reference Weather Station: As per Notification

Gantyada, Jami, Lakkavarapukota, Kothavalasa,

Nellimerla, Pusapatirega, Vizianagaram Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Sum of

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

Index:

1-Mar-15 to 31-May-15 Daily Maximum Temperature > ℃ For Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop: BANANA

State: ANDHRA PRADESH
District: VIZIANAGARAM
Reference Weather Station: As per Notification

Mandal: Garugubilli,Komarada

Backup Weather Station: As per Notification

Annexure Lc

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 to 30-Apr-15

Cover Definition: Daily Average Relative Humidity > 80 % For 4 6 8 Consecutive days

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-15 to 31-May-15

Index: Sum of 3 Consecutive days' rainfall (mm) during cover period

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: Cover Definition:

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH VIZIANAGARAM

Mandal: Jiyyammavalasa

District: Reference Weather Station: As per Notification

Backup Weather Station: As per Notification

Annexure I.d

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15

Cover Definition: Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000 Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

State:

31-May-15 1-Mar-15 to Daily Maximum Temperature > ℃ For

Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

20000 MAX PAYOUT (Rs.)

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH VIZIANAGARAM

HECTARE

Annexure Le

Mandal: KURUPAM

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

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period. 30-Apr-15

Cover Period: 15-Dec-14

Cover Definition: Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

State:

District:

31-May-15 1-Mar-15 to

Daily Maximum Temperature > ℃ For Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

20000 MAX PAYOUT (Rs.)

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: VIZIANAGARAM District: Reference Weather Station:

Mandal: Makkuva, Seethanagaram

HECTARE

Backup Weather Station: As per Notification

Annexure Lf

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition:

As per Notification

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

31-May-15 1-Mar-15 to Daily Maximum Temperature > ℃ For Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Payout				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH VIZIANAGARAM

As per Notification

Mandal: PACHIPENTA

Backup Weather Station: As per Notification

Annexure I.g

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15

Cover Definition: Daily Average Relative Humidity > 8 Consecutive days % For 5000 10000 20000

Payout (Rs)

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. Cover Period:

1-Feb-15 to 31-May-15

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

State:

District: Reference Weather Station:

> 31-May-15 1-Mar-15 to

Daily Maximum Temperature > Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Daily Maximum windspeed during cover period. Index :

		Daily Max Wind Trigger(Km/Hour)						
Wind	Months	February	March	April	May	(In Rs)		
	Trigger1(>)	50	55	55	50	5000		
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000		
(Multiple Event)	Trigger3(>)	70	75	75	65	20000		

20000 MAX PAYOUT (Rs.)

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

8 Consecutive days

Crop:

ANDHRA PRADESH State: VIZIANAGARAM District: Reference Weather Station: As per Notification

Annexure I.h

Mandal: SrungavarapuKota, Vepada Backup Weather Station: As per Notification

5000

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For 10000 20000

Payout (Rs)

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

31-May-15 1-Mar-15 to Daily Maximum Temperature > ℃ For

Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop: BANANA

State: ANDHRA PRADESH
District: VIZIANAGARAM
Reference Weather Station: As per Notification

NII: RECTARE Annexur

Mandal: Saluru,Ramabhadrapuram,Bobbili,Balijipeta

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

 Cover Period:
 15-Dec-14
 to
 30-Apr-15

 Cover Definition:
 Daily Average Relative Humidity >
 80
 % For
 4

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-15 to 31-May-15

Sum of 3 Consecutive days' rainfall (mm) during cover period

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: Cover Definition:

Index:

1-Mar-15 to 31-May-15

Daily Maximum Temperature > 43 ℃ For 3 5 7 Consecutive days

Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA ANDHRA PRADESH Crop: State: District: EAST GODAVARI

UNIT: HECTARE

Mandal: Ainavalli, Kothapeta, Mummidivaram

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: Cover Period: Cover Definition:

Reference Weather Station:

To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

As per Notification

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period.

1-Feb-15 to 31-May-15

Consecutive days' rainfall (mm) during cover period

Payout (Rs.) 3000 6000 10000 15000 22000 30000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

To provide cover for reduced growth due to High Maximum temperature during cover period

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15 °C For

Daily Maximum Temperature >

8 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :

To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to 31-May-15 Cover Period :

Index:

Daily Maximum windspeed during cover period.

		Daily Max	Wind Tri	gger(Kr	n/Hour)	Payout
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000
					•	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: EAST GODAVARI District: Reference Weather Station: As per Notification

UNIT: HECTARE

Annexure II.b

Mandal: AMALAPURAM **Backup Weather Station:**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition:

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 40 100 120 140

Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

1-Mar-15 to 31-May-15 Daily Maximum Temperature > ℃ For 8

Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop: BANANA

State: ANDHRA PRADESH
District: EAST GODAVARI
Reference Weather Station: As per Notification

UNIT: HECTARE Annexure II.c

Mandal: AMBAJIPET Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 to 30-Apr-15
Cover Definition: Daily Average Relative Humidity > 80 % For

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-15 to 31-May-15

| Cover Period: 1-Feb-15 to 31-May-15 | Index: Sum of 3 | Consecutive days' rainfall (mm) during cover period

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

 Daily Maximum Temperature >
 42.5
 °C For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)				Payout	
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: EAST GODAVARI District:

UNIT: HECTARE Annexure II.d

Mandal: Atreyapuram, Alamuru, Kadiam,

Kapileswarapuram, Rangampeta,

Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: Cover Period:

Reference Weather Station:

To provide cover for reduced growth due to High Relative Humidity during cover period. 15-Dec-14 to 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

As per Notification

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15

Sum of Index:

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000 30000 6000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: Cover Period: Cover Definition: To provide cover for reduced growth due to High Maximum temperature during cover period.

1-Mar-15 to 31-May-15

1-Mar-15

Daily Maximum Temperature > Payout (Rs)

lO .	31-Way-13				
42.5	℃ For	4	6	8	Consecutive days
		10000	20000	30000	

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to Cover Period : 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH EAST GODAVARI

Mandal:

Kothapalli, Kirlampudi, Jaggampeta, Gokavaram, Addatee gala

Annexure II.e

Gandepalli, Eleswaram, Peddapuram, Pithapuram Prathipadu, Sankhavaram, Thondangi, Tuni, Rajavommangi

As per Notification Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 to 30-Apr-15 Cover Definition:

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period. Objective: 1-Feb-15 to Cover Period:

31-May-15

Sum of Consecutive days' rainfall (mm) during cover period

> Trigger Rainfall (>) 100 140 120 Payout (Rs.) 3000 10000 15000 22000 6000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

Index:

State:

District: Reference Weather Station:

> 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For Consecutive days 8 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to Cover Period : 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: EAST GODAVARI District: Reference Weather Station: As per Notification

UNIT: HECTARE Annexure II.f

Mandal: RAVULAPALEM **Backup Weather Station:**

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

Trigger Rainfall (>) 40 100 120

140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH EAST GODAVARI Reference Weather Station: As per Notification

UNIT: HECTARE

Annexure II.g

Mandal: Razole,PGannavaram,Mamidikuduru,Allavaram

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 100 120 140 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

State:

District:

1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max	Payout			
Wind	Months	February	March	April	May	(In Rs)
Speed(Km/Hour)	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA ANDHRA PRADESH Crop: State: District: YSR KADAPA

UNIT: HECTARE Annexure III.a

Mandal: NANDALUR, VONTIMITTA

Reference Weather Station: As per Notification

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: Cover Period: Cover Definition: To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 10000 20000 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15

Consecutive days' rainfall (mm) during cover period

Payout (Rs.) 3000 6000 10000 15000 22000 30000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

To provide cover for reduced growth due to High Maximum temperature during cover period

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > °C For 8 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : Cover Period :

To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to 31-May-15

Index:

Daily Maximum windspeed during cover period.

		Daily Max	Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour) (Multiple Event)	Trigger2(>)	60	65	65	55	10000	
	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: YSR KADAPA District: Reference Weather Station: As per Notification

UNIT: HECTARE

Annexure III.b Mandal: KODUR (Railway)

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 35 80 110 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)				
Wind	Months	February	March	April	May	(In Rs)
Speed(Km/Hour)	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop: State:

ANDHRA PRADESH YSR KADAPA

UNIT: HECTARE

As per Notification

Annexure III.c

8 Consecutive days

Mandal: LINGALA,PENDLIMARRI,CKDINNE District: Reference Weather Station: Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Sum of

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 35 80 110 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

Index:

1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: YSR KADAPA District: Reference Weather Station: As per Notification

UNIT: HECTARE Annexure III.d

Mandal: OBULAVARIPALLE,SIDHOUT,DUVVUR Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 35 80 110 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop: BANANA

State: ANDHRA PRADESH
District: YSR KADAPA
Reference Weather Station: As per Notification

UNIT: HECTARE

Annexure III.e

Mandal: RAJAMPET, CHITVEL, PENAGALURU, PULLAMPET

Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 to 30-Apr-15
Cover Definition: Daily Average Relative Humidity > 75 % For

 Daily Average Relative Humidity >
 75
 % For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 5000
 10000
 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period.

Cover Period: 1-Feb-15 to 31-May-19

1-Feb-15 to 31-May-15
Sum of 3 Consecutive days' rainfall (

n of 3 Consecutive days' rainfall (mm) during cover period

| Trigger Rainfall (>) | 35 | 50 | 65 | 80 | 95 | 110 | Payout (Rs.) | 3000 | 6000 | 10000 | 15000 | 22000 | 30000 |

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: Cover Definition:

Index:

1-Mar-15 to 31-May-15

 Daily Maximum Temperature >
 43.5
 °C For
 4
 6
 8
 Consecutive days

 Payout (Rs)
 10000
 20000
 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period: 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max	Payout			
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH YSR KADAPA

UNIT: HECTARE

Annexure III.f

Mandal: SIMHADRIPURAM,KONDAPURAM,MUDDANUR,VNPALLE,KAMALAPURAM

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition:

As per Notification

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Sum of Index:

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 35 80 110 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

State:

District: Reference Weather Station:

> 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index : Daily Maximum windspeed during cover period.

		Daily Max	Payout			
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH YSR KADAPA Reference Weather Station: As per Notification

UNIT: HECTARE

Annexure III.g Mandal: VEMPALLE, PULIVENDULA, VEMULA

Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition:

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Sum of

Consecutive days' rainfall (mm) during cover period Index:

Trigger Rainfall (>) 35 80 110 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

State:

District:

1-Mar-15 to 31-May-15 Daily Maximum Temperature > ℃ For 8

Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max Wind Trigger(Km/Hour)					
Wind	Months	February	March	April	May	(In Rs)	
	Trigger1(>)	50	55	55	50	5000	
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000	
(Multiple Event)	Trigger3(>)	70	75	75	65	20000	

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA ANDHRA PRADESH Crop: State: District: KURNOOL Reference Weather Station: As per Notification

UNIT: HECTARE

Annexure IV.a Mandal: CHAGALAMARRI Backup Weather Station:

Cover-1: HIGH RELATIVE HUMIDITY

Objective: Cover Period: Cover Definition: To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15

Daily Average Relative Humidity > 8 Consecutive days % For 10000 20000 Payout (Rs) 5000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period.

1-Feb-15 to 31-May-15 Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>)	30	40	55	70	85	100
Payout (Rs.)	3000	6000	10000	15000	22000	30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective:

To provide cover for reduced growth due to High Maximum temperature during cover period.

Cover Period: Cover Definition:

1-Mar-15 to 31-May-15 Daily Maximum Temperature > °C For

Payout (Rs)

8 Consecutive days 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : Cover Period :

To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to 31-May-15

Index:

Daily Maximum windspeed during cover period.

		Daily Max	Wind Tri	gger(Kı	n/Hour)	Payout
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: KURNOOL District:

UNIT: HECTARE

Annexure IV.b Mandals: Mahanandi, Bandiat makur, Panyam, Nandyal, Velugo de

Reference Weather Station: As per Notification

Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period. Cover Period: 15-Dec-14 to

30-Apr-15 Cover Definition:

Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: Cover Period: To provide cover against excess rainfall during cover period.

Index:

1-Feb-15 to 31-May-15 Sum of

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 30 70 85 100 Payout (Rs.) 3000 6000 10000 15000 22000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: Cover Period: Cover Definition: To provide cover for reduced growth due to High Maximum temperature during cover period.

1-Mar-15

to 31-May-15 Daily Maximum Temperature > ℃ For Consecutive days 8 Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to Cover Period : 31-May-15

Index: Daily Maximum windspeed during cover period.

		Daily Max	Wind Tri	igger(Kr	n/Hour)	Payout
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: KURNOOL District:

UNIT: HECTARE Annexure IV.c

Mandal: ORVAKAL, VELDURTHY

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

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15

Cover Definition: Daily Average Relative Humidity > 8 Consecutive days % For Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. Cover Period:

1-Feb-15 to 31-May-15

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 30 70 100 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)				Payout	
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

UNIT: HECTARE

Crop:

ANDHRA PRADESH State: District:

Annexure IV.d KURNOOL Mandal: PEAPALLY

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

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days 5000 10000 20000

Payout (Rs)

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 30 70 100 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition:

31-May-15 1-Mar-15 to

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

To compensate the Banana grower Losses due to High Windspeed during cover period Cover Objective :

Cover Period : 1-Feb-15 to 31-May-15

Daily Maximum windspeed during cover period. Index:

	Daily Max Wind Trigger(Km/Hour)				Payout	
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

20000 MAX PAYOUT (Rs.)

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: KURNOOL District:

UNIT: HECTARE Annexure IV.e Mandal: RUDRAVARAM

As per Notification

Reference Weather Station: Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 31-May-15 Cover Period:

1-Feb-15 to

Consecutive days' rainfall (mm) during cover period Sum of Index:

> Trigger Rainfall (>) 30 70 100 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)			Payout		
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

Crop:

ANDHRA PRADESH State: KURNOOL District:

UNIT: HECTARE Annexure IV.f Mandal: MANTRALAYAM

As per Notification

Reference Weather Station: Backup Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: 15-Dec-14 30-Apr-15 Cover Definition: Daily Average Relative Humidity > % For

8 Consecutive days Payout (Rs) 5000 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Objective: To provide cover against excess rainfall during cover period. 1-Feb-15 to 31-May-15 Cover Period:

Sum of Index:

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 30 70 100 Payout (Rs.) 3000 10000 15000 22000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

Cover Period: Cover Definition: 1-Mar-15 to 31-May-15

Daily Maximum Temperature > ℃ For 8 Consecutive days Payout (Rs) 10000 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : 1-Feb-15 to 31-May-15

Index: Daily Maximum windspeed during cover period.

	Daily Max Wind Trigger(Km/Hour)			Payout		
Wind	Months	February	March	April	May	(In Rs)
	Trigger1(>)	50	55	55	50	5000
	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA Crop: ANDHRA PRADESH State:

Annexure V.a

UNIT: HECTARE

Mandal: AMARTHALUR, EDLAPADU, VEMUR Backup Weather Station:

As per Notification

GUNTUR District: Reference Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

Objective: Cover Period: To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15

Daily Average Relative Humidity > 8 Consecutive days Cover Definition: 80 % For Payout (Rs) 10000 20000

> MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Cover Period:

To provide cover against excess rainfall during cover period.

1-Feb-15 to 31-May-15

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 30 60 80 40 100 120 30000 Payout (Rs.) 3000 6000 10000 15000 22000 MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: Cover Period: Cover Definition: To provide cover for reduced growth due to High Maximum temperature during cover period.

1-Mar-15 to 31-May-15

Daily Maximum Temperature > °C For Consecutive days Payout (Rs) 20000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :

To compensate the Banana grower Losses due to High Windspeed during cover period

Cover Period : Index : 1-Feb-15 to 31-May-15 Daily Maximum windspeed during cover period.

Doily May Wind Triggor/Vm/Hour) Payout (In

		Dally Max	wina i rig	gger(Kn	1/Hour)	Payout (in
Wind	Months	February	March	April	May	Rs)
Speed(Km/Hour)	Trigger1(>)	50	55	55	50	5000
Speed(Km/nour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA Crop: ANDHRA PRADESH State: GUNTUR District:

Annexure V.b

Mandal: CHEBROLU,CHUNDUR(TSUNDUR)
Backup Weather Station:

Reference Weather Station: As per Notification

UNIT: HECTARE

Cover-1: HIGH RELATIVE HUMIDITY To provide cover for reduced growth due to High Relative Humidity during cover period.

Cover Period: Cover Definition:

Objective:

15-Dec-14 to 30-Apr-15 Daily Average Relative Humidity > 8 Consecutive days 80 % For Payout (Rs) 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

Cover Period:

To provide cover against excess rainfall during cover period.

1-Feb-15 to 31-May-15

Consecutive days' rainfall (mm) during cover period

Payout (Rs.)

Trigger Rainfall (>) 30 60 80 100 6000 10000 15000 22000 3000 30000

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

Objective: Cover Period: To provide cover for reduced growth due to High Maximum temperature during cover period.

3<u>1-May-15</u> 1-Mar-15 to

Cover Definition:

Daily Maximum Temperature > °C For 8

10000 20000 30000 Payout (Rs)

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective :

To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to 31-May-15 Cover Period : Index : Daily Maximum windspeed during cover period.

		Daily Max	Wind Tri	gger(Kn	n/Hour)	Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3/>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

Γ	SUM INSURED (Rs.)	100000
Г	Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA Crop: ANDHRA PRADESH State: GUNTUR

Annexure V.c Mandal: KOLLURU, BHATTIPROLU Backup Weather Station:

District: Reference Weather Station: As per Notification

Objective:

Cover Period:

Cover Definition:

Cover Definition:

UNIT: HECTARE

Cover-1: HIGH RELATIVE HUMIDITY To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15

Daily Average Relative Humidity > 8 Consecutive days 80 % For

Payout (Rs) 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

1-Feb-15 to Cover Period: 31-May-15

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 30 60 80 100 Payout (Rs.) 6000 10000 15000 22000 3000 30000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period.

Objective: 3<u>1-May-15</u> Cover Period: 1-Mar-15 to

Daily Maximum Temperature > °C For 8 10000 20000 30000 Payout (Rs)

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to Cover Period : Index : 31-May-15

Daily Maximum windspeed during cover period.

		Daily Max	Wind Tri	gger(Kn	n/Hour)	Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA Crop: ANDHRA PRADESH State: GUNTUR District:

Cover Definition:

Cover Definition:

Annexure V.d

UNIT: HECTARE

Mandal: MANGALAGIRI,THULLUR,TADEPALLI,DUGGIRALA

Backup Weather Station: Reference Weather Station: As per Notification

Cover-1: HIGH RELATIVE HUMIDITY

To provide cover for reduced growth due to High Relative Humidity during cover period. Objective: 15-Dec-14 to Cover Period:

30-Apr-15 Daily Average Relative Humidity > 8 Consecutive days 80 % For

Payout (Rs) 10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

1-Feb-15 to Cover Period: 31-May-15

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 30 60 80 100 10000 15000 22000 Payout (Rs.) 3000 6000 30000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

31<u>-May-15</u> Cover Period: 1-Mar-15 to

Daily Maximum Temperature > °C For 8 10000 20000 30000 Payout (Rs)

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to 31-May-15 Cover Period : Index :

Daily Maximum windspeed during cover period.

		Daily Max	Wind Trig	gger(Kn	n/Hour)	Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Bs.)	11500

NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15

TERMSHEET

BANANA Crop: ANDHRA PRADESH State: GUNTUR District:

Annexure V.e
Mandal: TENALI,KOLLIPARA
Backup Weather Station:

Reference Weather Station: As per Notification

Objective:

Cover Period:

Cover Definition:

UNIT: HECTARE

Cover-1: HIGH RELATIVE HUMIDITY To provide cover for reduced growth due to High Relative Humidity during cover period.

15-Dec-14 to 30-Apr-15

Daily Average Relative Humidity > 8 Consecutive days 80 % For Payout (Rs)

10000 20000

MAX PAYOUT (Rs.) 20000

Note: Single payout of maximum intensity will be payable

Cover-2: EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

1-Feb-15 to Cover Period: 31-May-15

Consecutive days' rainfall (mm) during cover period

Trigger Rainfall (>) 30 60 80 100 6000 10000 15000 22000 Payout (Rs.) 3000 30000

MAX PAYOUT (Rs.) 30000 Note: Single payout of maximum intensity will be payable

Cover-3: HIGH TEMPERATURE

To provide cover for reduced growth due to High Maximum temperature during cover period. Objective:

3<u>1-May-15</u> Cover Period: 1-Mar-15 to Cover Definition:

Daily Maximum Temperature > °C For 8 10000 20000 30000 Payout (Rs)

MAX PAYOUT (Rs.) 30000

Note: Single payout of maximum intensity will be payable

Cover 4: HIGH WIND SPEED

Cover Objective : To compensate the Banana grower Losses due to High Windspeed during cover period

1-Feb-15 to Cover Period : Index : 31-May-15

Daily Maximum windspeed during cover period.

		Daily Max	Wind Trie	gger(Kn	n/Hour)	Payout (In
Wind	Months	February	March	April	May	Rs)
	Trigger1(>)	50	55	55	50	5000
Speed(Km/Hour)	Trigger2(>)	60	65	65	55	10000
(Multiple Event)	Trigger3(>)	70	75	75	65	20000

MAX PAYOUT (Rs.) 20000

SUM INSURED (Rs.)	100000
Premium (Rs.)	11500

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Banana Plantations in **Vizianagaram** District, Rabi 2014-'15 - List of RUA - RWS - BWS

Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
¹ Balijipeta	Balijipeta	Bobbili
² Bobbili	Bobbili	Seethanagaram
³ Cheepurupalli	Cheepurupalli	Garividi
4 Gajapathinagaram	Gajapathinagaram	Mentada
⁵ Gantyada	Gantyada	Gajapathinagaram
⁶ Garugubilli	Garugubilli	Komarada
⁷ Jami	Jami	Vijayanagaram
⁸ Jiyyammavalasa	Jiyyammavalasa	Garugubilli
9 Komarada	Komarada	Kurupam
10 Kothavalasa	Kothavalasa	Lakkavarapukota
11 Kurupam	Kurupam	Jiyyammavalasa
12 Lakkavarapukota	Lakkavarapukota	Jami
¹³ Makkuva	Makkuva	Seetanagaram
¹⁴ Mentada	Mentada	Pachipenta
Nelimerla	Nelimerla	Bondapalle
Pachipenta	Pachipenta	Saluru
17 Pusapatirega	Pusapatirega	Gantyada
18 Ramabhadrapuram	Ramabhadrapuram	Saluru
19 S. Kota	S. Kota	Gantyada
²⁰ Saluru	Saluru	Makkuva
21 Seetanagaram	Seetanagaram	Garugubilli
²² Vepada	Vepada	S.Kota
²³ Vijayanagaram	Vijayanagaram	Jami

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Banana Plantations in Vizianagaram District. Rabi 2014-'15 - List of RUA - RWS - BWS

S.No Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
1 Balijipeta	Balijipeta	Bobbili
² Bobbili	Bobbili	Seethanagaram
3 Cheepurupalli	Cheepurupalli	Garividi
4 Gajapathinagaram	Gajapathinagaram	Mentada
⁵ Gantyada	Gantyada	Gajapathinagaram
⁶ Garugubilli	Garugubilli	Komarada
⁷ Jami	Jami	Vijayanagaram
⁸ Jiyyammavalasa	Jiyyammavalasa	Garugubilli
9 Komarada	Komarada	Kurupam
Kothavalasa	Kothavalasa	Lakkavarapukota
Kurupam	Kurupam	Jiyyammavalasa
Lakkavarapukota	Lakkavarapukota	Jami
Makkuva	Makkuva	Seetanagaram
¹⁴ Mentada	Mentada	Pachipenta
¹⁵ Nelimerla	Nelimerla	Bondapalle
Pachipenta	Pachipenta	Saluru
Pusapatirega	Pusapatirega	Gantyada
Ramabhadrapuram	Ramabhadrapuram	Saluru
S. Kota	S. Kota	Gantyada
²⁰ Saluru	Saluru	Makkuva
Seetanagaram	Seetanagaram	Garugubilli
²² Vepada	Vepada	S.Kota
²³ Vijayanagaram	Vijayanagaram	Jami

AGRICULTURE INSURANCE COMPANY OF INDIA limited

NCIP - WBCIS for Banana Plantations in YSR Kadapa District. Rabi 2014 - '15 - List of RUA - RWS - BWS

NCIP -	WBCIS for Banana Plantations in YSR Kadaj	pa District, Rabi 2014 - '15 - Lis	st of RUA - RWS - BWS		
S.No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS		
1	C K Dinne	C K Dinne	Pendlimarri		
2	Chitvel	Chitvel	Rajampet		
3	Duvvur	Duvvur	Rajupalem		
4	Kamalapuram	Kamalapuram	Vallur		
5	Kodur	Kodur	Obulavaripalle		
6	Kondapuram	Kondapuram	Mylavaram		
7	Lingala	Lingala	Simhadripuram		
8	Muddanur	Muddanur	Yerraguntla		
9	Nandalur	Nandalur	Penagalur		
10	Obulavaripalle	Obulavaripalle	Pullampet		
11	Penagalur	Penagalur	Rajampeta		
12	Pendlimarri	Pendlimarri	Vempalle		
13	Pulivendula	Pulivendula	Vemula		
14	Pullampet	Pullampet	Chitvel		
15	Rajampet	Rajampet	Pullampet		
16	Sidhout	Sidhout	C K Dinne		
17	Simhadripuram	Simhadripuram	Pulivendula		
18	Vempalle	Vempalle	Vemula		
19	Vemula	Vemula	Simhadripuram		
20	Vontimitta	Vontimitta	Nandalur		
21	Vnpalle	Vnpalle	Vempalle		

Annexure - IX AGRICULTURE INSURANCE COMPANY OF INDIA limited NCIP - WBCIS for Banana Plantations in **Kurnool** District, Rabi 2014-'15 List of RUA - RWS - BWS S.No **Notified Reference Unit Area Location of RWS of APSDMS** Location of BWS of APSDMS Bandiatmakur Mahanandi 1 Bandiatmakur 2 Chagalamarri Chagalamarri Allagadda 3 Mahanandi Mahanandi Sirivel Mantralayam Mantralayam Nandavaram Nandyal Nandyal Mahanandi 6 Orvakal Orvakal **Panyam Panyam Panyam** Nandyal 8 Peaupili Peaupili Dhone Rudravaram Allagadda Rudravaram 10 Veldurthy Veldurthy Betamcherla Velugode Velugode Bandiatmakur

	AGRICULTURE INSURANCE COMPANY OF INDIA LTD., HYDERABAD								
	NCIP - WBCIS FOR BANANA IN GUNTUR DISTRICT-RABI-2014-15								
	LIST OF RUA-RWS-BWS	Annexure X							
Sno	Reference unit area	Reference weather station	Backup weather station						
1	Amarthalur	Amarthalur	Cherukupalli						
2	Bhattiprolu	Bhattiprolu	Kolluru						
3	hebrolu Chebrolu		Vatticherukuru						
4	Duggirala	Duggirala	Kollipara Nadendla						
5	Edlapadu	Edlapadu							
6	Kollipara	Kollipara	Tenali						
7	Kolluru	Kolluru	Vemuru						
8	Mangalagiri	Mangalagiri	Duggirala						
9	Tadepalli	Tadepalli	Mangalagiri						
10	Tenali	Tenali	Chebrolu						
11	Thulluru Thulluru		Amaravathi						
12	Tsunduru(Chunduru)	Tsunduru(Chunduru)	Chebrolu						
13	Vemur	Vemur	Amarthalur						

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Agriculture Insurance Company of India Limited
Head Office:13 Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110001 Regional Office: 8th Floor, United India Towers, Basheer Bagh, Hyderabad 500029

Annexure III

FORM: WBCIS - NL - PF - 01

WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Proposal Form for Non-Loanee Farmer

NATIONAL CROP INSRUANCE PROGRAMME (NCIP)

eason & Year:				Code:				
Details of Farmer:	1.10	ATC	- 1	\$7 / \$T				
	ered Farmer with ID No. and if No.		tration Form	Yes / No				
Name: Mr./Mrs.	Name: Mr./Mrs./							
2. Notified Crop & Area	Dotoile •							
Name of Crop:		(One Proposal for	rm for one Crop)				
Fill only applicable fields:			-	-				
State		District		od dred)	Mandal			
L2		L3			L4			
22					2.			
3. Details of Cultivator	:			1				
Name:				Name of Father	Husband:			
A 11 f C ' .'	:			Bank Name:				
Address for Communicati Phone No.	ion, with contact							
				Account No. :				
Bank Branch &								
Address	D 16 I							
4. Details of Crop and Area Mandal				Owner/ Share-	Proposed Date/Date	Area Sown in		
Revenue Villa		ge Survey No		cropper/	of Sowing the crop	Hectares		
7. D. C III.'. A	1D.C W. 4	G: F	S . '1 NT .'C' 1	D.C. H.: A. (I				
5. Reference Unit Area and Reference Weather Statio			petails: Notified ip Weather Station		RUA): Back-Up Weather S	Station_2 (RWS 2)		
Reference Weather Statio	II (KWS)	Dack-t	ip weather Station	OII-1 (BWS 1)	Back-Op Weather k	Station-2 (DWS 2)		
hereby declare that the nave been read and undereby further declare the nave, would be made as nave not submitted / woroposal covering the a Cooperative Society (Pathe crop / area or any underestimate).	lerstood by / exp hat the particular per the data of vill not submit a above mentioned ACS) or Insuran atrue statement, t	s furnish the Reformance only other discrepsions	o me in detained above are derence Weather Fer during the semediary. I also, if any, shall	I in my language la true and correct. I her Station (RWS) Based Crop Insuration eason either through o understand that, a stand prejudiced /	before completing the am aware and agree as mentioned in this cance Scheme or anything this bank branch in case of more than repudiated.	e proposal form. that the payout, i proposal form. y Crop Insurance or Primary Agrl one insurance or		
Date:			Witn	ess:	Signature of Cultivator	/ Proposer		
		(For	use by Insurance	e Intermediary)				
Area proposed for			Insured		Premium Collected from Fa			

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

 $(Sum\ Insured \times Farmer's\ Premium\ Rate)$

(Sum Insured/ha \times area insured)

Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE

Certificate from Competent Authority

FORM: WBCIS - NL - PF - 01

Annexure III Contd...

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority

Date: (State level office/VRO /Agri/Horti Dept Officer)

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

- 1. Separate proposal forms may be submitted for each crop.
- 2. Please complete the Proposal Form in all respects and name of the farmer in the proposal form to be furnished as in the bank pass book, (in English).
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
- 6. Extended coverage can be taken only after full Normal coverage has been taken.
- 7. Documents to enclosed along with the proposal form:
 - (a) Copy of the Saving Bank A/c Pass Book.
 - (b) Copy of the Pattadhar Pass Book.

drawn on ------Bank, subject to realization.

(c) Premium Amount should be remitted through Demand Draft Favouring "Agriculture Insurance Company of India Ltd." payable at Hyderabad.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT (WEATHER BASED CROP INSURANCE SCHEME)

(,
Received Rs (Rupees (Rupees (Rupeesonly) towards consideration as Farmer's share of Premium from Shri/Smt
, Son/Daughter/Wife of Shri, cultivator of Block/Tehsil/Taluka/Revenue Circle of
District ofState/UT, having Bank Account Noin
Bank Branch, towards coverage of crop for a Sum Insured of Rs during
Season of year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No dated

FORM: WBCIS-LC-2

National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) - Declaration Fo (LOANEE)

	EDOM		7	LOANEL)					
	FROM:			TO:		Annexure XI			
	(Address of Nodal B Number)	ank with Conta	ict	(Address of Agriculture Insurance Company of India Limited (AIC))					
cultivator of our No 2. It is of i) A th m ii) A B	er the provisions of rs with respect to the odal Bank for the Secretified on behalf of all eligible Loan Apple respective insurant entioned in the 'Scall guidelines with assed Crop Insurant griculture Insurance	eason f this office a plicants / Kis ble crops for hedule' below regard to cook ce Scheme is e Company o	pplicants / Kis as p and the bank b san Credit Car respective se w are included overage under issued by the of India Ltd. (A	san Credit Card per the schedule ranches/PACSs d Holders who be eason intended to l, and National Crop Government of AIC) which are i	Holders under below. under our jurischave sanctioned to be grown du Insurance Schof India / State n force have be	the jurisdiction diction, that I credit limit for ring the season eme - Weather Government / en followed.			
Dated at			this	day of					
	the Nodal Bank's ed Signatory:			Of Autl	Signature and horized Nodal				
			SCHI	EDULE					
Declaratio	n No. allotted by Bank:			NODAL BANK	CODE:				
State:	Season:		Year:	: Crop:					
District:		Reference Un (as per Notifi	nit Area: ication)	R W Station: (as per Notification)					
Sum Inst	ared per Hectare for Not	ified Crop:		Applicable Net Premium Rate: (After adjusting Subsidy)					
Cat	egory of Cultivators	No. of Cultivators	Applied / Sanctioned Sown Area (Hectares)	Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)			
1	Small/Marginal Cultivators								
2	Other Cultivators								
то	ГАL								
DD / Cheque No: DD / Cheque Date:		ue Date:	DD / Cheque Amount:						
-	ТО ВЕ С	OMPLETED BY	AGRICULTURE II	NSURANCE COMPA	NY OF INDIA LTD. ((AIC)			
CERTII	FICATE NUMBER	2							
		-							
RECEI	PT NO.		D A	ATE RECEIVE	ED				

Guidelines for Filling up National Crop Insurance Scheme (NCIP) - Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

Weather Based Crop Insurance Scheme (WBCIS)

FROM:

FORM: WBCIS-NLC-3 $Declaration\ Form\ (NON\text{-}LOANEE)$

TO:

Annexure XIII

	(Address of Nodal Number)	Bank with Conta	ct	(Address of Agriculture Insura Limited (AIC))	ance Company of Ir	ndia		
declare the of our Noc cut-off dat 2. It is ce i) Al un ii) Al (W	the provisions of aggregate Sum dal Bank who sulte, as per the schertified on behalf I the eligible Insteader Weather Basel guidelines with BCIS) issued by Empany of India I	Insured with a committed the instance below. of this office a curance Proposed Crop Insurach regard to y the Governi	respect to the surance proposed and the bank broads submitted nee Scheme (Vacoverage und ment of India	Non Loanee Curals for the Season ranches/PACSs for coverage by WBCIS) are included when the Barbara weather Barbara State Govern	under our jurisd by the Non Loar luded in the Dec ased Crop Insu	within the iction, that nee Cultivators laration, and rance Scheme		
Dated at _			this	day of				
Authorize	Name of the Nodal Bank's Authorized Signatory: Designation: Signature and Seal of Authorized Nodal Bank Official							
			SCHE	EDULE				
Declaration	No. allotted by Bank:			NODAL BANK	CODE:			
State:	Season	n:	Year:	c				
District:		Reference Un (as per Notifi	nit Area: cation)		R W Station: _ (as per Notifica			
Sum Insured	for insured Crop per	Hectare:			e Net Premium Rate er adjusting Subsid			
Catego	ory of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)		
	ll/Marginal ivators							
2 Oth	er Cultivators							
TOTA	ıL.							
DD / Chequ	ue No:	DD / Cheq	ue Date:	DD /	Cheque Amount:_			
	ТО ВЕ	COMPLETED BY	AGRICULTURE IN	SURANCE COMPA	NY OF INDIA LTD. (A	AIC)		
CERTIF	ICATE NUMBE	ER						
RECEIPT	Г ΝО.		DA	TE RECEIVE	ED			

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure XIII. Contd....

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

Annexure XIV

FROM	[:		TO:				
(Address of Insura Contact Number)	nce Intermediary	with	Agriculture Insurance Company of India Limited (AIC), 8 th Floor, United India Towers, Basheerbagh, HYDERABAD – 500 029				
1. Under the provisions of the aggregate Sum Insur Proposals for the Season and details given in annotation. It is certified on behalf of i) All the eligible Insurder WBCIS are in ii) All guidelines with Company of India I	ed with respective to the control of this insurance urance Propositional of the control of the c	ct to the Non Lements within the heet: ce intermediary sals submitted as Declaration, coverage under the coverage coverage.	oanee Cultivato e cut-off date, a y, that for coverage b and er WBCIS issu	rs who submitte s per the schedu y the Non Loai ued by Agricul	d the Insurance le given below nee Cultivators ture Insurance		
Dated at		_this	day of				
Name of the Insurance Inte Authorized Signatory: Designation:	,	SCHE	Signature ar of Authorise of the Insura		у		
Declaration No. allotted by Insura	ance Intermediary	y (II):	II's CC	DDE:			
tate: Season	n:	Year:	C	rop:			
istrict:	Reference Un (as per Notif	nit Area: ication)		R W Statio			
Sum Insured for insured Crop p	oer Hectare :			ole Net Premium Rat er adjusting Subsid			
Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)		
1 Small/Marginal Cultivators							
2 Other Cultivators TOTAL							
	_						
OD / Cheque No:	DD/	Cheque Date: _		DD / Cheque Amo	ount:		
		AGRICULTURE IN	SURANCE COMPAI	NY OF INDIA LTD. (A	AIC)		
CERTIFICATE NUMBE	ZK						
NOTE: 1) All code boxes 2) Consolidated E 3) Guidelines for	Declaration is a	up by AIC; accompanied by					

Guidelines

For Filling up WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

- 1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
- 3. All code particulars (boxes) shall be filled up by AIC.
- 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of WBCIS.
- 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within 72 hours from the receipt of the Insurance Proposals under WBCIS.
- 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
- 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
- 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

List t	AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD - NCIP - WBCIS RABI 2014-15 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS st to be enclosed with the relevant declaration form along with DD Annexure XV										
Cro		Name of the Bank & Branch:						LOANEE F			
									Farmer's share	Rank Assount Datails	
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent Farmer	Survey no.		Location/ Address of Agricultural Land	S & M/ Others	of Premium Sum Insured Rs./-	Farmer's Bank Account	Bank & Branch	
1											
2											
3											
4											
5											
6											
7											
8											
9											
					1	Authorised Signat	ory:				
Place:		Date:									

List t	AGRICULTURE INSURANCE COMPANY OF INDIA LTD., RO, HYDERABAD NCIP - WBCIS RABI 2014-15 FOR BANANA PLANTATIONS - LIST OF CULTIVATORS ist to be enclosed with the relevant declaration form along with DD Annexure XVI										
Crop: BANANA Name of the Bank & Branch/Offic				Office of	JDA/Broker:	<u> </u>		NON LOANEE FARMER			
·								Farmer's share	Bank Account Details		
S.No	Name of the Cultivator, Father's Name	Address	Owner/Tenent S Farmer		t of area	Location/ Address of Agricultural Land	S & M/ Others	Sum Insured Rs./-	of Premium Rs./-	Farmer's Bank Account	Bank & Branch
1											
3											
4											
5											
6											
7											
8											
9											
Dis		Data		•		Authorised Signat	ory:				
Plac	ce:	Date:									



Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh, Hyderabad – 500 029
Telefax: 23242363 Phone: 23242594, 23240235

NCIP - WBCIS Guidelines to Nodal Banks in A.P for participating in WBCIS Rabi, 2014-15 in respect of Banana Plantations in Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa districts.

- National Crop Insurance Scheme Weather Based Crop Insurance Scheme for Rabi 2014-15 season for Banana Plantations in Vizianagaram, East Godavari, Kurnool, Guntur and Kadapa districts for selected Mandals only. The Loanee farmers would be covered under the NCIP - WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
- 2. Non-loanee farmers interested in the NCIP WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 3. The sum insured is pre-defined & fixed i.e., Rs.1,00,000/- per hectare

4. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans from 1st July, 2014 to 15th December,2014 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under WBCIS shall be provided.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.1,00,000/- per hectare (Rs.40,000/- per acre). 'Area under cultivation' for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2014 shall be insured under the NCIP - WBCIS.

Illustration

For ready reference, an illustration is given hereunder to workout the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS.

Example: 1

If a farmer owns and cultivates **1hec** (2.5 acres) Banana Plantations in any of the mandals of the districts of Vizianagaram, East Godavari, Kurnool and Kadapa districts, the coverage shall be based on the sanction of Crop production loan.

1hec* Rs.1,00,000/- (predefined sum insured)= Rs.1,00,000/Premium rate =5.75%

So Premium to be remitted=1,00,000*5.75%= Rs.5,750/- (Rounded off)

Premium to be remitted per acre= Rs.2,300/- (Rounded off)

- 5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
- 6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
- All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET State: ANDHRA PRADESH BHOGAPURAM, DENKADA District: VIZIANAGARAM As per Notification Crop: **CASHEW NUT** Reference Weather Station: As per Notification **Backup Weather Station:** Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 20000 Cover-2: HIGH TEMPERATURE Objective: Cover Period: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15 Cover Index: Number of days having daily Maximum Temperature > 37 °C Strike (Days) = Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > Strike (Days)= Exit 12 Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000 Cover 4: HIGH WIND SPEED Cover Objective : To provide cover against high wind speed during cover period. Cover Period : 1-Mar-15 Cover Index: Maximum windspeed during cover over period Payout (In 1-Mar-15 Period Wind Speed(Km/Hour) 30-Apr-15 Rs) Note : Single event of Trigger1(>=) 60 1000 Trigger2(>=) 1500 maximum Payout would be Trigger3(>=) 70 3000 Trigger4(>=) 5000 75

payable

MAX PAYOUT (Rs.)

Trigger5(>=)

7500

80 7500

50000 6000

SUM INSURED (Rs.)

Premium (Rs.)

TERMSHEET Annexure - I.b

District: VIZIANAGARAM BOBBILI, BADANGI, RAMABHADRAPURAM, PACHIPENTA Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective: 15-Mar-15 Cover Period: Daily rainfall Cover Index:

ANDHRA PRADESH

State:

Strike (mm) > 25 Exit 125 Payout Rate (Rs./mm)
MAX PAYOUT (Rs.) 200 20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To

Cover Period: Cover Index: 15-Mar-15 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

> > Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)=
> Exit
> Payout Rate (Rs./Day)
> MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to	
ma operation,		30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

ANDHRA PRADESH State: Mandal: CHEEPURUPALLI Annexure - I.c VIZIANAGARAM

District: Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period. Objective:

15-Dec-14 15-Mar-15 Cover Period: To Cover Index: Daily rainfall

Strike (mm) >

Exit	100	
Payout Rate (Rs./mm)	250	
MAX PAYOUT (Rs.)	20000	

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Mar-15 15-Jan-15 To

Cover Period: Cover Index: Number of days having daily Maximum Temperature >

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. Objective:

Cover Period: 15-Jan-15 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < °C with daily average Relative humidity >

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to	
ma operation,		30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

ANDHRA PRADESH State: GARIVIDI,GAJAPATHINAGARAM,NELLIMERLA,GURLA,BONDAPALLI District: VIZIANAGARAM

Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period: Daily rainfall Cover Index:

Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm)
MAX PAYOUT (Rs.) 250

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15

Cover Period: Cover Index: 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

20000

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

	Period	1-Mar-15	Payout (In
Wind Speed(Km/Hour)	renou	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
3	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

Reference Weather Station:

ANDHRA PRADESH Mandal: GLPURAM Annexure - I.e District: VIZIANAGARAM

Cover 1: UNSEASONAL/EXCESS RAINFALL

As per Notification

Backup Weather Station:

As per Notification

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

CASHEW NUT

State:

Crop:

15-Mar-15 Cover Period: Daily rainfall Cover Index:

> Strike (mm) > 25 Exit 125 Payout Rate (Rs./mm)
> MAX PAYOUT (Rs.) 200 20000

> > Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To

Cover Period: Cover Index: 15-Mar-15 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

> > Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

	Period	1-Mar-15	Payout (In
Wind Speed(Km/Hour)	renou	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
3	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

ANDHRA PRADESH State: Mandal: JIYAMMAVALASA Annexure - I.f District: VIZIANAGARAM

Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period:

Cover Index: Daily rainfall

Strike (mm) >	20
Exit	100
Payout Rate (Rs./mm)	250
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: Cover Index: 15-Mar-15 15-Jan-15 To Number of days having daily Maximum Temperature >

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. Objective:

Cover Period: 15-Jan-15 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < °C with daily average Relative humidity >

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-15 to 30-Apr-15	Payout (In Rs)
Note : Single event of	Trigger1(>=)	60	1000
· ·	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
_	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET Annexure - I.g

District: VIZIANAGARAM KOTHAVALASA,VIZAYANAGARM,JAMI,L.KOTA,VEPADA,S.KOTA,GANTYADA Crop:

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

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

ANDHRA PRADESH

State:

15-Mar-15 Cover Period: Daily rainfall Cover Index:

Strike (mm) > 25 Exit 125

Payout Rate (Rs./mm)
MAX PAYOUT (Rs.) 20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15

Cover Period: Cover Index: 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

200

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)=
> Exit
> Payout Rate (Rs./Day)
> MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to	
ma operation,		30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

ANDHRA PRADESH State: Annexure - I.h District: VIZIANAGARAM KURUPAM,KOMARADA Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period: Daily rainfall Cover Index:

> Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm)
> MAX PAYOUT (Rs.) 250

> > Cover-2: HIGH TEMPERATURE

To provide cover against high temperature during cover period. 15-Jan-15 To Objective: 15-Mar-15

Cover Period: Cover Index: 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

20000

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)=
> Exit
> Payout Rate (Rs./Day)
> MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-15 to 30-Apr-15	Payout (In Rs)
Note : Single event of	Trigger1(>=)	60	1000
_	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

ANDHRA PRADESH State: Mandal: MAKKUVA Annexure - I.i District: VIZIANAGARAM

Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period: Cover Index:

Daily rainfall

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period.

Cover Period: Cover Index: . 15-Jan-15 15-Mar-15 To Number of days having daily Maximum Temperature >

Strike (Days) =	3
Exit	12
Payout Rate (Rs./Day)	1250
MAX PAYOUT (Rs.)	12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. Objective:

Cover Period: 15-Jan-15 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < °C with daily average Relative humidity >

Strike (Days)=	3
Exit	12
Payout Rate (Rs./Day)	1000
MAX PAYOUT (Rs.)	10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

	Period	1-Mar-15	Payout (In
Wind Speed(Km/Hour)	renou	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
3	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET ANDHRA PRADESH State: Annexure - I.j

District: VIZIANAGARAM Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Mandal: MENTADA

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period: Daily rainfall Cover Index:

Strike (mm) > 25 Exit 125 Payout Rate (Rs./mm)
MAX PAYOUT (Rs.) 200 20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To

Cover Period: Cover Index: 15-Mar-15 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

> > Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to	
ma operation,		30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET

ANDHRA PRADESH State: MERAKAMUDIDAM, DATTIRAJERU District: VIZIANAGARAM Annexure - I.k

Crop: **CASHEW NUT** Reference Weather Station: Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period: Cover Index: Daily rainfall

> Strike (mm) > 20 Exit 120 Payout Rate (Rs./mm)
> MAX PAYOUT (Rs.) 200 20000

> > Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15

Cover Period: Cover Index: 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

> > Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

	Period	1-Mar-15	Payout (In
Wind Speed(Km/Hour)	renou	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
3	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

TERMSHEET Annexure - I.I

District: VIZIANAGARAM PARVATHIPURAM, GARUGUBILLI, SEETHANAGARAM Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

ANDHRA PRADESH

15-Mar-15 Cover Period:

Cover Index: Daily rainfall

State:

Strike (mm) >	25
Exit	125
Payout Rate (Rs./mm)	200
MAX PAYOUT (Rs.)	20000

Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To

Cover Period: Cover Index: 15-Mar-15 To 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to	
ma operation,		30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET ANDHRA PRADESH State:

Mandal: PUSAPATIREGA Annexure - I.m District: VIZIANAGARAM Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period:

Cover Index: Daily rainfall

> Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm)
> MAX PAYOUT (Rs.) 250 20000

> > Cover-2: HIGH TEMPERATURE

Objective: To provide cover against high temperature during cover period. 15-Jan-15 To

Cover Period: Cover Index: 15-Mar-15 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

> > Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-15 to 30-Apr-15	Payout (In Rs)
Note : Single event of	Trigger1(>=)	60	1000
_	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

ANDHRA PRADESH State: Mandal: SALURU District: VIZIANAGARAM Annexure - I.n Crop: **CASHEW NUT** Reference Weather Station: Backup Weather Station: As per Notification

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period.

15-Dec-14 To Objective:

15-Mar-15 Cover Period: Daily rainfall Cover Index:

Strike (mm) > 25 Exit 125 Payout Rate (Rs./mm)
MAX PAYOUT (Rs.) 200 20000

Cover-2: HIGH TEMPERATURE

Objective:

To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15

Cover Period: Cover Index: 37 °C Number of days having daily Maximum Temperature >

> Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

> > Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

> > Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to	
willa Speed(Kill/Houl)		30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
_	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET ANDHRA PRADESH State: Annexure-II.a District: SRIKAKULAM Mandals: Etcherla, Srikakulam, Gara, Polaki, Narsannapeta, Jalumuru Crop: **CASHEW NUT** Reference Weather Station: Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Daily rainfall Cover Index: Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15 37 *c Cover Period: Cover Index: Number of days having daily Maximum Temperature > 37 Strike (Days) =

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15

Cover Definition:

Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

1250 12500

Strike (Days)=
Exit
Payout Rate (Rs./Day)
MAX PAYOUT (Rs.) 1000 10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Payout Rate (Rs./Day) MAX PAYOUT (Rs.)

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
· ·	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
-	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500
		•	
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET ANDHRA PRADESH State: Mandal: LAVERU Annexure-II.b District: SRIKAKULAM Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15 37 *c Cover Period: Cover Index: Number of days having daily Maximum Temperature > 37 Strike (Days) = Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15

30-Apr-15 Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
· ·	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
_	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET State: ANDHRA PRADESH Annexure-II.c District: SRIKAKULAM Mandals: Ponduru, Burja, Sarubujjili, Amadalavalasa, G.Singadam Crop: **CASHEW NUT** Reference Weather Station: Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE Objective: To provide cover against high temperature during cover period. 15-Jan-15 To Cover Period: Cover Index: 15-Mar-15 Number of days having daily Maximum Temperature > 37 Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. Objective: Cover Period: 15-Jan-15 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

Cover 4: HIGH WIND SPEED

Cover Objective : To Cover Period :

To provide cover against high wind speed during cover period.

1-Mar-15 to 30-Apr-15

1000 10000

Cover Index: Maximum windspeed during cover over period

Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.)

Payout (In 1-Mar-15 Period Wind Speed(Km/Hour) Rs) 30-Apr-15 Note : Single event of Trigger1(>=) 60 1000 65 1500 Trigger2(>=) maximum Payout would be Trigger3(>=) 70 75 3000 5000 Trigger4(>=) payable Trigger5(>=) 80 7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET State: ANDHRA PRADESH Annexure-II.d District: SRIKAKULAM Mandals: Meliaputti, Santabommali, Tekkali, Pathapatnam Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15 37 *c Cover Period: Cover Index: Number of days having daily Maximum Temperature > 37 Strike (Days) = Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.)

Cover Period: 1-Mar-15 to 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to 30-Apr-15	Rs)
		30-Apr-15	ns)
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

1000 10000

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET State: ANDHRA PRADESH Mandals: Nandigam, Vazrapukotturu, Palasa, Mandasa, Sompeta, Kanchili, Annexure-II.e District: SRIKAKULAM Kaviti, Itchapuram,Razam,Santhakavati Crop: **CASHEW NUT** Reference Weather Station: Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE 15-Mar-15 *c Objective: To provide cover against high temperature during cover period. 15-Jan-15 To Cover Period: Cover Index: Number of days having daily Maximum Temperature > Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. Objective: Cover Period: 15-Jan-15 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000

Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-15 to 30-Apr-15	Payout (In Rs)
Note : Single event of	Trigger1(>=)	60	1000
_	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
-	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

10000

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET ANDHRA PRADESH State: Annexure-II.f District: SRIKAKULAM RANASTHALAM,SARAVAKOTA,KOTABOMMALI Crop: **CASHEW NUT** Reference Weather Station: As per Notification Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE Objective: To provide cover against high temperature during cover period. 15-Jan-15 To 15-Mar-15 37 *c Cover Period: Cover Index: Number of days having daily Maximum Temperature > 37 Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000 Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-15 to 30-Apr-15	Payout (In Rs)
Note : Single event of	Trigger1(>=)	30-Api-13	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED (AIC) NATIONAL CROP INSURANCE SCHEME - WEATHER BASED CROP INSURANCE SCHEME RABI - 2014-15 TERMSHEET State: ANDHRA PRADESH Mandals: Veeraghattam, Vangara, Seetampeta, Kotturu, Bhamini, Mandal: SEETAMPETA Annexure-II.g District: SRIKAKULAM Hiramandalam Crop: **CASHEW NUT** Reference Weather Station: Backup Weather Station: As per Notification Cover 1: UNSEASONAL/EXCESS RAINFALL To provide cover against excess rainfall during cover period. 15-Dec-14 To Objective: 15-Mar-15 Cover Period: Cover Index: Daily rainfall Strike (mm) > 20 Exit 100 Payout Rate (Rs./mm) MAX PAYOUT (Rs.) 250 20000 Cover-2: HIGH TEMPERATURE 15-Mar-15 *c Objective: To provide cover against high temperature during cover period. 15-Jan-15 To Cover Period: Cover Index: Number of days having daily Maximum Temperature > Strike (Days) = Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500 Cover 3: DISEASE CONGENIAL CLIMATE To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective: Cover Period: 28-Feb-15 Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity > Strike (Days)= Exit Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1000 10000 Cover 4: HIGH WIND SPEED

Cover Objective : To provide cover against high wind speed during cover period.

Cover Period: 1-Mar-15 to 30-Apr-15

Cover Index: Maximum windspeed during cover over period

		1-Mar-15	Payout (In
Wind Speed(Km/Hour)	Period	to 30-Apr-15	Rs)
Note : Single event of	Trigger1(>=)	60	1000
· ·	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
_	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

ANDHRA PRADESH State: District: SRIKAKULAM Regidiamudalavalasa, Palakonda Crop: **CASHEW NUT**

Annexure-II.h

Backup Weather Station:

As per Notification

Reference Weather Station:

Cover 1: UNSEASONAL/EXCESS RAINFALL

To provide cover against excess rainfall during cover period. Objective:

Cover Period:

Cover Index:

15-Dec-14 To 15-Mar-15 Daily rainfall

> 20 100 250 Strike (mm) > Payout Rate (Rs./mm)
> MAX PAYOUT (Rs.)

20000

Cover-2: HIGH TEMPERATURE

To provide cover against high temperature during cover period. 15-Jan-15 To Objective:

15-Mar-15 Cover Period: Number of days having daily Maximum Temperature > 37 °C Cover Index:

> Strike (Days) = Exit 12 Payout Rate (Rs./Day) MAX PAYOUT (Rs.) 1250 12500

Cover 3: DISEASE CONGENIAL CLIMATE

To provide cover against likly fog formation during cover period. 15-Jan-15 To Objective:

Cover Period: 28-Feb-15

Cover Definition: Number of days having daily minimum Temperature < 18 °C with daily average Relative humidity >

> Strike (Days)= Payout Rate (Rs./Day)
> MAX PAYOUT (Rs.) 1000 10000

Cover 4: HIGH WIND SPEED

To provide cover against high wind speed during cover period. Cover Objective :

Cover Period : 1-Mar-15 30-Apr-15

Cover Index: Maximum windspeed during cover over period

Wind Speed(Km/Hour)	Period	1-Mar-15 to 30-Apr-15	Payout (In
Note : Single event of	Trigger1(>=)	60	1000
	Trigger2(>=)	65	1500
maximum Payout would be	Trigger3(>=)	70	3000
	Trigger4(>=)	75	5000
payable	Trigger5(>=)	80	7500
MAX PAYOUT (Rs.)	7500		

SUM INSURED (Rs.)	50000
Premium (Rs.)	6000

AGRICULTURE INSURANCE COMPANY OF INDIA limited

No	Notified Reference Unit Area	Location of RWS of APSDMS	Location of BWS of APSDMS
L	Badangi	Badangi	Bobbili
2	Bhogapuram	Bhogapuram	Pusapatirega
3	Bobbili	Bobbili	Seethanagaram
4	Bondapalli	Bondapalli	Gajapathinagarm
5	Cheepurupalli	Cheepurupalli	Garividi
6	Dattirajeru	Dattirajeru	Ramabhadrapuram
7	Denakada	Denakada	Puspatirega
8	Gajapatinagaram	Gajapatinagaram	Dattirajeru
9	Garividi	Garividi	Garla
10	Garugubilli	Garugubilli	Jiyyammavalasa
11	Gantyada	Gantyada	Jami
12	Glpuram	Glpuram	Kurupam
13	Gurla	Gural	Nelimerla
14	Jami	Jami	Vizayanagaram
15	Jiyyammavalasa	Jiyyammavalasa	Komarada
16	Kothavalasa	Kothavalasa	Lakkavarapukota
17	Komarada	Komarada	Gummalkshmipuram
18	Kurupam	Kurupam	Jiyyammavalasa
19	Lkota	Lkota	Jami
20	Makkuva	Makkuva	Parvathipuram
21	Mentada	Mentada	Ramabhadrapuram
22	Merakamudiam	Merakamudiam	Dattirajeru
23	Nelimerla	Nelimerla	Bondapalli
24	Pachipenta	Pachipenta	Saluru
25	Parvathipuram	Parvathipuram	Garugubilli
26	Pusapatirega	Pusapatirega	Nelimerla
27	Rambhandrapuram	Rambhandrapuram	Saluru
28	Saluru	Saluru	Makkuva
29	Seethanagaram	Seethanagaram	Makkuva
30	Skota	Skota	Jami
31	Vepada	Vepada	Skota

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Annexure IV

R.O.HYDERANAD

Regidiamadalavalasa

Regidiamadalavalasa

Pathapatnam

Burja

Gara

Palasa

Vangara

Kothuru

Mandasa

Nandigam

CASHEWNUT RABI 2014-15 SRIKAKULAM DIDTRICT S.No Reference Unit Area (RUA) Reference Weather Station(RWS) **Backup Weather Station(BWS)** Amadalavalasa Amadalavalasa Srikakulam Bhamini Bhamini Seethampeta 3 Burja Seethampeta Burja 4 Etcherla Etcherla Srikakulam 5 Ganguvari Singadam Ganguvari Singadam Ponduruj 6 Gara Gara Polaki 7 Hiramandalam Hiramandalam Saravakota 8 Ichchapuram Ichchapuram kaviti Saravakota 9 Jalumuru Jalumuru 10 Kanchili Kanchili Sompeta Kanchili 11 kaviti kaviti 12 Kotabommali Kotabommali Santhabommali Kothuru Hiramandalam 13 Kothuru 14 Laveru Laveru Etcherla 15 Mandasa Mandasa Palasa 16 Meliaputti Meliaputti Nandigam Vajrapukothuru 17 Nandigam Nandigam 18 Narasannapeta Narasannapeta Jalumuru 19 Palakonda Palakonda Seethampeta 20 Palasa Palasa Meliaputti Pathapatnam 21 Pathapatnam Meliaputti 22 Polaki Polaki Narasannapeta 23 Ponduru Ponduru Etcherla 24 Rajam Rajam Ganguvari Singadam 25 Ranastalam Ranastalam Laveru Regidiamadalavalasa Regidiamadalavalasa Palakonda 26 27 Santhabommali Santhabommali Tekkali

COMPANY OF INDIA LTD.,

AGRICULTURE INSURANCE

28

29

30

31

32

33

34

35

36

37

Santhakaviti

Saravakota

Seethampeta

Sarubujjili

Sompeta

Tekkali

Vangara Veeraghattam

Srikakulam

Vajrapukothuru

APSDPS: Andhra Pradesh State Development Planning Society, Planning Dept., Govt. of Andhra Pradesh

Santhakaviti

Saravakota

Seethampeta

Sarubujjili

Sompeta

Tekkali

Vangara

Srikakulam

Vajrapukothuru

Veeraghattam

Agriculture Insurance Company of India Limited
Head Office:13 Floor, Ambadeep Building, K.G.Marg, Connaught Place, New Delhi 110001 Regional Office: 8th Floor, United India Towers, Basheer Bagh, Hyderabad 500029

Annexure III

FORM: WBCIS - NL - PF - 01

WEATHER BASED CROP INSURANCE SCHEME (WBCIS) Proposal Form for Non-Loanee Farmer

NATIONAL CROP INSRUANCE PROGRAMME (NCIP)

eason & Year:				Code:		
Details of Farmer:			1			
	ered Farmer with r ID No. and if No,			s / No		
Name: Mr./Mrs.	,/		Fai	rmer ID No.:		
2. Notified Crop & Area	Dotoile •					
Name of Crop:		(One Prop	osal form f	or one Cron)		
Fill only applicable fields		_				
State	Tor the State (One pro	District	e notifica a	icu)	Mandal	
L2		L3			L4	
		20			2.	
3. Details of Cultivator	▶ • · · • · · · · · · · · · · · · · · ·					
Name:				Name of Father/I	Husband:	
Address for Communicati	ion with contact			Bank Name:		
Address for Communicati Phone No.	ion, with contact					
				Account No. :		
Bank Branch & Address						
	- D					
4. Details of Crop and Area Mandal				Owner/ Share-	Proposed Date/Date	Area Sown in
Transact	Revenue Village		ey No	cropper/	of Sowing the crop	Hectares
5. Reference Unit Area and	d Pafaranca Waatha	r Station Datails: N	otified Def	aranca Unit Araa (P	 	
Reference Weather Statio		Back-up Weath			Back-Up Weather S	Station-2 (BWS 2)
Tereferee Weather States	II (IT ((B))	Buck up Weath	er station .	(B ((B)))	Buck op Wedner S	Author 2 (B (18 2)
1			1 C	T C.l.	0 4l D J4	_4
hereby declare that the						
nave been read and <u>und</u>						
nereby further declare the						
any, would be made as				, ,		* *
nave not submitted / w						
proposal covering the a						
Cooperative Society (Pa	ACS) or Insuran	ce Intermediary	. I also u	inderstand that, i	n case of more than	one insurance of
he crop / area or any un	ntrue statement, t	he claim, if any	, shall sta	and prejudiced / 1	repudiated.	
Dlassi						
Place: Date:	-		Witness	. с	ignature of Cultivator	/ Proposor
Dale			wittiess	. 3	ignature of Cultivator /	rioposer
		(For use by In	surance Int	ermediary)		
Area proposed for		Sum Insured		D ₁	remium Collected from Fa	rmer (Rs.)

Prohibitions of Rebates: Section 41 of the Insurance Act provides as follows:

No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy accept any rebates except such rebate as may be allowed in accordance with the published prospectus or tables of the insurer.

 $(Sum\ Insured \times Farmer's\ Premium\ Rate)$

(Sum Insured/ha \times area insured)

Any person making default in Company with the provisions of the section shall be punishable with which may extend to five hundred

Insurance is the subject matter of Solicitation

CROP SOWN CERTIFICATE

Certificate from Competent Authority

FORM: WBCIS - NL - PF - 01

Annexure III Contd...

It is certified that the crop wise Survey no. Area sown and date of sowing mentioned in the proposal form above are correct.

Signature and Seal of Competent Authority

Date: (State level office/VRO /Agri/Horti Dept Officer)

GUIDELINES FOR COMPLETION OF THE PROPOSAL FORM

- 1. Separate proposal forms may be submitted for each crop.
- 2. Please complete the Proposal Form in all respects and name of the farmer in the proposal form to be furnished as in the bank pass book, (in English).
- 3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. If you think any fact is material, please disclose it.
- 4. The Insurance shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
- 5. Kindly contact AIC's Offices for any doubts or clarifications on the proposal form.
- 6. Extended coverage can be taken only after full Normal coverage has been taken.
- 7. Documents to enclosed along with the proposal form:
 - (a) Copy of the Saving Bank A/c Pass Book.
 - (b) Copy of the Pattadhar Pass Book.

drawn on ------Bank, subject to realization.

(c) Premium Amount should be remitted through Demand Draft Favouring "Agriculture Insurance Company of India Ltd." payable at Hyderabad.

Insurance is the subject matter of Solicitation

WBCIS-NL-PF-01

ACKNOWLEDGEMENT (WEATHER BASED CROP INSURANCE SCHEME)

(
Received Rs (Rupees (Rupees (Rupeesonly) towards consideration as Farmer's share of Premium from Shri/Smt
, Son/Daughter/Wife of Shri, cultivator of Block/Tehsil/Taluka/Revenue Circle of
District ofState/UT, having Bank Account Noin
Bank Branch, towards coverage of crop for a Sum Insured of Rs during
Season of year under Weather Based crop Insurance Scheme (WBCIS), vide Cash/Cheque/DD No dated

FORM: WBCIS-LC-2

National Crop Insurance (NCIP) - Weather Based Crop Insurance Scheme (WBCIS) - Declaration Form (LOANEE)

	FROM:		_	TO:				
	(A.11 CNL.1.1.D	124. Co4.		(A.11		Annexure VI		
	(Address of Nodal B Number)	ank with Conta	ct	(Address of Agriculture Insur Limited (AIC))	ance Company of	India		
cultivate of our N 2. It is i) iii	ler the provisions of the sort with respect to the Nodal Bank for the Societified on behalf of All eligible Loan Appethe respective insural mentioned in the 'Schall guidelines with Based Crop Insurance Agriculture Insurance	this office a plicants / Kis ble crops for nedule' below regard to cope Scheme	pplicants / Kis as p and the bank be san Credit Car r respective se w are included overage under issued by the	san Credit Card per the schedule ranches/PACSs d Holders who eason intended l, and National Crop Government of	Holders under below. under our juris have sanctioned to be grown du Insurance Schof India / State	the jurisdiction diction, that d credit limit for uring the season theme - Weather e Government /		
Dated a	t		this	day of				
Authori Designa			<u>SCHI</u>	EDULE	Signature an horized Nodal			
	on No. allotted by Bank:			NODAL BANK				
State:	Season:		Year:	0	Crop:			
District:_		Reference Ur (as per Notifi	nit Area: ication)		R W Statio			
Sum In	sured per Hectare for Noti	fied Crop:		Applicable Net Premium Rate:(After adjusting Subsidy)				
Ca	ategory of Cultivators	No. of Cultivators Applied / Sanctioned Sown Area (Hectares)		Sum Insured (Rs.) (S.I per ha X Area in ha)	Net Premium (Rs.)	Premium Remitted (Rs.)		
1	Small/Marginal Cultivators							
2	Other Cultivators							
TO)TAL							
DD / Che	eque No:	_ DD / Cheq	ue Date:	DD /	Cheque Amount	:		
	TO BE C	OMPLETED BY	AGRICULTURE I	NSURANCE COMPA	NY OF INDIA LTD.	(AIC)		
CERTI	FICATE NUMBER	R						
RECE	IPT NO.		D A	ATE RECEIVE	E D			

Guidelines for Filling up National Crop Insurance Scheme - Weather Based Crop Insurance Scheme Declaration Form (LOANEE)

- 1. This Declaration format should be used ONLY with respect to cultivators who are functional / operative Loan Applicants / Kisan Credit Card Holders with sanctioned credit limit. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Loan Application for a particular crop (vis-à-vis sanctioned credit limit) and the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit preferably only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **30 days** from the cut-off date for availing the insurance under National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator either by the same bank or vis-a-vis other banks / financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each loanee cultivator by multiplying Area (hectares) as per the loan application (vis-à-vis sanctioned credit limit) with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under National Crop Insurance Scheme (NCIP) Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The Bank branches/PACSs shall process and verify the details of crops grown and acreage operated, if and wherever required.

FORM: WBCIS-NLC-3

National Crop Insurance Scheme - Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (NON-LOANEE)

Annexure VII

	FROM	:		TO:		
(Address of Nodal Bank with Contact Number)				(Address of Agriculture Insura Limited (AIC))	ance Company of Ir	ndia
Insurance Loanee Co for the So 2. It is co i) Al un (V ii) Al Ba Go	r the provisions re Scheme (WBC) cultivators under the eason lettified on behalf of the eligible Instituted the National WBCIS) are included guidelines with ased Crop Insurationer followed.	MS), we herebe the jurisdiction within the of this office a turance Proposed Crop Insur- ted in the December 1 coverance Scheme	y declare the an of our Nodal ne cut-off date, and the bank by sals submitted ance Scheme laration, and rerage under the (WBCIS) is	ggregate Sum In Bank who sub- as per the schedaranches/PACSs for coverage be - Weather Bane National Cropsued by the C	nsured with resp mitted the insur dule below. under our jurisd y the Non Loan ased Crop Insurance Sch Government of	pect to the Non ance proposals iction, that hee Cultivators rance Scheme eme - Weather India / State
Dated at _			_this	day of		
	the Nodal Bank's ed Signatory: on:		<u>SCHI</u>	-	ture and Seal thorized Nodal I	Bank Official
Declaration	No. allotted by Bank:			NODAL BANK	CODE:	
State:	Season	ı:	Year:	C	rop:	
District:		Reference Un (as per Notif			R W Station: (as per Notifical	ntion)
Sum Insured	d for insured Crop per	Hectare:			e Net Premium Rate er adjusting Subsid	
Categ	ory of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
	all/Marginal tivators					
2 Oth	ner Cultivators					
ТОТ	AL					
_	ue No:TO BE				Cheque Amount:_	
CERTIF	TICATE NUMBE	R				
RECEIP	T NO.		DA	ATE RECEIVE	CD	

NOTE: 1) All code boxes shall be filled up by AIC; 2) Guidelines for filling up Declarations are given overleaf.

Guidelines for Filling up National Crop Insurance Scheme - Weather Based Crop Insurance Scheme (WBCIS) Declaration Form (Non Loanee)

Annexure VII. Contd....

- 1. This Declaration format should be used ONLY with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration need to be submitted to AIC. Banks should retain an office copy for their record and future reference. The Declaration should be accompanied by a consolidated statement with the details of all Non-Loanee cultivators insured under the Declaration. The details include name of cultivator, village, survey number, acreage insured, sum insured, premium paid, Bank A/c particulars, etc.
- 3. Complete address of Nodal Bank along with the contact telephone number must be given to facilitate further communication, if required.
- 4. All Code particulars (boxes) shall be filled up by AIC.
- 5. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of the National Crop Insurance Scheme Weather Based Crop Insurance Scheme (WBCIS).
- 6. In a particular season the Nodal Bank has to submit only one Declaration for a particular Crop and Reference Unit Area to AIC with requisite Premium within **15 days** from the cut-off date for availing the insurance under National Crop Insurance Scheme Weather Based Crop Insurance Scheme (WBCIS) for a particular crop.
- 7. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or National Crop Insurance Scheme Weather based Crop Insurance schemes of other insurance companies, either by the same bank or with other banks /financial institutions for the mentioned crop and insured plot.
- 8. Whenever any clarification in respect of any discrepancy in the Declarations submitted by Bank is sought for by the AIC, the same must be clarified within one week of AIC's letter. No clarification will be entertained by AIC thereafter. The claims liability, if any on such delayed clarification will rests with the concerned Bank.

9. Specific guidelines for filling in the Schedule:

- (i) Care should be taken to specify the correct SEASON, CROP, REFERENCE UNIT AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under National Crop Insurance Scheme Weather Based Crop Insurance Scheme (WBCIS) must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership upto 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at for each cultivator by multiplying Area proposed for insurance (Hectares) in the proposal form with the pre-declared 'Sum Insured per hectare' applicable for the crop, and as per the Guidelines of the National Crop Insurance Scheme Weather Based Crop Insurance Scheme (WBCIS).
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under National Crop Insurance Scheme Weather Based Crop Insurance Scheme (WBCIS) would be communicated by AIC at the beginning of each season, based on which Net Premium would be calculated after adding Service Tax (if applicable).
- (vi) The bank branches/PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

National Crop Insurance Scheme - Weather Based Crop Insurance Scheme - Declaration Form (NON-LOANE)

Insurance Intermediary

FROM	:		TO:	Annexure VIII	
(Address of Insura Contact Number)	nce Intermediary	with	Agriculture Insura Limited (AIC), 8 th Basheerbagh, HY	a Towers,	
1. Under the provisions of Scheme (WBCIS), we had Cultivators who submitt off date, as per the scheol. It is certified on behalf of i) All the eligible Insunder WBCIS are in ii) All guidelines with Company of India I	ereby consolided the Insuran lule given below f this insurance proposiculated in this regard to cov	ate the aggregate Proposals for and details the intermediary sals submitted Declaration, aggregate under Notes	or the Season _ given in annexe t, that for coverage b and CIP - WBCIS is	d Listing Sheet: y the Non Loan	the Non Loanee within the cut- nee Cultivators lture Insurance
Dated at		this	day of		
Name of the Insurance Inte Authorized Signatory : Designation :	rmediary's		Signature ar of Authorise of the Insura		y
		SCHE	<u>DULE</u>		
Declaration No. allotted by Insura	nnce Intermediary	· (II):	II's CO	DDE:	
State: Season	ı:	Year:	C	rop:	
District:	Reference Un (as per Notifi	nit Area: cation)		R W Statio	
Sum Insured for insured Crop p	oer Hectare :			le Net Premium Rat er adjusting Subsid	
Category of Cultivators	No. of Cultivators	Declared Sown Area (Hectares)	Sum Insured (Rs.) (S.I. per Ha. X Area in Ha)	Net Premium (Rs.)	Premium Remitted (Rs.)
1 Small/Marginal Cultivators					
2 Other Cultivators					
TOTAL					
DD / Cheque No:	DD /	Cheque Date: _		DD / Cheque Am	ount:
ТО ВЕ	COMPLETED BY	AGRICULTURE IN	SURANCE COMPA	NY OF INDIA LTD. (#	AIC)
CERTIFICATE NUMBE					
NOTE: 1) All code boxes 2) Consolidated E 3) Guidelines for	eclaration is a	up by AIC; accompanied by			

Guidelines

For Filling up NCIP - WBCIS Declaration Form (Non Loanee) by Insurance Intermediary

- 1. This Declaration format should be used only with respect to Non Loanee cultivators who submitted Insurance Proposals with requisite details and premium amount within the cut-off date. Separate Declarations must be filled in for each crop and each reference area.
- 2. Only one copy of the Declaration needs to be submitted to AIC, while retaining a copy by the Insurance Intermediary.
- 3. All code particulars (boxes) shall be filled up by AIC.
- 4. Care should be taken to declare the Total Sum Insured for a Cultivator strictly based on acreage proposed in the Insurance Proposal Form for a particular crop as per the pre-declared sum insured per Hectare. There should be strict compliance with all stipulations/guidelines of NCIP WBCIS.
- 5. The Declarations have to be furnished to AIC with requisite Premium on daily basis, and within 72 hours from the receipt of the Insurance Proposals under NCIP WBCIS.
- 6. Each Declaration has to be accompanied by the respective original copy of Insurance Proposal Forms submitted for the Day and the Listing sheet.
- 7. Each and every insured cultivator should operate a Bank A/c, as payout, if any is likely to be paid into the Bank A/c.
- 8. There should be no duplication in insurance coverage of any cultivator vis-à-vis National Agricultural Insurance Scheme (NAIS) or National Crop Insurance Scheme Weather based Crop Insurance schemes of other insurance companies with other banks /financial institutions / other insurance intermediary for the mentioned crop and insured plot.

9. Specific guidelines for filling in the Schedule :

- (i) Care should be taken to specify the Correct SEASON, CROP, REFERENCE AREA, & REFERENCE WEATHER STATION in each Declaration. Increase in sum insured (or increase in the payout amount) following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (ii) Care should also be taken to declare correct ACREAGE INSURED (HECTARES) and SUM INSURED. Increase in Sum Insured / Payout following any Changes / Corrections will not be entertained by AIC after the stipulated period.
- (iii) Sum insured to be covered under NCIP WBCIS must be declared separately for "Small/Marginal Cultivators" and "Other Cultivators". The categorization of Small/Marginal Cultivators should be done by considering total farmland ownership up to 2 Hectares (~5 Acres).
- (iv) Total Sum Insured should be arrived at by multiplying Area (hectares) proposed for insurance in the proposal form with the pre-defined 'Sum Insured per hectare' applicable for the crop, as per the Guidelines of the Scheme.
- (v) The Flat / Applicable Premium Rate for the cultivator for the insurable crops under the Scheme would be communicated by AIC at the beginning of the crop season, based on which Net Premium would be calculated after adding Service Tax (if applicable).

List 1	AGRICULTURE INSU	RANCE COMPANY OF	INDIA LTD., RO, H	IYDERAE	BAD - NCIP - W	/BCIS RABI 2014-1	5 FOR CAS	HEWNUT PLANT	ATIONS - LIST	OF CULTIVAT	ORS Annexure IX
Cro		•	Name of the B	ank & Br	ranch:					LOANEE F	ARMERS
									Farmer's share	Bank Acco	unt Details
S.No	Name of the Cultivator,		Owner/Tenent	_	Extent of area	Location/ Address	S & M/		of Premium	Farmer's Bank	
S.	Father's Name	Address	Farmer	no.	under the crop	of Agricultural Land	Others	Sum Insured Rs./-	Rs./-	Account	Branch
1											
2											
3											
4											
5											
6											
7											
8											
9											
						Authorised Signat	ory:				
Pla	ce:	Date:									

	be enclosed with the relevant decl	aration form along with 22	N) l- O D		IDA/Du-lu-u					Annexure X	
Crop) :		Name of the E	sank & B	ranch/Office of	JDA/Broker:			NON	LOANEE I	FARMERS	
									Farmer's share	Bank Acco	count Details	
9	Name of the Cultivator,		Owner/Tenent	Survey	Extent of area	Location/ Address	S & M/		of Premium	Farmer's Bank	Bank &	
S.No	Father's Name	Address	Farmer	no.	under the crop	of Agricultural Land	Others	Sum Insured Rs./-	Rs./-	Account	Branch	
1												
2												
3												
4												
4												
5												
6												
7												
8												
9												
פ						Authorised Signat	orv.					
						Authorised Signatory:						
Place	e:	Date:										



Agriculture Insurance Company of India Limited

Regional office, 8Th Floor, United India Towers, Basheerbagh ,Hyderabad – 500 029 Telefax: 23242363 Phone : 23242594, 23240235

WBCIS Guidelines to Nodal Banks in A.P for participating in NCIP - WBCIS Rabi, 2014-'15 in respect of Cashewnut Plantations in Vijayanagaram and Srikakulam dists.

- National Crop Insurance Scheme Weather Based Crop Insurance Scheme for Rabi 14-15 season for Cashewnut Plantations in Vizianagaram (32 Mandals) and Srikakulam (37 Mandals) districts for selected Mandals only. The Loanee farmers would be covered under the NCIP - WBCIS on Compulsory basis which as per guidelines of Govt. of India where it is voluntary for Non-loanee farmers.
- 2. Non-loanee farmers interested in the NCIP WBCIS for the notified crop in the above mentioned districts can insure their Plantation through the Banking Network/AIC empanelled Insurance Intermediaries/Micro Insurance Agents or through the authorized representatives of Agriculture Insurance Company of India Ltd.
- 3. The sum insured is pre-defined & fixed i.e., Rs.50,000/- per hectare

4. The criteria for covering Loanee Farmers:

- a) All those farmers eligible for availing loans from 1st July, 2014 to 15th December,2014 and who have sanction as per their loan proposal (even if the loan disbursement/withdrawal has not taken place), the respective notified crop should be taken into account for collection of premium. All the KCC and Crop OD A/Cs where the sanctions are valid for three years shall be covered. The premium shall be debited to the account of the eligible farmers. The Banks can sanction premium as additionality to crop loan. Since these loanee farmers cannot be covered under NAIS invariably the coverage under NCIP WBCIS shall be provided.
- b) The criteria for covering Loanee Farmers is based on the predefined sum insured i.e., Rs.50,000/- per hectare (Rs.20,000/- per acre). 'Area under cultivation' for the notified crop as already declared by Loanee Farmer in the loan application form for the purpose of fixing his/her 'Maximum Borrowing Limit' (MBL) by the Lending Financial Institution, multiplied by the stipulated sum insured per acre will be the actual sum insured to be treated for payment of premium

c) Agricultural Jewel Loans (AJLs) are eligible for compulsory coverage at par with other/pure agricultural loans. Please ensure that all eligible (if the farmer does not have sanction under regular crop loan account) AJLs sanctioned/disbursed as on the cut-off date prescribed for the purpose i.e., 15th December, 2014 shall be insured under the NCIP - WBCIS.

Illustration

For ready reference, an illustration is given hereunder to work out the Sum insured and Calculate the Premium since the procedure of coverage in respect of Loanee farmers is different from that of NAIS

Example: 1

If a farmer owns and cultivates **1hec** (2.5acres) Cashewnut Plantations in any of the mandals of the districts of Vizianagaram and Srikakulam districts, the coverage shall be based on the sanction of Crop production loan.

```
1hec* Rs.1,00,000/- (predefined sum insured)= Rs.50,000/-
Premium rate =6%
So Premium to be remitted=50,000*6%= Rs.3,000/- (Rounded off)
Premium to be remitted per acre= Rs.1,200/- (Rounded off)
```

- 5. Pay-outs (claims) under the scheme are decided on 'Reference Unit Area approach' basis based on the required data recorded at the 'Reference Weather Station (RWS)' during the risk period. Should the RWS data be unavailable for any day during the risk period, the data of 'Backup Weather Station (BWS)' would be used for the purpose. In the absence of data from AWSs as alternative, data from Manual Rain gauge Stations of State Govt. or IMD will be adopted. The details of the RWS and BWS are appended in this notification.
- 6. Copies of the 'Proposal Form', 'Loanee Declaration Format', and 'Non-loanee Declaration Format' are appended in this notification. The list of Cultivators with coverage details also need to be sent along with the declaration. Banks are paid **4%** of premium as Service Charges for Loanee/Non-loanee coverage. Bankers are advised to contact AIC, RO, Hyderabad in case of any clarification.
- 7. All payouts under the scheme are settled by Agriculture Insurance Company of India Limited (AIC) after the completion of risk period subject to availability of the data in time.