#### GOVERNMENT OF ANDHRA PRADESH ABSTRACT

Agriculture Department – Kharif-2016 – Implementation of Weather Based Crop Insurance Scheme(WBCIS) and Unified Package Insurance Schemes(UPIS) – Notification of crops and Area (District wise) – Notification - Orders – Issued.

#### **AGRICULTURE & COOPERATION (AGRI.II) DEPARTMENT**

G.O.Rt.No.452

Dated:01-07-2016.
Read the following:-

- 1.G.O.Rt.No.248, Agriculture & Cooperation (Agr.II) Dept, dated:01-04-2016.
- 2.G.O.Rt.No.408. Agriculture & Cooperation (Agri.II) Dept, dated:7-6-2016.
- 3. From the Director of Agriculture, A.P., Hyderabad, letter No. Crop Ins(2)51/2016, dated:21-05-2016.
- 4.From the Director of Agriculture, A.P., Hyderabad, letter No.Crop Ins(2)51/2016, dated:28-06-2016.

#### **ORDER:**

The following Notification shall be published in the Andhra Pradesh State Extra-Ordinary Gazette dated:02-07-2016:-

#### **NOTIFICATION**

The Government of India have launched Pradhan Mantri Fasal Bima Yojana for implementation from Kharif 2016 season. Department of Agriculture, Cooperation & Farmers Welfare (DAC & FW), Ministry of Agriculture, Government of India vide letter No.13015/03/2016-Credit-II, dated 23rd February, 2016 have issued administrative approval for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY), Restructured Weather Based Crop Insurance Scheme (WBCIS) & UPIS as Central Sector Schemes to insulate the farming community against agricultural risks from Kharif 2016 season in all the states and Union Territories of India. The State Government has also accorded administrative approval to implement PMFBY, WBCIS & UPIS vide Memo.No.3095/Agri.II(1)/2016, dated.16.5.2016. The details of operation modalities along with District/Mandal wise crop wise Term sheets vide Annexure I to XII, Crop wise/District Wise Reference Automatic Weather Stations, Backup weather stations vide Annexure-XIII to XXIV for Notification of Restructured Weather Based Crop Insurance Scheme durng Kharif 2016 are appended. The proposal form are also appended vide appended vide Appendix-I to iv.

2. M/s Bajaj Allianz General Insurance Company Ltd., L1 bidder is selected by the Government to act as Implementing Agency (IA) under implementation of WBCIS scheme during Kharif 2016 season in the State.

"Further, the claims under Weather Based Crop Insurance Scheme (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 Director of Agriculture, A.P., Hyderabad shall take further action in the matter.

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

#### T.VIJAY KUMAR SPECIAL CHIEF SECRETARY TO GOVERNMENT

To

The Commissioner of Printing & Stationery (Printing Wing), Chenchalguda, Hyderabad with a request to publish the Notification in the Andhra Pradesh Extra-Ordinary Gazette and supply 120 copies of the same.

The Director of Agriculture, A.P., Guntur.

M/s Bajaj Allianz General Insurance Company Limited, Somajiguda, Hyderabad.

Copy to:

The Vice-Chairman & Managing Director, A.P.State Seeds Development Corporation Limited, Hyderabad.

The P.S to Minister (Agri).

The P.S to Special Chief Secretary to Govt(Agri), A.P., Hyderabad SF/SC.

//FORWARDED BY ORDER//

ASSISTANT SECRETARY TO GOVERNMENT

#### **ANNEXURE**

(Annexure to G.O.Rt.No.452, Agri. & Coop. (Agri.II) Dept., dated: 01.07.2016.)

# WEATHER BASED CROP INSURANCE SCHEME(WBCIS) & UNIFIED PACKAGE INSURANCE SCHEME(UPIS)

#### THE MAIN FEATURES/OPERATIONAL MODALITIES

#### 1. OBJECTIVE OF THE SCHEME

Weather Based Crop Insurance Scheme (WBCIS) aims to mitigate the hardship of the insured farmers against the likelihood of financial loss on account of anticipated crop loss resulting from adverse weather conditions relating to rainfall, temperature, wind, humidity etc. WBCIS uses weather parameters as" proxy" for crop yields in compensating the cultivators for deemed crop losses. Payout structures are developed to the extent of losses deemed to have been suffered using the weather triggers.

#### 2. CROPS COVERED AND IMPLEMENTING AGENCY:

As per the Operational Guidelines the Crops and areas (Districts) proposed to Notify are formed in to one cluster under implementation of WBCIS. District wise Crops Notified is given hereunder:

DISTRICT	CROP	IMPLEMENTING AGENCY AND ADDRESS
AnantapuramU	Groundnut	
Kadapa	Groundnut	
Kurnool	Groundnut	
Chittoor	Groundnut	 
Guntur	Red Chilly	LIMITED, NORTH EAST PLAZA, 4TH FLOOR, OPP :
Guntur	Cotton	RTA OFFICE, ERRAMANZIL, T JUNCTION,
Prakasam	Cotton	SOMAJIGUDA, HYDERABAD - 500082
West Godavari	Oil Palm	
Kadapa	Sweet Lime	
Chittoor	Tomato	
Kurnool	Tomato	
Prakasam	Tomato	

#### 3.COVERAGE OF FARMERS

a. All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/ insured crops.

### b. Compulsory Component

All farmers having been **sanctioned Seasonal Agricultural Operations (SAO) loans** from Financial Institutions (i.e. loanee farmers) for the notified crop(s) would be covered **compulsorily**.

Any loan eligible for compulsory coverage under PMFBY, if not covered will be deemed to be self-insured by the concerned financial institution and claim, in the event of loss shall be borne by the financial institution.

#### c. Voluntary Component

The Scheme would be optional for the non-loanee farmers.

The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by concerned State Government (in case of sharecroppers/ tenant farmers).

- 4. <u>SUM INSURED LIMITS:</u> Sum Insured **per hectare** for both Loanee and Non Loanee farmer is the same and the district wise **crop wise per hectare** Sum Insured is given hereunder:
- 5. PREMIUM RATES AND SUBSIDY:

DISTRICT	CROP	Sum Insured
Ananthapuramu	Groundnut	37500
Kadapa	Groundnut	37500
Kurnool	Groundnut	37500
Chittoor	Groundnut	37500
Guntur	Red Chilly	137500
Guntur	Cotton	87500
Prakasam	Cotton	82500
West Godavari	Oil Palm	62500
Kadapa	Sweet Lime	75000
Chittoor	Tomato	50000
Kurnool	Tomato	45000
Prakasam	Tomato	67500

- The Actuarial Premium Rate (APR) would be charged under WBCIS by implementing agency (IA).
- Farmers would be paying maximum of 2% for Food Crops, Cereals, Pulses and Oilseeds and maximum of 5 % (or APR whichever is less) for Commercial/ Horticultural crops.
- The difference between actuarial premium rate and the rate of insurance charges payable by farmers shall be treated as Rate of normal premium subsidy, which shall be shared equally by the Centre and State Government.
- The premium (farmer's share) shall be remitted through Demand Draft as per the below table. Separate Demand Drafts need to be obtained for coverage of Loanee and Non-loanee farmers.

DISTRICT	CROP	Sum Insured	Actuarial Premium Rates	Farmer's Share
Ananthapuramu	Groundnut	37500	9.20%	2%
Kadapa	Groundnut	37500	5%	2%
Kurnool	Groundnut	37500	9%	2%
Chittoor	Groundnut	37500	7%	2%
Guntur	Red Chilly	137500	6%	5%
Guntur	Cotton	87500	7%	5%
Prakasam	Cotton	82500	5%	5%
West Godavari	Oil Palm	62500	10%	5%
Kadapa	Sweet Lime	75000	5%	5%
Chittoor	Tomato	50000	11%	5%
Kurnool	Tomato	45000	10%	5%
Prakasam	Tomato	67500	10%	5%

#### TABLE SHOWING THE PREMIUM SHARING PER HECTARE

S. No.	Districts	Crop	Sum-insured based on Scale of Finance, Kharif,2016	Actuarial Premium Rate	Premium	Farmer Contribut ion Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Central Govt.,
1	Ananthapur amu	Groundnut	37500	9.20%	3450	750	1350.00	1350.00
2	Kadapa	Groundnut	37500	5.00%	1875	750	562.50	562.50
3	Kurnool	Groundnut	37500	9.00%	3375	750	1312.50	1312.50
4	Chittoor	Groundnut	37500	7.00%	2625	750	937.50	937.50
5	Guntur	Red Chilly	137500	6.00%	8250	6875	687.50	687.50
6	Guntur	Cotton	87500	7.00%	6125	4375	875.00	875.00
7	Prakasam	Cotton	82500	5.00%	4125	4125	0.00	0.00
8	West Godavari	OilPalm	62500	10.00%	6250	3125	1562.50	1562.50
9	Kadapa	Sweet Lime	75000	5.00%	3750	3750	0.00	0.00
10	Chittoor	Tomato	50000	11.00%	5500	2500	1500.00	1500.00
11	Kurnool	Tomato	45000	10.00%	4500	2250	1125.00	1125.00
12	Prakasam	Tomato	67500	10.00%	6750	3375	1687.50	1687.50

### TABLE SHOWING THE PREMIUM SHARING PER ACRE

6. **SEASONALITY DISCLIPLINE**:-The Crop wise Seasonality Discipline and the cut-off dates are given hereunder:

S. No.	Districts	Crop	Sum-insured based on Scale of Finance, Kharif,2016	Actuarial Premium Rate	Premium	Farmer Contributi on Rs./-	Subsidy from State Govt. Rs./-	Subsidy from Central Govt.,
1	Ananthapur amu	Groundnut	15000	9.20%	1380	300	540	540
2	Kadapa	Groundnut	15000	5.00%	750	300	225	225
3	Kurnool	Groundnut	15000	9.00%	1350	300	525	525
4	Chittoor	Groundnut	15000	7.00%	1050	300	375	375
5	Guntur	Red Chilly	55000	6.00%	3300	2750	275	275
6	Guntur	Cotton	35000	7.00%	2450	1750	350	350
7	Prakasam	Cotton	33000	5.00%	1650	1650	0	0
8	West Godavari	OilPalm	25000	10.00%	2500	1250	625	625
9	Kadapa	Sweet Lime	30000	5.00%	1500	1500	0	0
10	Chittoor	Tomato	20000	11.00%	2200	1000	600	600
11	Kurnool	Tomato	18000	10.00%	1800	900	450	450
12	Prakasam	Tomato	27000	10.00%	2700	1350	675	675

# **Groundnut Crop:**

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1		Having availed the Loan/Sanctioned Credit Limit–From 1st April 2016 to 15 <sup>th</sup> July,2016	on or before 15 <sup>th</sup>	16 <sup>th</sup> July 2016
2	Submission of Decl. by Nodal Banks to Implementing Agency (Insurance Company)			and to the state of the state o
	Insurance Intermediaries/Micro I Implementing Agency ( Insuranc		Within 7 days of receipt of declaration/Premium	

# Oil palm

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit–From1st April 2016 to 31 <sup>st</sup> July,2016	Submission of Proposals on or before 31 <sup>st</sup> July,2016	1 <sup>st</sup> August 2016 to 31 <sup>st</sup> May 2017
2	Submission of Decl. by Nodal Within 15 days after cutoff Banks to Implementing Agency (Insurance Company)		Within 7 days after cutoff date	
3	Insurance Intermediaries/Micro Insu Implementing Agency (Insurance C	•	Within 7 days of receipt of declaration/Premium	

## **Sweet Lime Crop:**

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the	Submission of	
		Loan/Sanctioned Credit Limit-	Proposals on or before	10th August 2016
		From 1st April 2016 to9th	9th Aug,2016	to
		Aug.2016		31st May 2017
2	Submission of Decl. by Nodal	Within 15 days after cutoff date	Within 7 days after cutoff	•
	Banks to Implementing Agency		date	
	(Insurance Company)			
3	Insurance Intermediaries/Micro I	Within 7 days of receipt		
	Implementing Agency (Insuranc	e Company)	of declaration/Premium	

### Red Chilly crop:

SL No.	ACTIVITY	For Loanee Farmers	For Non-Ioanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the	Submission of	
		Loan/Sanctioned Credit Limit—	Proposals on or before	4St A
		From 1st April 2016 to 31 <sup>st</sup>	31" July,2016	1 <sup>st</sup> August 2016
		July,2016		to 28 <sup>th</sup> February 2017
2	Submission of Decl. by Nodal		Within 7 days after cutoff	28 <sup>th</sup> February 2017
	Banks to Implementing Agency date		date	
	(Insurance Company)			
3	Insurance Intermediaries/Micro In	•	Within 7 days of receipt of	
	Implementing Agency (Insurance	Company)	declaration/Premium	

#### **Cotton crop:**

SL No.	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit—From1st April 2015 to 31st July,2016		1st Aug 2016 to 30th November 2016
2	Submission of Decl. by Nodal Banks to Implementing Agency (Insurance Company)	Within 15 days after cutoff date	Within 7 days after cutoff date	
3	Insurance Intermediaries/Micro In Implementing Agency (Insurance	Within 7 days of receipt of declaration/Premium		

#### Tomato crop:

S. No	ACTIVITY	For Loanee Farmers	For Non-loanee Farmers	Period of Insurance- Risk commence date Risk end date
1	Cut-off date for risk coverage	Having availed the Loan/Sanctioned Credit Limit–From 1 <sup>st</sup> April 2016 to	Submission of Proposals on or before 9th Aug,2016	10th August 2016 to
		9th Aug,2016	<b>3</b> , 1	10th October 2016
2	Submission of Decl. by Nodal Banks to Implementing Agency (Insurance Company)	Within 15 days after cut off date	Within 7 days after cut off date	
3	Insurance Intermediaries/Micro In Implementing Agency (Insurance		Within 7 days of receipt of declaration/Premium	

### 7. PERILS COVERED:

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

#### i) For **Groundnut Crop**:

- 1. a. Deficit Rainfall Rainfall Volume
- 1. b. Deficit Rainfall Rainfall Distribution
- 2. Disease Congenial Climate
- 3. Excess Rainfall.

### ii) For Red chilly Crop:

- 1. Maximum Temperature
- 2. Minimum Temperature
- 3. a. Deficit Rainfall Rainfall Volume3. b. Deficit Rainfall \_ Rainfall Distribution
- 4. Excess Rainfall

#### iii) For Cotton Crop:

- 1. a. Deficit Rainfall Rainfall Volume
- 1. b. Deficit Rainfall \_ Rainfall Distribution
- 2. Excess Rainfall
- 3. Disease Conducive Climate

#### iv) ForOil palm Crop:

- 1. Deficiency in Water Vapour Pressure
- 2. Minimum Temperature
- 3. a. Deficit Rainfall Rainfall Volume
- 3. b. Deficit Rainfall Rainfall Distribution
- 4. Excess Rainfall

#### v) For Sweet Lime Crop:

- 1. a. Deficit Rainfall Rainfall Volume
- 1. b. Deficit Rainfall Rainfall Distribution
- 2. Excess Rainfall
- 3. High RH along with High Temperature
- 4. Low Minimum Temperature

#### vi) For**Tomato Crop**:

- 1. a. Deficit Rainfall Rainfall Volume
- 1. b. Deficit Rainfall Rainfall Distribution
- 2. Disease Congenial Climate
- 3. Excess Rainfall

#### 8. RISK PERIOD:

- i) In case of Groundnut Risk period commences from 15th July, 2016
- ii) In case of Red Chilly Risk period commences from 1st Aug, 2016
- iii) In case of **Cotton** Risk period commences from 1st Aug, 2016
- iv) In case of Oil palm Risk period commences from 1st Aug, 2016
- v) In case of Sweet Lime -Risk period commences from 10th Aug, 2016
- vi) In case of **Tomato** Risk period commences from 10th Aug, 2016

Table containing the coverage periods at phases are given here:

Coverage details For Red chilly

	<u>*</u>		
S.No	Name of the cover	Phase	Period: From to
1	Maximum Temperature		on August, 2016 to 31 October, 2016
2	Minimum Temperature		st st 1 December,2016 to 31 January,2017
	Deficit Rainfall- Rainfall Volume	Phase- 1	1 August,2016 to 15 Sept.,2016
3		Phase- 2	16 sept.,2016 to 31 October,2016
3	Deficit Rainfall - Rainfall I	Distribution	st th 1 August,2016 to 30 Sept.,2016
	Cuasa Dainfall	Phase- 1	st th 1 August,2016 to 15 Sept.,2016
4	Excess Rainfall	Phase- 2	th st 16 Sept.,2016 to31 October,2016
		Phase- 3	st th 1 Nov,,2016 to 28 February,2017

**Coverage details for Tomato:** 

S.No	Name of the cover	Phase	Period: From to
	Deficit Rainfall- Rainfall Volume	Phase- 1	10 August,2016to10 Sept.,2016
'	Railliaii Volullie	Phase- 2	11 Sept.,2016to10 October,2016
	Deficit Rainfall - Rainfall Di	stribution	10 August,2016to10 Oct.,2016
2	Disease Congenial Climate		15 August,2016to10 Oct.,2016
		Phase- 1	10 <sup>th</sup> August,2016to31 <sup>st</sup> August,2016
3	Excess Rainfall	Phase- 2	st th 1 September 2016to 30 September 2016

**Coverage details For Cotton:** 

S.No	Name of the cover	Phase	Period: From to
		Phase- 1	1 <sup>st</sup> August,2016to 15 <sup>th</sup> September,2016
1A	Rainfall Volume	Phase- 2	th st 16 Sept.,2016to31 Oct.,2016
1B	Rainfall Distribution	•	1 <sup>st</sup> August,2016to 5 <sup>th</sup> September,2016
		Phase- 1	1 <sup>st</sup> August,2016to25 August,2016
	Excess Rainfall	Phase- 2	26 August,2016to15 <sup>th</sup> Oct.2016
2		Phase- 3	16 Oct.,2016to 30 Nov.2016
3	Disease Conducive Cli	mate	th 15 August,2016to31 Oct.2016

Coverage details for Groundnut:

S.No	Name of the cover	Phase	Period: From to
		Phase- 1	16 <sup>th</sup> July,2016to 5 <sup>th</sup> August,2016
		Phase- 2	6 <sup>th</sup> August,2016to31 <sup>st</sup> August,2016
1	Volume	Phase- 3	1 <sup>st</sup> Sept.,2016to10 <sup>th</sup> October,2016
•	Deficit Rainfall - Rainfall D	istribution	16 <sup>th</sup> July,2016to 5 <sup>th</sup> September,2016
2	Disease Congenial Climat	е	1 <sup>st</sup> Sept.,2016to10 <sup>th</sup> October,2016
3		Phase- 1	1 <sup>st</sup> Sept.,2016to 30 <sup>th</sup> September, 2016
	Excess Rainfall	Phase- 2	1 <sup>st</sup> Oct.,2016to 31 <sup>st</sup> October, 2016

**Coverage details for Oilpalm** 

	Ĭ		Period: From to
S.No	Name of the cover	Phase	
1	Deficiency in Water Vapo	ur Pressure	1 <sup>st</sup> Feb.,2017to31 <sup>st</sup> May,2017
2	Minimum Temperature		1 <sup>st</sup> Dec.,2016to31 <sup>st</sup> Jan.,2017
	Deficit Rainfall- Rainfall	Phase- 1	1 <sup>st</sup> August,2016to 15 <sup>th</sup> Sept., 2016
2	Volume	Phase- 2	16 <sup>th</sup> Sept.,2016to15 <sup>th</sup> Oct.,2016
3	Deficit Rainfall - Rainfall D	Distribution	1 <sup>st</sup> August,2016to 30 <sup>th</sup> Sept.,2016
1	ExcessRainfall	Phase- 1	1 <sup>st</sup> August,2016to 31 <sup>st</sup> August,2016
7	LACESSIVAIIIIAII	Phase- 2	1 <sup>st</sup> September,2016to30 <sup>th</sup> September,2016

Coverage details For SweetLime:

			Period: From to
S.No	Nameofthecover	Phase	
1A	Deficit Rainfall- Rainfall Volume	Phase- 1	10 <sup>th</sup> August,2016to15 <sup>th</sup> September, 2016
1B	Deficit Rainfall - Rainfall [	Distribution	10 <sup>th</sup> August,2016to20 <sup>th</sup> Sept.,2016
2	ExcessRainfall	Phase- 1	1 <sup>st</sup> Oct.,2016to31 <sup>st</sup> Dec.,2016
		Phase- 2	1 <sup>st</sup> Jan.,2017to 31 <sup>st</sup> March,2017
3	HighRHalongwith HighTemperature	Phase- 1	16 <sup>th</sup> August,2016to30 <sup>th</sup> Sept.,2016
3	riigiri erriperature	Phase- 2	1 <sup>st</sup> Oct 2016to 31 <sup>st</sup> Oct.,2016
4	LowMinimum Temperature	Phase- 1	1 <sup>st</sup> Dec2016to 31 <sup>st</sup> Dec.,2016
Ī	i emperature	Phase- 2	1 <sup>st</sup> Jan 2017 to 31 <sup>st</sup> Jan.,2017

#### 9. Weather Perils to be Covered

Major weather perils of a) Rainfall – Deficit Rainfall, Excess rainfall, Unseasonal Rainfall, Rainy days, Dry-spell, Dry days b) Temperature – High temperature (heat), Low temperature c) Relative Humidity and d) Wind Speed, which are deemed to cause "Adverse Weather Incidence", leading to crop loss, would be covered under the scheme: However coverage of crop specific would be as per term sheets in

#### 10. RISK ACCEPTANCE PERIOD:- Cut off dates for payment of Premium

For Groundnut Crop - 15<sup>th</sup> July 2016 For Cotton Crop - 31<sup>st</sup> July 2016 For Red Chilly Crop- 31<sup>st</sup> July 2016 For Tomato Crop - 9<sup>th</sup> August 2016 For Oil Palm Crop - 9<sup>th</sup> August 2016 For Sweet Lime Crop - 9<sup>th</sup> August 2016

#### 11. PROCEDURE FOR COVERAGE OF FARMERS:-

- a) Each individual bank branches for Commercial Banks / RRBs shall act as Nodal branch. Each DCCB will be Nodal Banks for PACs. The concerned Lead bank and Regional offices/ Administrative offices of commercial banks/ RRBs will provide necessary guidelines to concerned bank branches and coordinate with them to ensure that all concerned branches submit the consolidated proposals to insurance companies well within the stipulated cut-off dates and also upload the soft copy of insured details in crop insurance portal. Besides, insurance company may also use the IRDA approved insurance agents/ insurance intermediaries for the coverage of non-loanee farmers only.
- b) Declaration/ proposal formats to be submitted by Nodal banks/ Branches shall contain details about Insurance Unit, sum insured per unit, premium per unit, total area insured of the farmers, number and category of farmers covered (small and marginal or other) and number of farmers under other categories (SC/ ST/ others) / Women along with their bank account details etc. (bank / their branches) as per the format envisaged / provided in the crop insurance portal.

#### Loanee farmers (Compulsory coverage)

a) Whenever banks sanction loan for a notified crop in a notified area, the crop loan amount only to the extent of Scale of Finance for notified crops and acreage of individual notified crops of loanee farmers shall be taken into consideration for compulsory coverage, as per seasonality discipline. Based on seasonality of Crops, banks should separately calculate the eligibility of loan amount for both Kharif and Rabi seasons based on the scale of Finance and declared acreage under notified crops. Disbursing bank branch/ Primary Agriculture Cooperative Society (PACS) will prepare monthly statement of crop-wise and insurance unitwise details of crop insurance with premium as per the seasonality discipline. Loan disbursing bank branch/ PACS will finance the additional loan towards premium amount payable by farmer for crop insurance.

- b) Crop loans through Kisan Credit Cards (KCC) are covered under compulsory coverage and banks shall maintain all back up records and registers relating to compliance with PMFBY and its seasonality discipline and cut-off-date for submitting Declarations in case of normal crop loans. Bank branch will apportion coverage among insurable crops, based on acreage mentioned in loan application or on the basis of actual area sown as declared by the farmer subsequently.
- c) Bank branches of commercial banks and RRBs/ Nodal Bank in case of PACS under its jurisdiction shall consolidate insurance proposals/ statements from their bank branch/ PACS under its jurisdiction, respectively and forward the same to insurance company along with details of remittance/ RTGS towards insurance premium, in accordance with cut off dates, as specified in paragraph 7 above.

#### Non-loanee farmers (Optional coverage) through Channel partners

- a) Farmers desirous of availing insurance shall fill up Proposal Form of the Scheme and submit the same to nearest bank branch or authorized channel partner or insurance intermediaries of insurance company.
- In case channel partner is a Bank, farmers will submit duly filled up proposal form in the village branch of a Commercial Bank (CB) or Regional Rural Bank (RRB), or PACS (DCCB) with requisite insurance premium amount. Operating a bank account is essential for such cases. Branch/ PACS officials will assist the farmers in completing the insurance proposal form and provide necessary guidance. While accepting the proposal and premium, Branch/ PACS will be responsible for verification of eligible sum insured, applicable premium rate, etc. PACS will thereafter consolidate these particulars and send them directly/ to respective Nodal Banks respectively which will, in turn, submit crop-wise and insurance unit-wiseCrop Insurance Declarations in the prescribed format, along with the premium, within the stipulated time, to insurance company. However the bank branches of commercial banks/ RRBs will directly submit the consolidated proposals along with details of insured farmers in the format envisaged in the crop insurance portal within the stipulated time.
- Non-loanee cultivators could also be serviced directly by any designated agencies, other authorized channel partners or insurance intermediaries, of the implementing agency/Insurance Company and they will act as a guide and facilitator wherein they will advise them the benefits and desirability of the Scheme and guide the farmers through procedures; collect requisite premium and remit individual/ consolidated premium to insurance company, accompanied by individual proposal forms and summary details in Declarations/ Listing sheet (MIS), provide soft copy to IA and details of each insured farmer and will also upload the data directly to the crop insurance portal.
  - d) While accepting the Proposal and the premium from aforesaid, designated agents, other authorized channel partner or insurance intermediaries, it shall be the responsibility of Insurance Company or its designated agents to verify insurable interest and collect the land records, particulars of acreage, sum insured, crop sown etc., and applicable contract/ agreement details in case of share croppers / tenant farmers. The designated intermediaries shall remit the premium with consolidated proposals within 7 days. However, it is mandatory that the Non-loanee cultivators serviced by the designated intermediaries should hold a bank account in order to facilitate remittance of the claim, if payable.

#### Non-loanee Farmers (Optional coverage) - directly to Insurance companies

- a) Non-Loanee farmer may submit insurance proposals personally / through post to insurance company with requisite premium. Non-loanee farmer can also avail insurance through 'on-line portal' of concerned insurance company or crop insurance portal designed by Government for the purpose. However, it is mandatory that Non-Loanee farmers, personally submitting proposals to insurance company or through crop insurance portal, should have insurable interest and submit necessary documentary evidence. The insured farmer forfeits the premium and the right to claim (if any) if the material facts furnished in the proposal form are wrong or incorrect.
- b) Insurance companies retain the right to accept or reject insurance proposal(s) in case proposal is incomplete, not accompanied by necessary documentary proof or insurance premium ordinarily, within one month of receipt of proposal by Insurance Companies. If the proposal is rejected the insurance company will refund full collected premium.
- c) Declarations/ proposals received from the Banks/ PACS after the cut-off date shall be summarily rejected and the liability, if any, for such declarations shall rest with the concerned bank. Therefore, the Banks/
- d) PACS must not receive any proposal after the cut-off date of coverage. The Banks/ PACS must also ensure that the consolidated statement alongwith the premium amount is remitted to the insurance company within the stipulated time,

- failing which they shall be responsible for payment of claims, if any to the farmers. However, any dispute in the matter may be referred to the Department by the concerned State/ Agency.
- e) The concerned branches of banks and Nodal Banks/ DCCBs in case of PACS will also collect the list of individual insured farmers (both loanee and non-loanee) with requisite details like name, father's name, Bank Account number, village, categories Small and Marginal/ SC/ ST/ Women, insured acreage, details of insured land, insured crop(s), sum insured, premium collected, Government subsidy etc. from concerned branch in soft copy also for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of Proposal/ Declaration to insurance company and also upload the same on the crop insurance portal. Same standard format of crop insurance portal will be utilized.
- f) Insurance companies may also collect the requisite information in respect of non-loanee farmers from the channel partner in same formats. It is the responsibility of the concerned insurance companies to collect/obtain the details of the insured farmers (both loanee and non-loanee) from the bank/financial institutions/ intermediaries/ agents and facilitate the banks to upload the same on crop insurance portal.
- g) Insurance Companies should also verify and be satisfied themselves about the coverage of farmers/ crops and up-load the same in their websites within a month preferably before approaching the Government to release the final instalment of subsidy under the scheme.

#### 12. COMPENSATIONPAY-OUT:

- a). Claims under WBCIS will be settled on the basis of weather data provided by the Government of Andhra Pradesh 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.
- b) Pay-out computation would be based on the notified weather parameters and the details of triggers are specified in the term sheets for the notified crops vide Annexure I to XII.
- c) TRIGGER WEATHER: Trigger Weather is pre-defined and being notified as per annexure with reference to the weather parameters and Reference Unit Area and Reference Weather Station and has been fixed so, keeping in mind the broad weather parapet requirement of the notified crops in different mandal sin the notified Districts.
- d) SUBMISSION & STORING OF WEATHER DATA: Weather data will be provided by Automatic Weather Stations setup by Andhra Pradesh State Developmental Planning Society of Planning Dept to insurance company on day today basis for the season.
- e)REFERENCE WEATHER STATION: 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.
- f) BACK-UPWEATHERSTATION-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 un-available/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.

(Reference Unit areas and Reference Weather stations and Back-up Weather Stations are Annexed in **ANNEXURE XIII TO XXIV** .

g) As far as the Insured is concerned, the Pay-out procedure shall be automatic that is to say, Pay-outs would be automatically computed by implementing agency on the basis of Actual Weather Data received and the Pay-out would be automatically credited to the Insured's Bank Account.

#### 13. Procedure for Settlement of Claims to the farmers

- 1. The insurance company would disburse the claim only after receipt of govt. share in premium subsidy.
- 2.. In case of farmers covered through Financial Institution, claims shall be released only through electronic transfer, followed by hard copy containing claim particulars, to individual bank branches/ nodal banks / PACs which will credit into accounts of individual farmers within a week of receipt of funds from the Insurance companies and shall provide a certificate to the insurance companies along with list of farmers benefited. Bank Branch should also display particulars of beneficiaries on notice board and also upload the same on crop insurance portal.
- 3. In case of farmers covered on voluntary basis through intermediaries/ directly, payable claims will be directly credited to the concerned bank accounts of insured farmers and details of the claims may also intimate to them. The list of beneficiaries may also be uploaded on the crop insurance portal immediately.
- 4. Insurance companies shall resolve all the grievances of the insured farmers and other stakeholders in the shortest possible time.

#### 14.Important Conditions /Clauses Applicable for Coverage of Risks

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

### 15. Acreage discrepancy

Some areas in the past have reported excess insurance coverage vis-à-vis planted acreage, leading to over-insurance.

#### For the time-being, it is to be addressed as follows:

- a) Wherever the 'acreage discrepancy' is likely, the acreage insured at IU level shall be compared with average planted acreage of past three years, and the difference is treated as 'excess' insurance coverage after taking into account sown area data of the Revenue authority.
- b) Sum insured is scaled down in the proportionate ratio the average of three years' actual planted acreage bears to the insured acreage for the given crop.
- c) Claims shall be calculated on the scaled down sum insured
- d) Premium (farmer share and Central and State Government Subsidy) shall be refunded back to Government of India for the portion of sum insured scaled down and the amount may be utilized for improvement of technology/ research/ Impact assessment etc., Once the individual farms (plots/ survey numbers) are digitized and available on a GIS platform, it is quite possible to overlay the crop cover as derived using satellite imagery on the GIS platform to identify the crop and estimate the cropped area on each farm. This should lead to identifying the acreage discrepancy at individual farm level.

#### 16. EXCLUSION:

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

#### 17. Commission and Bank Charges

Bank and other financial institutions etc. shall be paid service charges @4% of the premium collected from farmers. Banks have to submit there invoice as annexure \_\_\_\_ Rural agents engaged in providing insurance related services to farmers would be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDA regulations.

#### 18. Service Tax

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

#### 19. Role and Responsibilities of Various Agencies

For successful implementation and administration of Scheme, roles of various Agencies/Institutions/Government Departments/Committees are spelt out herein.

#### 1. Central Government

- a. Support and Coordination with the State/UT Governments for implementation of PMFBY including its awareness and publicity and issue necessary instructions/ guidelines from time to time for smooth and effective implementation.
- b. Issue directives to Banks through "Reserve Bank of India (RBI)" and "National Bank for Agriculture and Rural Development (NABARD)", for complying with the terms and conditions of PMFBY and its operational modalities.
- c. Facilitate providing the weather data through India Meteorological Department (IMD) on near real-time basis to insurance company.
- d. Release 50% premium subsidy towards DAC & FW committed liability under the scheme to insurance companies at the beginning of crop season on the basis of business projections (premium collection) to be submitted by insurance companies. The balance of premium subsidy, if any for the season shall be released based on submission of final / actual business achieved during crop season by insurance companies to enable them to release claims to beneficiary farmers.
- e. Review and monitor the implementation of PMFBY including premium rates, product-benchmarking and other matter/directives to insurance companies. Review of performance of participating insurance companies and suggest modifications/ improvements wherever required.
- f. Organize Capacity building training/workshops for the State Government officials and other stakeholders.
- g. Interpretation of any provisions of the scheme and decision on any dispute in settlement of claims.

#### 2. State / UT Governments

- a. The composition of SLCCCI may be strengthened suitably from time to time to give representation to all the concerned participants including farmers in the implementation of the scheme. To set up the review and monitoring committee at both, State and District levels under the chairmanship of Principal Secretary (Agriculture/ Cooperation) and District Collector, respectively for periodical review (preferably monthly) of implementation of scheme and also verify the coverage etc. on random basis to ensure proper coverage under the scheme. District Level Monitoring Committee (DLMC) to also provide fortnightly crop condition reports and periodical reports on seasonal weather conditions, loans disbursed extent of area cultivated, etc. to concerned insurance company. DLMC shall also monitor conduct of CCEs in districts.
- b. Hold meeting of SLCCCI well in advance to finalise clusters, issue bid notice, selection of Implementing Agency and issuance of Notification. Timely issuance of notification is a must for giving wide publicity and coverage of the farmers. There should be a gap of at least one month between the notification issuance and risk inception date. Notification of the State Government shall contain all information as outlined in para VI.
- c. Uploading of requisite information of notification on the crop insurance portal in coordination with the selected Implementing Insurance Companies within one week from the date of notification.
- d. Take suitable action for adoption of new technology for early loss assessment and better administration of scheme
- e. Issue necessary directives to all agencies/ institutions/ government departments/ committees involved in implementation of Scheme.
- f. Notify insurance unit area to Village Panchayat or other equivalent units for major crops and for other crops, unit size may be above the level of Village / Village Panchayat.
- g. Furnish in advance insurance unit-wise (or of higher unit, if unit level data not available) yield data of immediate past 10 years of all notified crops under PMFBY to insurance companies.
- h. Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government/ quasi government agencies for supplying weather data on real-time basis to insurance company.
- i. i) To release its 50% share of Premium Subsidy to insurance companies, in the beginning of every crop season, based on fair estimates submitted by them, and settle balance of actual premium subsidy for season as soon as final figures are submitted by insurance company. In order to ensure timely release

- of premium subsidy by the states, release of GOI subsidy shall be made to those states only which have cleared their liability of premium subsidy excluding the immediate previous crop season.
- j. To undertake extensive awareness and publicity campaigns of Scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.
- k. Submission of yield data for all notified crops and insurance units to insurance companies in standard format within stipulated date.
- I. To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.
- m. Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post harvest losses.
- n. To undertake requisite number of CCE in the notified area following single series, and provide the yield data to the insurance company within the prescribed cut-off date, along with results of individual CCEs.
- o. Allow insurance companies to co-observe and witness CCEs, and permit them to access various records including Form-2 / Table-B at grass root / district / state level used for recording data of CCEs by States. State shall strengthen audit process of conducting CCE with necessary checks and balances. Audio/Video- recording of CCEs shall be implemented besides other process to ensure accuracy of CCE.

#### 3. Insurance Companies (IA)

- a. Insurance companies to liaise with State Governments and agencies/ institutions / committees involved in implementation of PMFBY.
- b. Furnish the necessary details to SLCCCI as may be required as per the notification.
- c. Underwriting –responsibilities of processing and acceptance of risk.
- d. Claim processing / finalization on receipt of yield data from States/UTs and payment within the prescribed timelines.
- e. Obtain Re-insurance arrangements if felt necessary.
- f. Database –develop crop-yield and weather databases, also related agri-insurance databases.
- g. Review of implementation of PMFBY and provide regular feedback for its effective implementation/improvements to DAC & FW.
- h. Disclose designated Agents in writing before the underwriting of insurance for the season.
- i. Ensuring payment of commission/ service charges to banks/ other agents for implementing the scheme.
- j. Awareness and publicity extensive efforts to create awareness and generate publicity for PMFBY at grass-roots level including bank branches. Also coordinate with the States and other agencies for awareness and publicity of the scheme.
- k. Providing monthly progress returns/ statistics/ information demanded by the Governments, both Central and State Government.
- I. Facilitate the bank branches/ intermediaries/ agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance portal well in time.
- m. Redressal of all Public Grievances within the time fixed by IRDA. There shall be toll free number maintained by AIC which will be used for receiving the grievances of farmers which will work on the docket system.
- n. The coverage of loanee farmers should be carried out by insurance companies themselves, use of agents / brokers are not allowed.
- o. At least one agent should be deployed at the block level in the allocated districts.

#### 4. Financial Institutions/Banks

- a. For purpose of PMFBY, scheduled banking institutions engaged in disbursing Seasonal Agricultural Operations (SAO) loans as per relevant guidelines of NABARD/ RBI shall be reckoned as Banks.
- b. The existing system of Nodal Banks would continue to service the PMFBYas described in various sub paras of Para X.
- c. Notification, as well as other directives, guidelines, etc., shall flow as insurance company Ø Lead Bank/Administrative offices of Commercial banks/RRBs/Nodal Bank Ø Service (subordinate) Bank Branch / PACS. While claim remittance to and from insurance companies shall follow same route, the remittance of premium shall follow the reverse route.

#### Lead Bank/Nodal Bank/Administrative office of Commercial banks/ RRBs

- a. Communicate Notification, as well as other directives, guidelines, etc. to all agencies within their jurisdictional area.
- b. Ensure that all agencies within their jurisdictional area sanction additional loan component to loanee farmers towards premium payable by them.
- c. Ensure that all service (subordinate) bank branches within their jurisdictional area serve all non-loanee farmers desiring and eligible to take insurance cover under PMFBY. Such service will include opening bank account of non-loanee farmers, guiding them to fill up proposal forms, accepting premium from them and maintaining records etc.
- d. Ensure that, for both loanee and non-loanee farmers separately, premium and related data is remitted to nodal bank within the prescribed time.
- e. Lead bank/Nodal Banks should ensure that all the eligible crop loans/seasonal operational loans taken for notified crop(s) are fully insured and the conditions stated in the declarations submitted have been complied with. No farmer should be deprived from insurance cover. Nodal banks therefore, should make all out efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance. In case, claims have arisen during crop season then respective bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops.
- f. Concerned Bank and it's branches should ensure submission to insurance companies within stipulated time the notified crop-wise, insurance unit-wise Declarations in prescribed format, along with consolidated Premium payable separately for both loanee farmers and non-loanee farmers. If Concerned Bank and it's branches keep the amount of premium collected beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the insurance company.
- g. Nodal bank/Branches will also arrange for onward transmission to service (subordinate) bank branches / PACS, compensation amounts as received from insurance companies with all details, to be credited to beneficiary accounts.
- h. The Nodal Banks/Administrative offices may also collect the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories –Small and Marginal /SC /ST /Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc from concerned PACS/ Bank Branch in soft copy for further reconciliation and send the same to the concerned insurance company within 15 days after final cut-off date for submission of proposal to insurance company.
- i. The insurance company shall acknowledge all the declarations submitted by the banks mentioning the details of crop, area, sum insured etc. The banks should cross check with their records and aberrations, if any, should be brought to the notice of the insurance company immediately. If no response is received from banks within15 days, the details given in the acknowledgement shall be considered final and no changes would be accepted later on.
- j. To credit the claim proceeds of PMFBY received from insurance company to respective beneficiary bank account within seven days. If Bank Branches/Nodal banks keep the claims amount beyond the defined timelines then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers. The list of beneficiary cultivators with claim amount shall be displayed by the Branch/ Primary Agricultural Cooperative Society (PACS) and a copy shall also be provided to the Chairman/ Sarpanch/ Pradhan of the village Panchayat. The Banks shall issue a certificate to the insurer that entire money received for settlement of claims has already been credited into the account of beneficiaries.
- k. Soft copy of the beneficiary' farmers may also be uploaded directly on Crop Insurance portal by bank branch/ PACS through Nodal Bank to concerned Insurance companies for uploading the same in their web-site.
- I. To permit insurance company with access to all relevant records / ledgers at the Nodal Bank/ Branch/ PACS at all times for the purpose of implementation of the scheme.
- m. Banks should ensure that cultivator may not be deprived of any benefit under the Scheme due to errors/ omissions/ commissions of the concerned branch/ PACS, and in case of such errors, the concerned institutions shall only make good all such losses.

#### Lending Banks / RFIs

- a. To educate the cultivators on the Scheme features.
- b. To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents, particularly in case of Non-Loanee cultivators.
- c. To prepare the consolidated statements for Loanee and Non- Loanee cultivators and forward the same to the insurance company along with the premium amount and other details of the insured farmers.
- d. Maintaining the records of proposal forms, the other relevant documents and statements for the purpose of scrutiny/ verification by insurance company or its authorized representatives and DLMC.
- e. Allow insurance company access to all relevant records and registers at offices of Nodal Bank and service (subordinate) bank branches within their jurisdictional area.
- f. To capture all relevant data including land and crop details of all loanee farmers covered compulsorily as well as non loanee farmers availing crop insurance through them.
- g. Under administrative mechanism, banks are designated as terminal service points for farmers. Hence, it is their duty to ensure compulsory coverage of all eligible loanee farmers and all interested non-loanee farmers. In case of any misreporting by Nodal Bank / branch / PACS in case of farmers coverage, concerned bank only will be liable for such mis- reporting and its consequences.

### 5. **Designated Insurance agents**

- a. To educate the cultivators on the Scheme features.
- b. To guide the cultivators for filing up the insurance proposal in the prescribed forms and collecting the required documents from Non- Loanee cultivators.
- c. Underwrite and collect the premium on behalf of Insurance Company, strictly as per the provisions of the scheme.
- d. To prepare the consolidated statements of Non-Loanee cultivators and forwarding the same to the insurance company along with the premium amount well within the stipulated time.
- e. The designated Insurance agents shall also prepare the list of individual insured farmers with requisite details like name, fathers' name, Bank Account number, village, categories –Small and Marginal/ SC/ ST/ Women, insured acreage, insured crop(s), sum insured, premium collected, Government subsidy etc in soft copy and send the same to the concerned insurance company within five days after final cut-off date.
- f. The designated Insurance agents should ensure that insured farmers may not be deprived of any benefit under the Scheme due to errors/ omissions/ commissions of them, and if any, the concerned agents / insurance company shall only make good all such losses. Necessary administrative and legal action may also be taken for lapses in service/ malpractices, if any, reported.

#### 6. Loanee farmers

- a. As the Scheme is compulsory for all loanee cultivators availing SAO loans for notified crops, it is mandatory for all loanee cultivators to insist on insurance coverage as per provisions of the Scheme.
- b. Any change in crop plan should be brought to the notice of the bank within one week of sowing.
- c. Insurance Proposals are accepted only upto a stipulated cut-off date, which will be decided by the SLCCCI.
- d. Give information of any loss due to localized risk or post harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in "cut and spread" condition to concerned bank branch/ financial institution/ channel partner / insurer within 48 hours.

#### 7. Non-Loanee cultivators

- a. Non-Loanee cultivators desirous of availing insurance under PMFBY for any notified crop in any notified insurance unit may approach nearest bank branch/ PACS/ authorized channel partner/ insurance intermediary of insurance company within cut-off date, fill-up proposal form completely in prescribed format, submit form and deposit requisite premium to bank branch/ Insurance Intermediary along with necessary documentary evidence regarding his insurable interest in cultivating land/ crop (e.g. ownership/ tenancy/ cultivation rights) proposed for insurance.
- b. The farmer desiring for coverage should open/operate an account in the branch of the designated bank, and the details should be provided in the proposal form.
- c. The farmers should mention their land identification number in the proposal.
- d. The farmer must provide documentary evidence with regard to possession of cultivable land.
- e. The cultivator must furnish area sown confirmation certificate.

- f. The farmer should ensure that he gets insurance coverage for a notified crop(s) cultivated/proposed to be cultivated, in a piece of land from a single source. In other word, Double insurance is not allowed. The insurance company shall reserve the right to repudiate all such claims and not refund the premium as well in such cases. Company may also take legal action against such farmers.
- g. Give information of any loss due to localized risk or post harvest loss due to specified perils of cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in field in "cut and spread" condition to concerned bank branch/ financial institution/ channel partner / insurer within 48 hours.

#### 20. Role & Responsibilities of Weather data providers

- a) The Automatic Weather Stations (AWSs) and Automatic Rain Gauges (ARGs) of IMD, State Governments, Agriculture Universities or any other organizations / institutions and Independent Third Parties like National Collateral Management Services Limited (NCML), Weather Risk Management Services Pvt. Limited (WRMS), Skymet etc. should only be notified as Reference Weather Stations (RWSs) or Back up Weather Stations (BWSs) which meet the basic minimum criteria fixed by the IMD / Government for the purpose.
- b) The data provider should ensure that all the equipments, weather sensors etc. of AWSs / ARGs should be standard, installed properly and regularly maintained as per the specification detailed in the Guidelines issued by IMD / DAC&FW and the equipments should also be calibratedregularly.
- c) The data provider should maintain the quality of weather data and standards for dissemination, retrieval & validation of weather dataetc.
- d) The data provider should work independent from the insurer (insurance Company) and insured(farmer).
- e) The data provider should provide weather data in prescribed formats on near real time basis to insurance companies / StateGovt.
- f) The data provider should ensure that insured farmers may not be deprived of any benefit under the Scheme due to non-functioning of weather sensors / sub-standard data/ loss of data etc. and if any, the concerned agency shall only make good all such losses.
- g) The data provider should get the weather station equipment, exposure conditions, maintenance, data quality, etc. certified by an accreditation agency, who may randomly visit some of the weather stations from time to time.

#### 21. LIMITATIONS &DISCLAIMERS:

- a) The Scheme is NOT a Yield Guarantee Scheme, and is based on "Area Approach" as opposed to "Individual Approach"—where by 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 in correct 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 mean s 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 the implementing agency, the same must be submitted within two weeks. Thereafter, the implementing agency, 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 banks/FIs.

The FIs shall only be responsible for all omissions/commissions/errors committed by them.

- (d) In case of any substantial misreporting by bank particularly of compulsory farmers coverage, concerned bank only shall be liable for such misreporting.
  - (e) Insured / applicant must have insurable interest. Mere sanctioning / disbursement of crop loans and submission of proposals / declarations and remittance of premium by farmer/ bank, without explicit intent

to raise the crop, does not constitute acceptance of risk by insurance company.

Note: The implementation of the scheme will be governed by operational guidelines on PMFBY and administrative approval issued by DACFW, GOI. In the event of any conflict in provisions in this notification and operational guidelines for PMFBY issued by DACFW, GOI, latter will prevail.

#### **Enclosures**:

Annexure I to XII -- Term Sheets for the Crops / Districts being notified.

Annexure XIII to XXIV -- Notified RUAs & List of AWS/BWS for the Crops / Districts.

#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME-( KHARIF 2016) TERM SHEET ANNEXURE I State: ANDHRA PRADESH Crop: COTTON District: GUNTUR Mandal: All Notified Mandals Unit : Hectare A1. Rainfall Volume Period: 1-Aug 31-Oct Index: Aggregate of rainfall over respective Phases PHASE - I PHASE - II PERIOD 1-Aug 15-Sep 16-Sep to 31-Oct Rainfall (mm) Payout Rainfall (mm) STRIKE I (< 100 165 3400 1700 STRIKE II (<) 7200 110 50 3400 23000 STRIKE III (<) 55 9000 20 TOTAL PAYOUT (Rs.) 32000 A2. Rainfall Distribution Period: 1-Aug 5-Sep to Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm Index: Number Of Consecutive Dry Days (CDD) Number of CDD Incremental Payout (Rs) 6500 7500 26 9000 10000 28 11500 29 14000 30 17000 31 20000 32 24000 33 29000 B. Excess Rainfall Coverage 1-Aug 30-Nov to Period: Maximum of consecutive 3 days' cumulative rainfall Index: PHASE - I PHASE - II PHASE - III PERIOD 1-Aug 25-Aug 26-Aug 15-Oct 16-Oct 30-Nov to to STRIKE (>) 150 200 125 EXIT 250 mm 300 mm 225 mm Notional (Rs/mm) 145.00 145.00 145.00 MAXIMUM PAYOUT (Rs) 14500 C. Disease Conducive Climate PERIOD 15-Aug to 31-Oct Index Number of Consecutive day having daily Maximum Temperature> **30** °C with daily average Relative Humidity > 80 % STRIKE (>=) 6 Cons. day EXIT 11 Cons. day Notional (Rs./Cons. day) 2000 MAXIMUM PAYOUT (Rs) 12000 $Note: Multiple\ events\ shall\ be\ considered\ for\ the\ final\ payout\ subject\ to\ maximum\ payout\ under\ this\ cover.$ Sum Insured (Rs) 6125 Note: Franchise of 2.50% of the sum insured shall be apllicable, i.e., total claims of less than Rs.2187.5 per hectare shall not be paid

#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME-( KHARIF 2016) State: ANDHRA PRADESH Crop: COTTON District: PRAKASHAM Mandal: All Notified Mandals Unit: Hectare A1. Rainfall Volume Period: 1-Aug to Index: Aggregate of rainfall over respective Phases 31-Oct PHASE - I PHASE - II PERIOD 15-Sep 1-Aug Rainfall (mm) to 16-Sep Rainfall (mm) to 31-Oct Payout 1650 Payout STRIKE I (<) 100 STRIKE II (<) STRIKE III (<) 22000 TOTAL PAYOUT (Rs.) 30500 A2 Rainfall Distribution Period: 1-Aug to 5-Sep Dry day: A day is defined as dry day if Rainfall on the day is < 2.5 mm Index: Number Of Consecutive Dry Days (CDD) Period: Number of CDD Incremental Payout (Rs) 4800 5750 27 7750 30 12500 15000 32 21000 33 27500 B. Excess Rainfall Coverage Period: 1-Aug to Maximum of consecutive 3 days' cumulative rainfall Index : PHASE - I PHASE - II PHASE - III 26-Aug 200 300 PERIOD 1-Aug 15-Oct STRIKE (>) 150 EXIT 250 mm mm 150 mm 250 135.00 mm mm $m \, m$ Notional (Rs/mm) 135.00 135 00 MAXIMUM PAYOUT (Rs) 13500 C. Disease Conducive Climate PERIOD 15-Aug 31-Oct to Index Number of Consecutive day having daily Maximum Temperature> **30** ∘C with daily average Relative Humidity > 80 % STRIKE (> Cons. day EXIT 10 Cons. day Notional (Rs./Cons. day) 2200 MAXIMUM PAYOUT (Rs) 11000 Note: Multiple events shall be considered for the final payout subject to maximum payout under this cover Sum Insured (Rs) 82500 Premium (Rs.) 5.00%

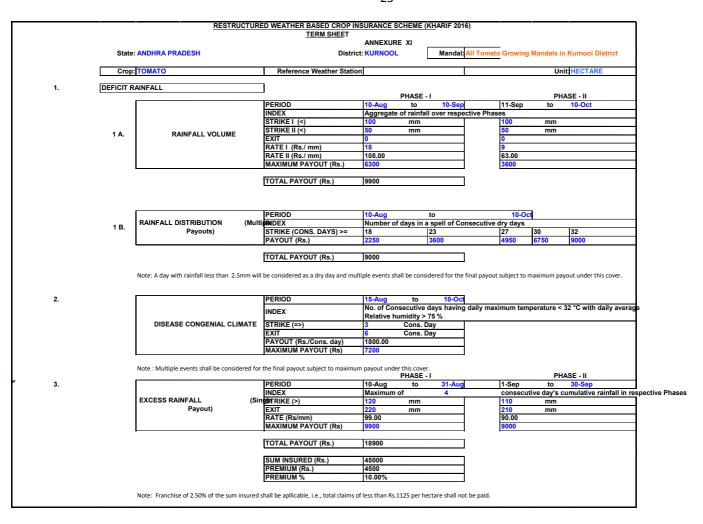
Note: Franchise of 2.50% of the sum insured shall be apllicable, i.e., total claims of less than Rs.2062.5 per hectare shall not be paid

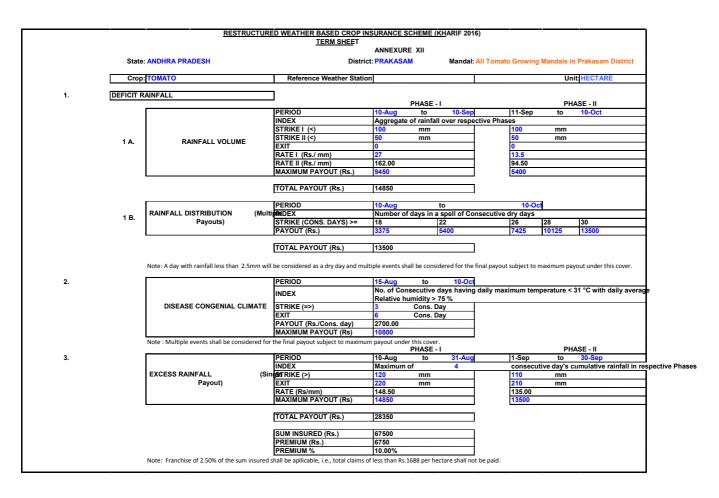
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		STRIKE (DAYS) >=		6					
		EXIT Payout (Rs. / DAY)		15 1000.00					
		Max. Payout(Rs.)		1000.00					
DEFICIT RAINFALL			T						
DEFICIT RAINFALL			l	PHASE - I				PHASE - I	
		PERIOD	1-Aug		to	15-Sep	16-Sep	to	15-Oct
		STRIKE I (<)	220		mm		130	mm	
	DAINEALL VOLUME	STRIKE II (<)	100		mm		60	mm	
3A.	RAINFALL VOLUME	EXIT	20 16.00				0		
		RATE I (Rs./ mm) RATE II (Rs./ mm)	63.50				17.50 71.25		
		Max. Payout (Rs.)	7000				5500		
	•						<u></u>		
		TOTAL PAYOUT (Rs.)	12500						
		LPERIOD	1-Aug			to	30-Se	D	
3 B.	RAINFALL DISTRIBUTION (Consecutive Dry Days)	STRIKE (CONS. DAYS) >=				25	30	1	
	(Consecutive Dry Days)	PAYOUT (Rs.)	3000			6000	10000		
		TOTAL PAYOUT (Rs.)	I						
		TOTAL PATOUT (RS.)	10000						
Note: A day with rainfall less	s than 2.5mm mm will be co	nsidered as a dry day and mi	ultiple events shall be or	onsidered fo	or the final p	ayout subject t	to maximum payou	it under this	cover.
•				PHASE - I	•			PHASE - I	<u> </u>
		PERIOD	1-Aug		to	31-Aug	1-Sep	to	30-Sep
ĺ		INDEX STRIKE (mm) >	Maximum of 150		mm	2 con:	secutive day's cu	mulative rai	nfall in respective Phases
EXCESS RAINFALL		EXIT (mm)	250		mm		150	mm	
ĺ		Payout (Rs. / mm)	40.00				75.00		
		Max. Payout (Rs.)	4000				6000		
		TOTAL PAYOUT (Rs.)	10000						
		TOTAL PATOUT (RS.)	110000						
		TOTAL SUM INSURED (R							
ĺ		PREMIUM (Rs.)	6250						
		PREMIUM %	10.00%						
Note: Franchise of 2.5% of the	sum insured shall be apllicab	le, i.e., total claims of less than I	ks.1562.5 per hectare sha	all not be pai	a.				

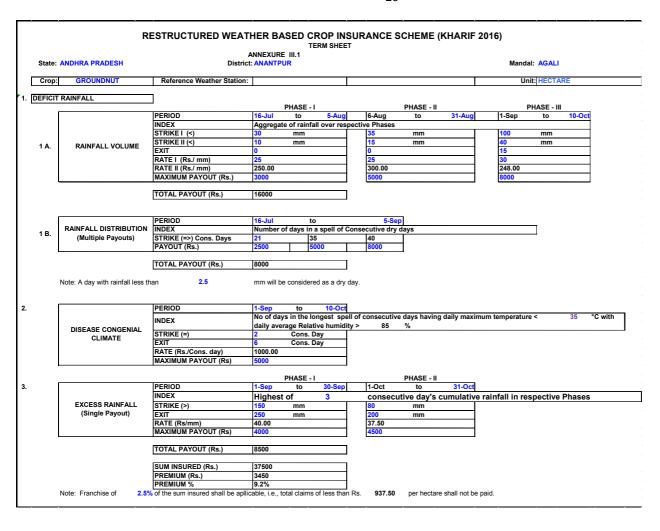
	,	RESTRUCTURE	ED WEATHER BASED CROP INS TERM SHEET	SURANCE SCHEME	(KHARIF 2016	5)
	State	: ANDHRA PRADESH	District: ANNEXURE I	KADAPA V	Mandal: 🗸	All Notified Mandals of Kadapa district
	Crop	SWEET LIME	Reference Weather Station	· 		Unit: Hectare
1	DEFICIT R		Reference Weather Station			
			=			
			PERIOD	10-Aug to	15-Sep	
			STRIKE I (<)	100 mm		
			STRIKE II (<)	40 mm		
	1A.	RAINFALL VOLUME	EXIT	0 mm		
			RATE I (Rs./ mm)	47.00		
			RATE II (Rs./ mm)	304.50		
			Max. Payout (Rs.)	15000		
			TOTAL PAYOUT (Rs.)	15000	-	
		RAINFALL DISTRIBUTION (Consecuti	PERIOD	10-Aug	to	20-Sep
	1 B.		STRIKE (CONS. DAYS) >=	25	30	35
		Dry Days)	PAYOUT (Rs.)	5500	10000	17500
			• • • •	•	•	<u>'</u>
			TOTAL PAYOUT (Rs.)	17500		
	Note: A day	y with rainfall less than 2.5 mm will be cons	idered as a dry day and multiple e	vents shall be consid		al payout subject to maximum payout under this cover.  PHASE - II
, 2			PERIOD	1-Oct to	31-Dec	1-Jan to 31-Mar
-			INDEX	Maximum of		consecutive day's cumulative rainfall in respective Ph
			STRIKE (mm)	70 mm		30 mm
	EXCESS R	RAINFALL	EXIT (mm)			
			Payout (Rs. / mm)	170 mm 60.00		75.00 mm
			Max. Payout (Rs.)	6000		7500
			Max. Fayout (NS.)	16000		7500
			TOTAL PAYOUT (Rs.)	13500		
3.	High RH a	long with High Temperature				
				<b>D</b> 1		Phase II
				Phase		
			PERIOD	16-Aug to	30-Sep	1-Oct to 31-Oct
		Library Bu	Index		aays with High	RH and High Temperature
			: Averagre RH for a day >	70%		70%
		High Temperature		35.5 °C		35.0 °C
		Nature Of cover: multiple Events	STRIKE >=	4 day		4 day
		payable subject to maximum payout	EXIT	8 day		8 day
			PAYOUT(Rs./ consecutive Day			1800.00
		under this cover	MAXIMUM PAYOUT(Rs.)	9000		9000
			TOTAL PAYOUT (Rs.)	18000		
			1	Phase		Phase II
4.			PERIOD	1-Dec to	31-Dec	1-Jan to 31-Jan
			EVENT DEFINITION	Commulative daily temperature.	downward de	eviation of Minimum temperature from trigger
		Low Minimum Temperature	Trigger Temperature °C	15.5		15.0
		2011 Illiniani Tomporataro	Strike > (0C)	10		10
			EXIT	30		30
			Payout ( Rs./ ° C):	275.00		275.00
			MAXIMUM PAYOUT(Rs.)	5500		5500
			TOTAL PAYOUT (Rs.)	11000		
			SUM INSURED (Rs.)	75000	==	
			PREMIUM (Rs.)	3750		
			PREMIUM %	5%		
			FIXEIMIUM 70	J 70		
		Note: Franchise of 2.5% of the sum	insured shall be apllicable, i.e., total o	laims of less than Rs.18	375 per hectare	shall not be paid.

			DECTO	UCTURED WEATHER BASED CROP INSURAN	ICE CCUENT (VILABIE 2016)			·	
			RESTR	UCTURED WEATHER BASED CROP INSURAR TERM SHEET	ICE SCHEWE (KHAKIF 2016)				
				TERMI SHEET	ANNEXURE				
	State:	ANDHRA PRADESH	4	District:	GUNTUR		Notified mandals		
							Guntur district		
	Crop:	CHILLI		Reference Weather Station:	Unit:	HECTARE			
		**********		7					
1.	MAXIMUM TE	MPERATURE		1					
				PERIOD	1-Aug to	31-Oct			
				PERIOD	1-Aug to	31-00			
		INDEX.	In			**			
		INDEX	Number of consecutive days havin	g Maximum Temparature >	37.5				
						Payout(Rs)			
					<= 6	0			
					7 11	3600			
					12 16	9000			
					17 21	14400			
					22 >	18000			
				TOTAL PAYOUT (Rs.)	18000				
				-					
2.	MINIMUM TEN	<b>MPERATURE</b>		1					
					•				
				PERIOD	1-Dec to	31-Jan			
		INDEX	Number of days having Minimum	Temparature <	14.0				
					Range I Range II	Payout(Rs)			
					<= 3	0			
					4 10	1800			
					11 15	3600			
					16 20	5400			
					21 >	9000			
				TOTAL PAYOUT (Rs.)	9000				
3.	DEFICIT RAINF	ALL		1					
				4	PHASE - I			PHASE - II	
				PERIOD	1-Aug to	15-Sep	16-Sep	to 31-Oct	Ī
				INDEX	Aggregate of rainfall over r		·		İ
				STRIKE I (<)	175 mm		90	mm	İ
				STRIKE II (<)	125 mm		50	mm	t
	3 A.	R.	AINFALL VOLUME	EXIT	25 mm		20	mm	t
				RATE I (Rs./ mm)	57.60		90.00		f
				RATE II (Rs./ mm)	311.20		580.00		t
				MAXIMUM PAYOUT (Rs.)	34000		21000		t
				TOTAL PAYOUT (Rs.)	55000				
				PERIOD	1-Aug	to	30-Sep		
				INDEX	Number of days in a spell of				
	3 B.	RAINFALL DISTRIB	UTION (Multiple Payouts)	STRIKE (CONS. DAYS) >=		24	30		
				PAYOUT (Rs.)		8000	15000		
		•				-	,		
				TOTAL PAYOUT (Rs.)	15000				
				,					
	Note: A day wi	th rainfall less than	2.5mm will be considered as a dry of	lay and multiple events shall be considered	for the final navout subject to	o maximum navout	under this cover		
	,			,	, ,				
				nuace .					
L				PHASE - I		,	ASE - II	PHASE - III	
4.			PERIOD	1-Aug	to 15-Sep	16-Sep	to 31-Oct	1-Nov to	28-Feb
			INDEX	Maximum of	2		cumulative rainfall in resp		
			STRIKE (>)	150	mm	90	mm	60 mm	
	EXCESS		EXIT	250	mm	200	mm	120 mm	
	EXCESS			125.00		131.82 14500		225.00	
	EXCESS		RATE (Rs/mm)	40500		114500			
	EXCESS		MAXIMUM PAYOUT (Rs)	12500		14300		13500	
	EXCESS		MAXIMUM PAYOUT (Rs)	•		14500		13500	
	EXCESS			12500 40500		14300		13500	
	EXCESS		MAXIMUM PAYOUT (Rs)  TOTAL PAYOUT (Rs.)	40500				13500	
	EXCESS		MAXIMUM PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)	40500 137500				13500	
	EXCESS		MAXIMUM PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)  PREMIUM (Rs.)	40500 137500 8250				13500	
	EXCESS		MAXIMUM PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)	40500 137500				13500	
			MAXIMUM PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)  PREMIUM (Rs.)  PREMIUM %	40500 137500 8250 6.00%				13500	
			MAXIMUM PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)  PREMIUM (Rs.)  PREMIUM %	40500 137500 8250	re shall not be paid.			13500	
			MAXIMUM PAYOUT (Rs.)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)  PREMIUM (Rs.)  PREMIUM %	40500 137500 8250 6.00%	re shall not be paid.			13500	

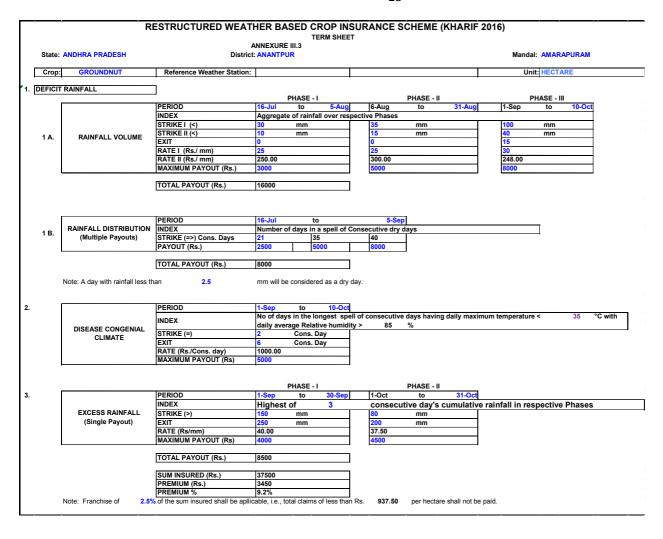
		RESTRUCTO	RED WEATHER BASED CROP INSURA	NCE SCHEME (KH	ARIF 2016)				
			TERM SHEET	ANNEXURE X					
	State	: ANDHRA PRADESH	District	CHITTOOR	Ма	ndal: All Tomato	Growing Ma	andals in Chit	toor District
	Crop	ТОМАТО	Reference Weather Statio	:		Unit: HECTARE	]		
1.	DEFICIT RAI	NEALL	1						
1.	DEFICIT KAI	NPALL	1	PH	IASE - I			PH	ASE - II
			PERIOD			-Sep	11-Sep	to	10-Oct
			INDEX	Aggregate of rain		ctive Phases			
			STRIKE I (<)		mm		100	mm	
	1 A.	RAINFALL VOLUME	STRIKE II (<)	0	mm	_	50	mm	
			EXIT RATE I (Rs./ mm)	20		_	10		
			RATE II (Rs./ mm)	120.00			70.00		
			MAXIMUM PAYOUT (Rs.)	7000			4000		
			TOTAL PAYOUT (Rs.)	11000					
			TOTAL PATOUT (RS.)	111000					
			PERIOD	10-Aug	to		10-Oc		
	1 B.	RAINFALL DISTRIBUTION (Multiple Pay		Number of days	in a spell of Co	nsecutive dry da	/s	•	
	1 B.	RAINFALL DISTRIBUTION (Multiple Pay	INDEX UIS) STRIKE (CONS. DAYS) >=	18	22		25	28	30
			PAYOUT (Rs.)	2500	4000		5500	7500	10000
			TOTAL PAYOUT (Rs.)	10000					
		Note: A day with rainfall less than 2.5mm will	be considered as a dry day and mult	ple events shall be			subject to n	naximum pay	rout under this cover.
2.		Note: A day with rainfall less than 2.5mm will	•	ple events shall be	to 10	)-Oct	-		
2.			be considered as a dry day and mult  PERIOD  INDEX	15-Aug No. of Consecuti > 75 %	to 10	)-Oct	-		out under this cover.  I daily average Relative h
2.		Note: A day with rainfall less than 2.5mm will  DISEASE CONGENIAL CLIMATE	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)	ple events shall be 15-Aug No. of Consecuti > 75 % 3 Co	to 10 ive days having	)-Oct	-		
2.			be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT	15-Aug No. of Consecuti > 75 % 3 Co 6 Co	to 10	)-Oct	-		
2.			be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)	15-Aug No. of Consecuti > 75 % 3	to 10 ive days having	)-Oct	-		
2.			be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT	15-Aug No. of Consecuti > 75 % 3 Co 6 Co	to 10 ive days having	)-Oct	-		
2.			PERIOD INDEX STRIKE (=>) EXIT PAYOUT (Rs./Cons. day) MAXIMUM PAYOUT (Rs)	15-Aug No. of Consecuti > 75 % 3	to 11 ive days having ons. Day ons. Day	)-Oct	-	e < 32 °C with	n daily average Relative h
2.		DISEASE CONGENIAL CLIMATE	PERIOD INDEX STRIKE (=>) EXIT PAYOUT (Rs./Cons. day) MAXIMUM PAYOUT (Rs)	15-Aug No. of Consecuti > 75 % 3	to 11 ive days having ons. Day ons. Day ons. Day	)-Oct	-	e < 32 °C with	
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX	ple events shall be 15-Aug No. of Consecuti > 75 % 3 Co 6 Co 2000.00 80000 payout under this	to 11 ive days having ons. Day ons. Day ons. Day	daily maximum	temperature	e < 32 °C with	a daily average Relative h
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX	15-Aug No. of Consecuti > 75 % 3 Co 6 Co 2000.00 8000 payout under thit PH 10-Aug Maximum of	to 1! ive days having ons. Day ons. Day sis cover. HASE-1 to 31	daily maximum	temperature	e < 32 °C with	i daily average Relative h
		DISEASE CONGENIAL CLIMATE	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX	ple events shall be  15-Aug  No. of Consecuti > 75 %  3	to 11 ive days having ons. Day ons. Day ons. Day ons. Day of scover.	daily maximum	1-Sep	e < 32 °C with  PH.  to	a daily average Relative h
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX  STRIKE (>)  EXIT  EXIT  EXIT  RATE (Rs/mm)	15-Aug No. of Consecuti > 75 % 3	to 11 ive days having ons. Day ons. Day sis cover. IASE -1 to 31 4 mm	daily maximum	1-Sep day's cumu 100 200 100.00	e < 32 °C with  PH.  to  llative rainfa  mm	a daily average Relative I ASE - II 30-Sep
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX  STRIKE (>)  EXIT	ple events shall be  15-Aug  No. of Consecuti > 75 %  3 Co  6 Co  2000.00  8000  payout under this PH  10-Aug  Maximum of  120  220	to 11 ive days having ons. Day ons. Day sis cover. IASE -1 to 31 4 mm	daily maximum	1-Sep e day's cumu 100 200	e < 32 °C with  PH.  to  llative rainfa  mm	a daily average Relative I ASE - II 30-Sep
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX  STRIKE (>)  EXIT  EXIT  EXIT  RATE (Rs/mm)	15-Aug No. of Consecuti > 75 % 3	to 11 ive days having ons. Day ons. Day sis cover. IASE -1 to 31 4 mm	daily maximum	1-Sep day's cumu 100 200 100.00	e < 32 °C with  PH.  to  llative rainfa  mm	a daily average Relative I ASE - II 30-Sep
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	PERIOD INDEX STRIKE (=>) EXIT PAYOUT (Rs./Cons. day) MAXIMUM PAYOUT (Rs) the final payout subject to maximum PERIOD INDEX STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs)	15-Aug No. of Consecuti > 75 % 3 Co 6 Co 2000.00 8000 payout under this PH 10-Aug Maximum of 120 120 110.00 111000	to 11 ive days having ons. Day ons. Day sis cover. IASE -1 to 31 4 mm	daily maximum	1-Sep day's cumu 100 200 100.00	e < 32 °C with  PH.  to  llative rainfa  mm	a daily average Relative h
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>) EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX  STRIKE (>) EXIT  MAXIMUM PAYOUT (Rs)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)  PREMIUM (Rs.)	15-Aug No. of Consecuti > 75 % 3	to 11 ive days having ons. Day ons. Day sis cover. IASE -1 to 31 4	daily maximum	1-Sep day's cumu 100 200 100.00	e < 32 °C with  PH.  to  llative rainfa  mm	a daily average Relative h
		DISEASE CONGENIAL CLIMATE  Note: Multiple events shall be considered for	be considered as a dry day and mult  PERIOD  INDEX  STRIKE (=>)  EXIT  PAYOUT (Rs./Cons. day)  MAXIMUM PAYOUT (Rs)  the final payout subject to maximum  PERIOD  INDEX  STRIKE (>)  EXIT  RATE (Rs/mm)  MAXIMUM PAYOUT (Rs)  TOTAL PAYOUT (Rs.)  SUM INSURED (Rs.)	15-Aug No. of Consecuti > 75 % 3	to 11 ive days having ons. Day ons. Day sis cover. IASE -1 to 31 4	daily maximum	1-Sep day's cumu 100 200 100.00	e < 32 °C with  PH.  to  llative rainfa  mm	a daily average Relative h



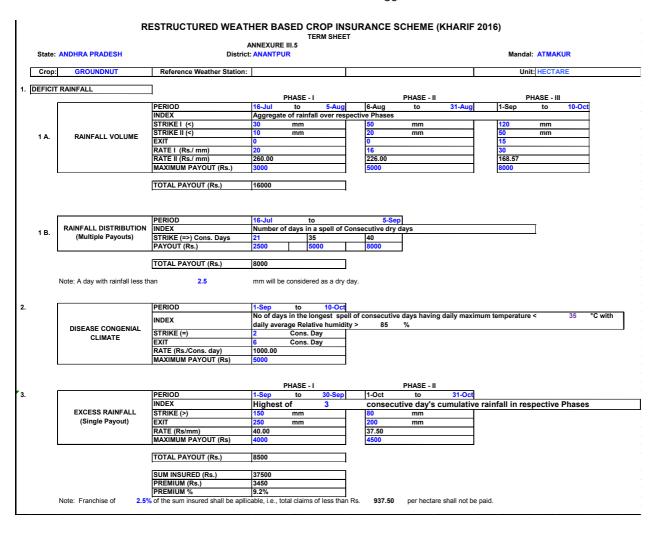


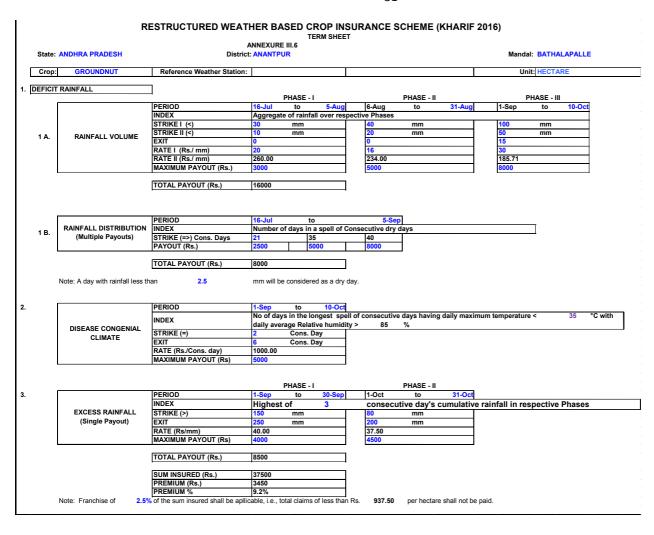


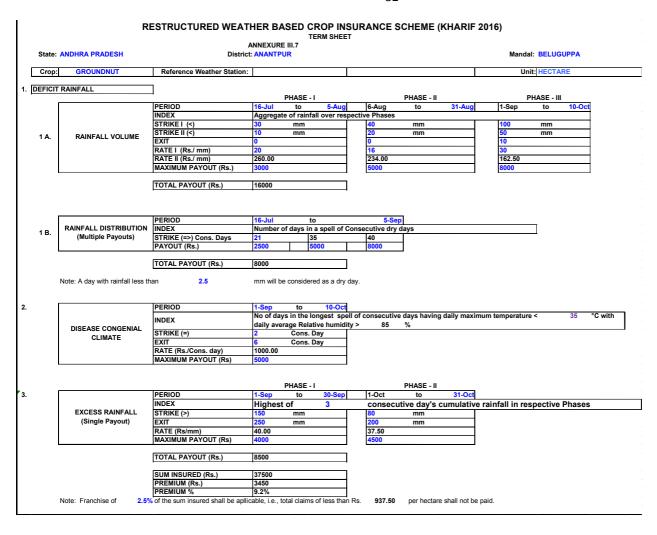
#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) **TERM SHEET ANNEXURE III.2** StateANDHRA PRADESH District NANTPUR Manda**AMADAGUR** Crop: GROUNDNUT Reference Weather Station: UnitHECTARE . DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 16-Jul to 5-Aug 6-Aug to 31-Aug 1-Sep to 10-Oct Aggregate of rainfall over respective Phases INDEX STRIKE I (<) mm mm mm STRIKE II (<) 15 50 mm mm RAINFALL VOLU 1 A 15 RATE I (Rs./ mm) 30 RATE II (Rs./ mm) 250.00 300.00 185.71 MAXIMUM PAYOUT (RS000 5000 8000 TOTAL PAYOUT (Rs.) 16000 5-Sep PERIOD 16-Jul RAINFALL DISTRIBUNION Number of days in a spell of Consecutive dry days 1 B (Multiple Payouts STRIKE (=>) Cons. Day 35 40 PAYOUT (Rs.) 8000 TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than 2.5 mm will be considered as a dry day. 2. PERIOD 10-Oct No of days in the longest spell of consecutive days having daily maximum teampetrature < INDEX daily average Relative humidaty > % DISEASE CONGENIAL STRIKE (=) Cons. Day CLIMATE Cons. Day EXIT RATE (Rs./Cons. day) 1000.00 MAXIMUM PAYOUT (R 5000 PHASE - II PHASE - I PERIOD 3. 1-Sep to 30-Sep 1-Oct to 31-Oct INDEX Highest of consecutive day's cumulative rainfall in respective Phases 3 EXCESS RAINFALSTRIKE (>) mm (Single Payout) EXIT 250 200 mm RATE (Rs/mm) 40.00 37.50 MAXIMUM PAYOUT (R 6)000 4500 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) 3450 PREMIUM % 9.2% Note: Franchise of 2.5% f the sum insured shall be applicable, i.e., total claims 937168s then histare shall not be paid.

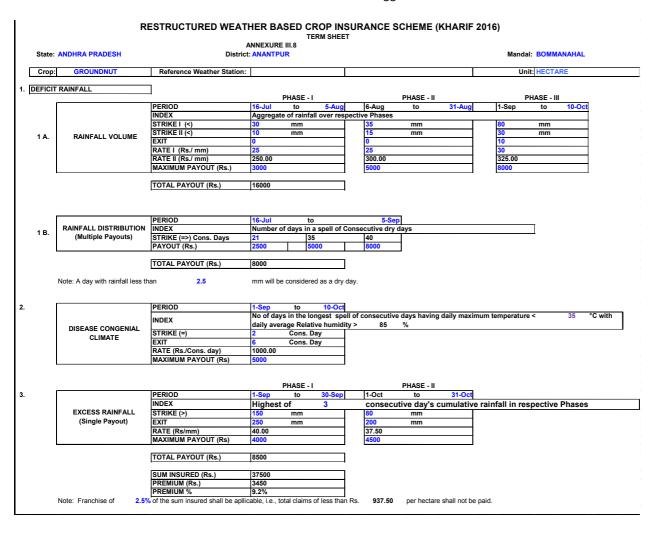


#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.4 District: ANANTPUR State: ANDHRA PRADESH Mandal: ANANTAPUR Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 35 10 mm INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 250.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

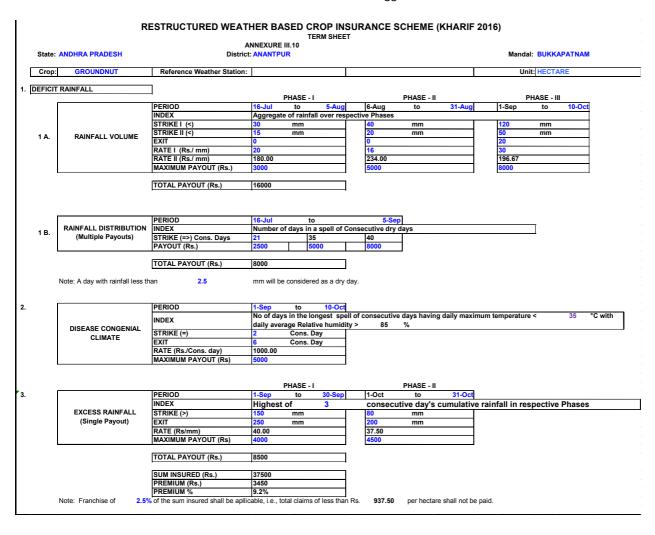




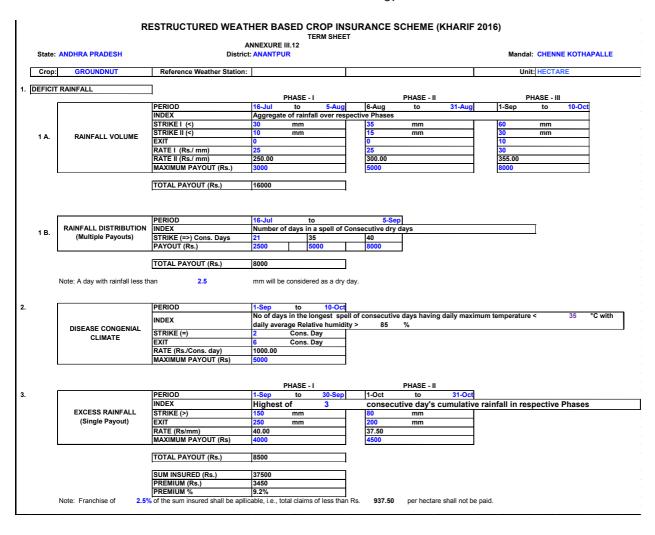


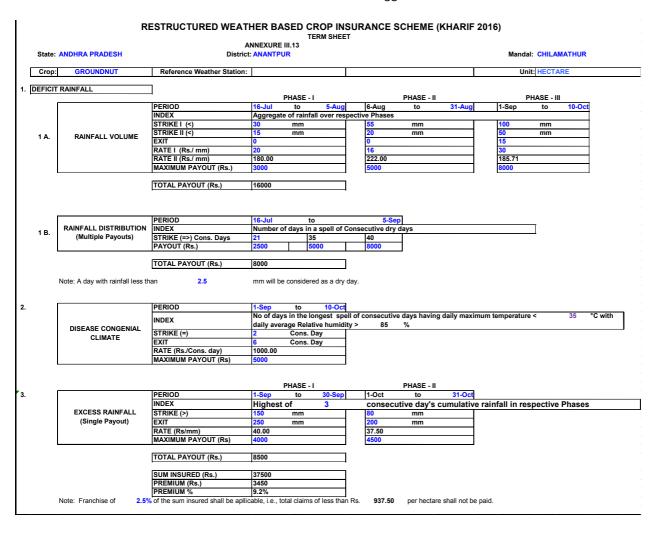


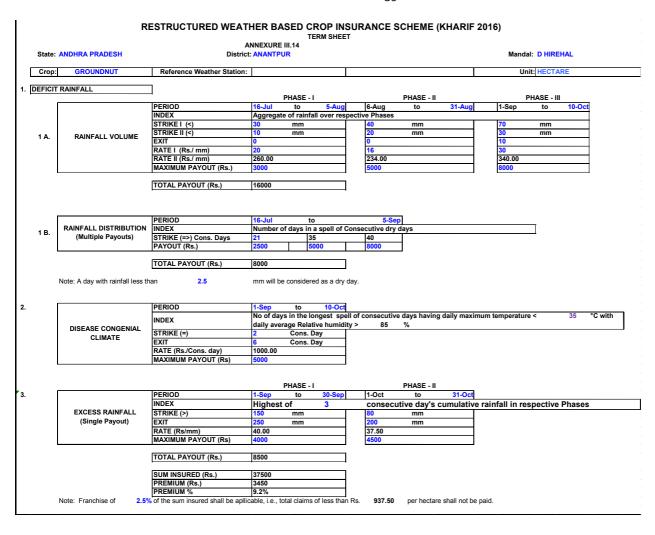
#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.9 District: ANANTPUR State: ANDHRA PRADESH Mandal: BRAHMASAMUDRAM Crop: GROUNDNUT Reference Weather Station: Unit: HECTARE DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug INDEX STRIKE I (<) STRIKE II (<) Aggregate of rainfall over respective Phases 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 212.50 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of



#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.11 State: ANDHRA PRADESH DistrictANANTPUR Mandal:BUKKARAYASAMUDRAM Crop: GROUNDNUT Reference Weather Station: Unit:HECTARE DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III 16-Jul to 5-Aut 6-Aug to Aggregate of rainfall over respective Phases PERIOD to 31-Aug to INDEX STRIKE I (<) mm mm mm RAINFALL VOLUME STRIKE II (<) mm mm mm 1 A EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 260.00 234.00 340.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD 16-Jul to RAINFALL DISTRIBUTIONNEX Number of days in a spell of Consecutive dry days 1 B. (Multiple Payouts) STRIKE (=>) Cons. Days 21 35 40 PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than mm will be considered as a dry day. 2. PERIOD 1-Sep to 10-Odt No of days in the longest spell of consecutive days having daily maximum temperature <C with INDEX daily average Relative humidity > 85 % DISEASE CONGENIA STRIKE (=) Cons. Day CLIMATE EXIT Cons. Day RATE (Rs./Cons. day) 1000.00 MAXIMUM PAYOUT (Rs) 5000 PHASE - I PHASE - II 3 PERIOD 1-Sep to 30-Sep 1-Oct to 31-Oc INDEX consecutive day's cumulative rainfall in respective Phases Highest of 3 **EXCESS RAINFALL** STRIKE (>) 150 mm mm (Single Payout) EXIT mm mm RATE (Rs/mm) 40.00 MAXIMUM PAYOUT (Rs) 4000 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) 3450 PREMIUM % 9.2% Note: Franchise of 2.5% of the sum insured shall be apllicable, i.e., total claims of less t9.37.50s. per hectare shall not be paid.

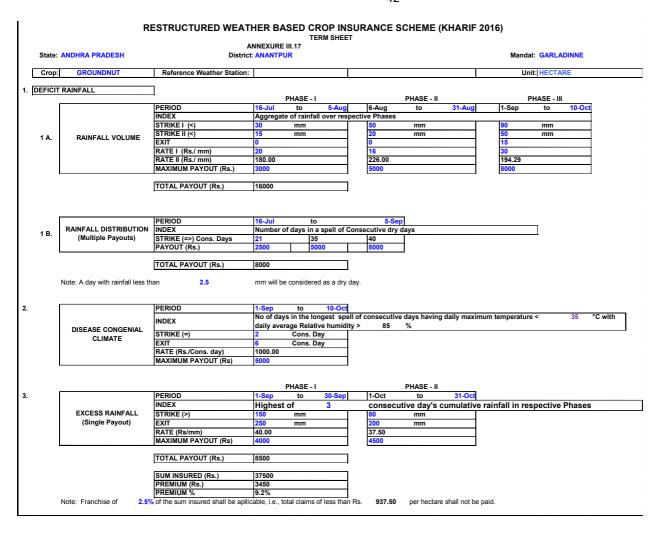


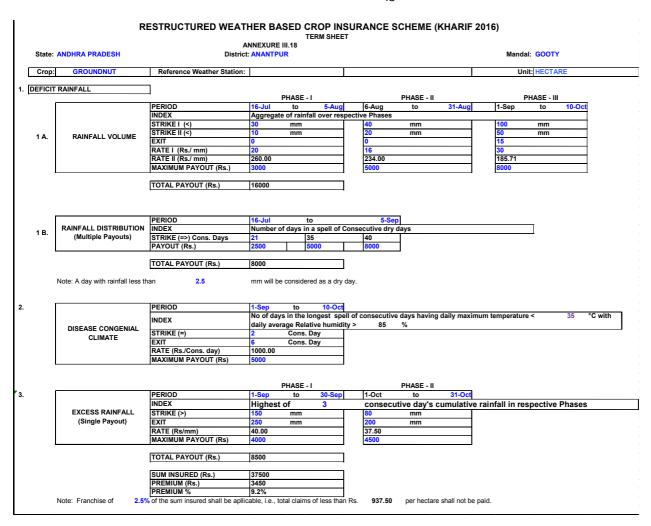




## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.15 District: ANANTPUR State: ANDHRA PRADESH Mandal: DHARMAVARAM Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 234.00 216.67 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.16 District: ANANTPUR State: ANDHRA PRADESH Mandal: GANDLAPENTA Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of





# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.19 District: ANANTPUR State: ANDHRA PRADESH Mandal: GORANTLA Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug INDEX STRIKE I (<) STRIKE II (<) Aggregate of rainfall over respective Phases mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 226.00 216.67 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.20 District: ANANTPUR State: ANDHRA PRADESH Mandal: GUDIBANDA GROUNDNUT Reference Weather Station: Unit: HECTAR Crop: DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 35 10 mm 15 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

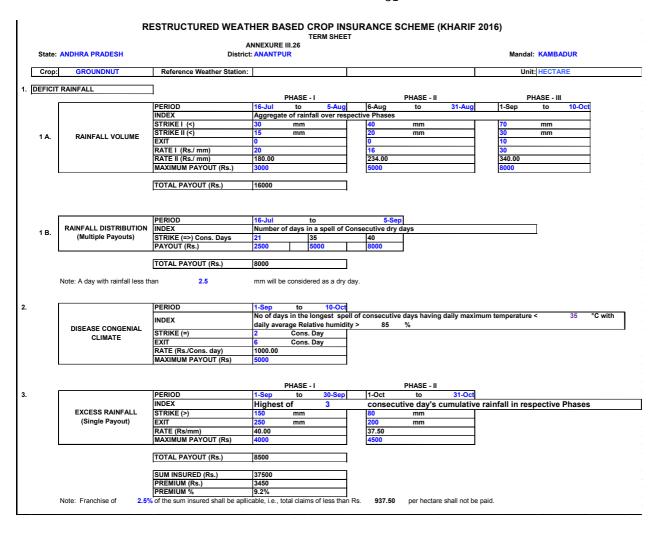
# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.21 District: ANANTPUR State: ANDHRA PRADESH Mandal: GUMMAGATTA Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 35 10 mm 15 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

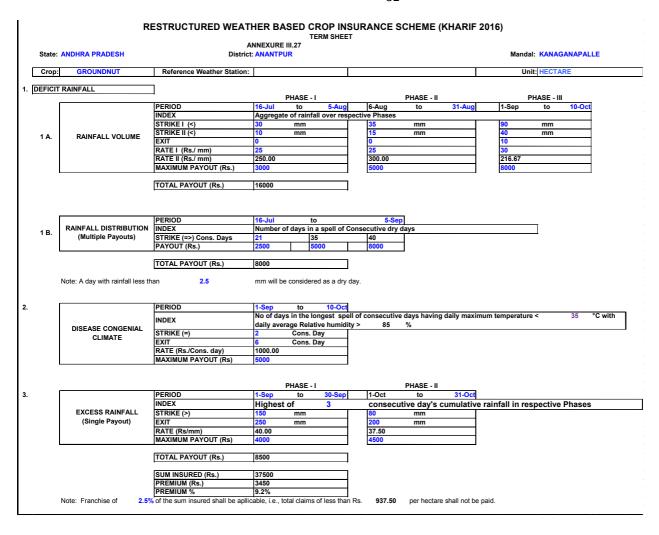
## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.22 District: ANANTPUR State: ANDHRA PRADESH Mandal: GUNTAKAL GROUNDNUT Reference Weather Station: Unit: HECTAR Crop: DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug INDEX STRIKE I (<) STRIKE II (<) Aggregate of rainfall over respective Phases mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 226.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

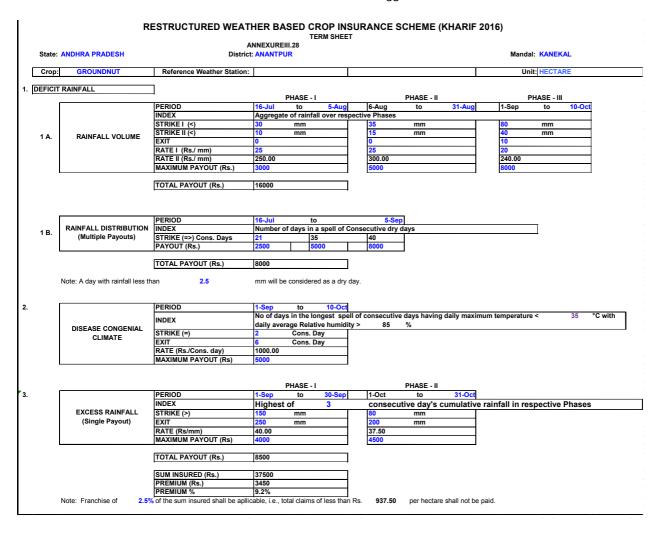
# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.23 District: ANANTPUR State: ANDHRA PRADESH Mandal: HINDUPUR Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

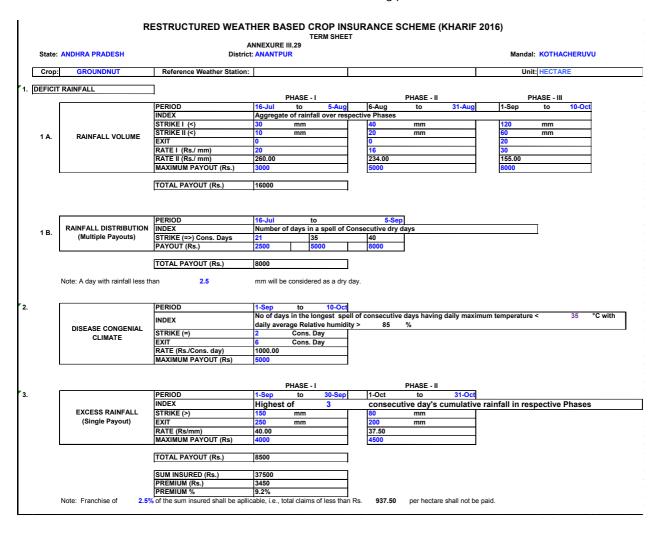
## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.24 District: ANANTPUR State: ANDHRA PRADESH Mandal: KADIRI Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.80 180.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

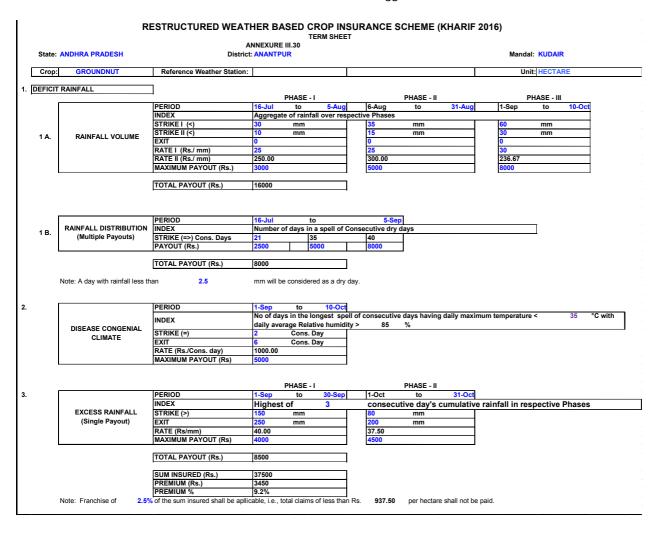
# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE 3.25 District: ANANTPUR State: ANDHRA PRADESH Mandal: KALYANDRUG GROUNDNUT Reference Weather Station: Unit: HECTAR Crop: 1. DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug INDEX STRIKE I (<) STRIKE II (<) EXIT | Aggregate of rainfall over respective Phases | 30 | mm | 40 | 10 | mm | 20 | 1 A. RAINFALL VOLUME RATE I (Rs./ m MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than mm will be considered as a dry day PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) **EXCESS RAINFALL** mm (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

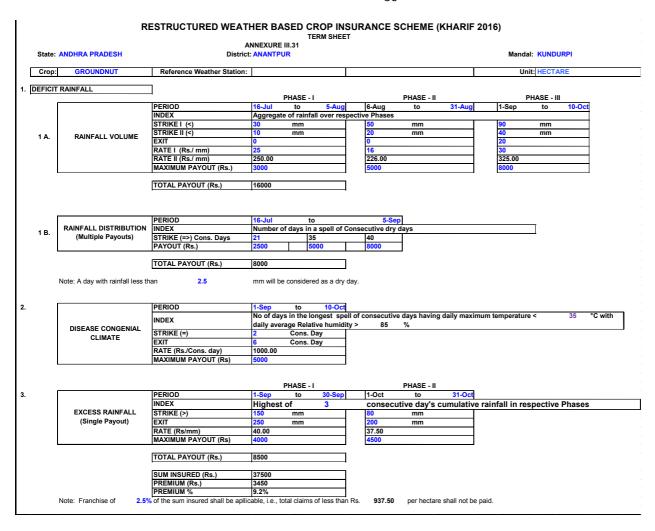


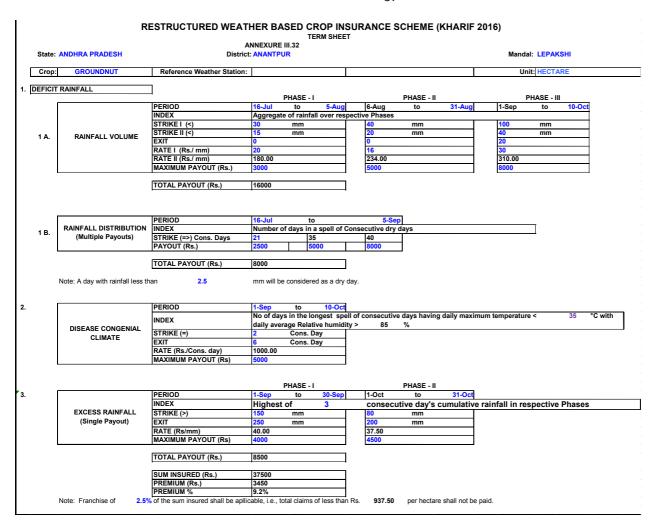


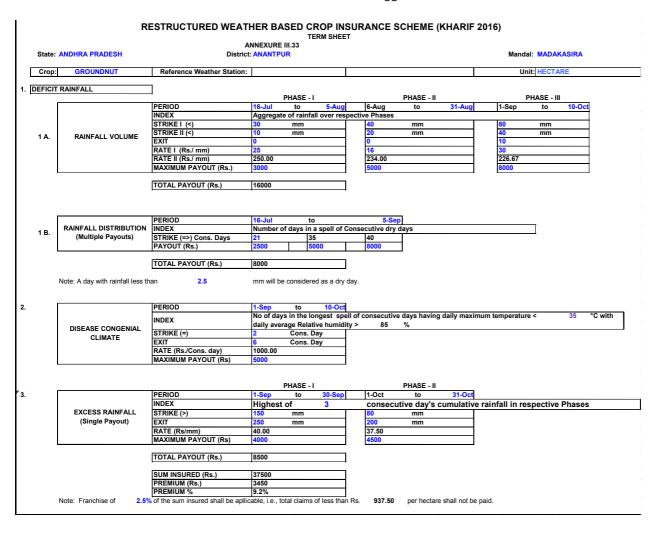


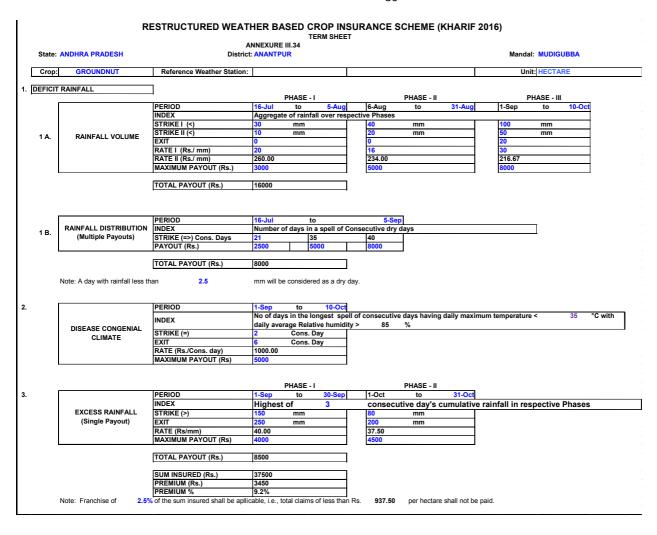


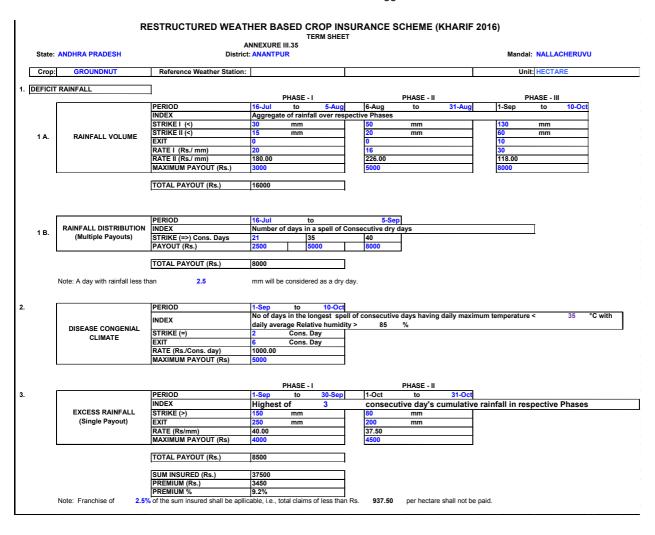


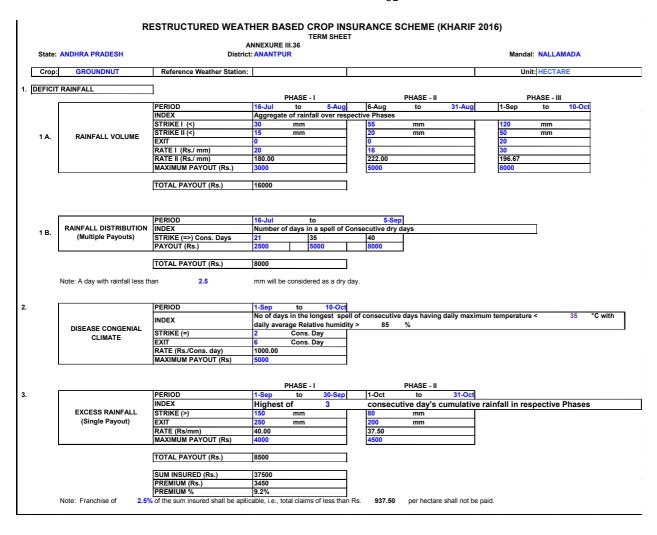


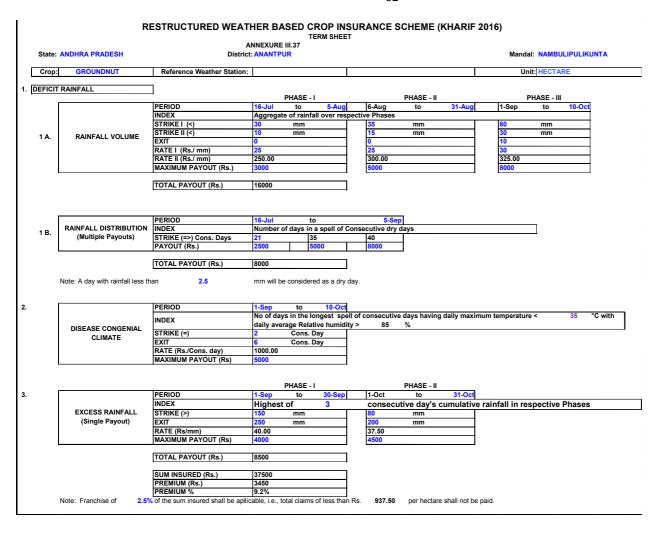


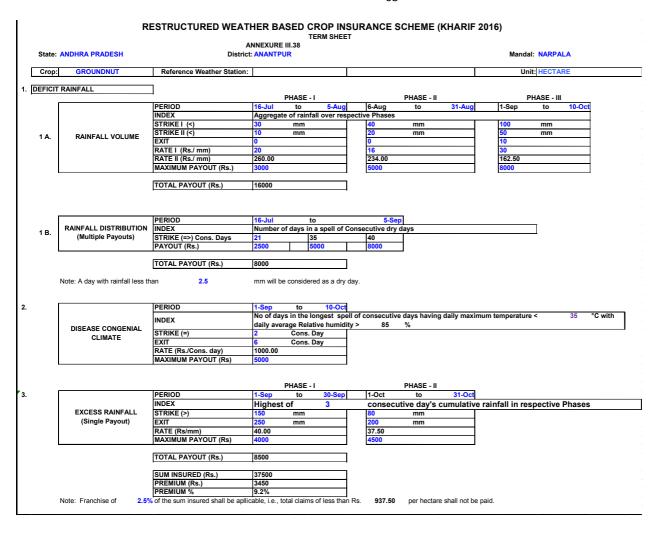


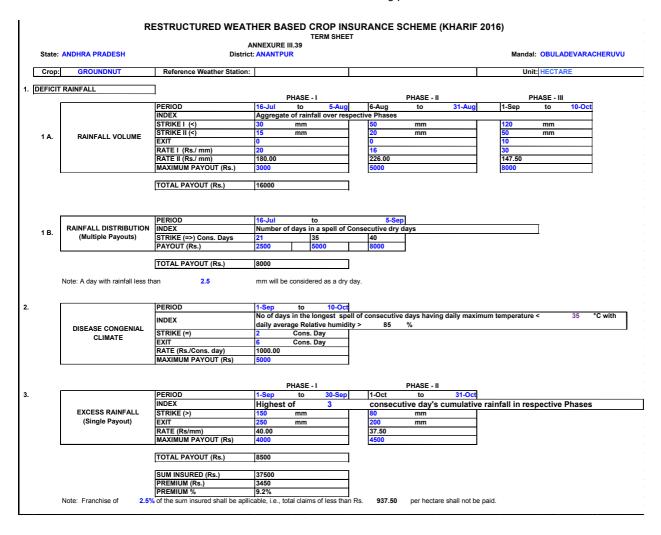


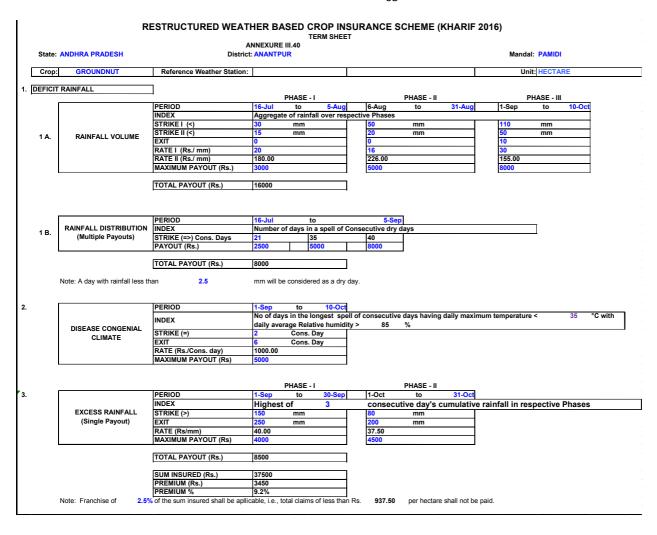












## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.41 District: ANANTPUR State: ANDHRA PRADESH Mandal: PARIGI Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 226.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.42 District: ANANTPUR State: ANDHRA PRADESH Mandal: PEDDAPAPPUR Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE 3.43 District: ANANTPUR State: ANDHRA PRADESH Mandal: PEDDAVADUGUR Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR 1. DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug 31-Aug 1-Sep 10-Oct 5-Aug Aggregate of rainfall over respective Phases INDEX STRIKE I (<) STRIKE II (<) EXIT mm mm mm 1 A. RAINFALL VOLUME 0 16 168.00 RATE I (Rs./ mm) 180.00 206.67 RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days | 16-Jul | to | 5-Sep | | Number of days in a spell of Consecutive dry days | 21 | 35 | 40 | | 2500 | 5000 | 8000 | RAINFALL DISTRIBUTION (Multiple Payouts) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less the mm will be considered as a dry day No of days in the longest spell of consecutive days having daily maximum temperature < daily average Relative humidity > 85 % Cons. Day Cons. Cons. Day PERIOD 2. °C with INDEX DISEASE CONGENIAL STRIKE (=) CLIMATE EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs Cons. Day 1000.00 PHASE - I PHASE - II PERIOD INDEX 3. 1-Sep 30-Sep 1-Oct 31-Oct to to Highest of consecutive day's cumulative rainfall in respective Phases EXCESS RAINFALL STRIKE (>) mm mm EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 3450 9.2% 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid Note: Franchise of

## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.44 District: ANANTPUR State: ANDHRA PRADESH Mandal: PENU KONDA Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.45 District: ANANTPUR State: ANDHRA PRADESH Mandal: PUTLUR Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 118.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

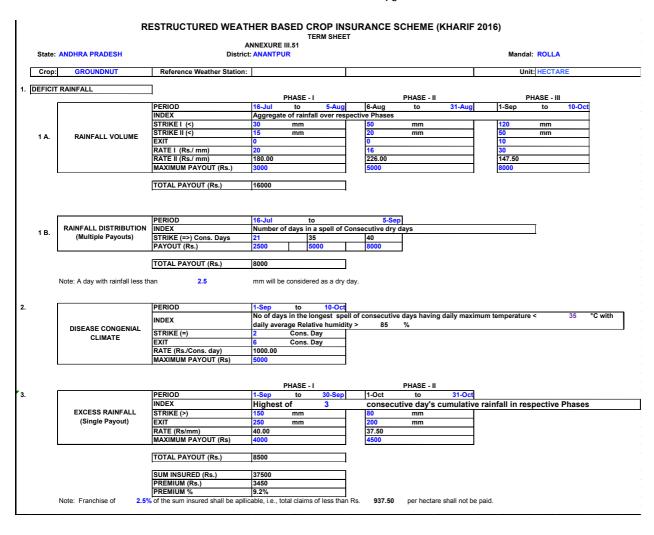
## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.46 District: ANANTPUR State: ANDHRA PRADESH Mandal: PUTTAPARTHI GROUNDNUT Reference Weather Station: Crop: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

## RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.47 District: ANANTPUR State: ANDHRA PRADESH Mandal: RAMAGIRI GROUNDNUT Reference Weather Station: Crop: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 35 10 mm 15 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 250.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.48 District: ANANTPUR State: ANDHRA PRADESH Mandal: RAPTADU GROUNDNUT Reference Weather Station: Crop: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 35 10 mm 15 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 250.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.49 District: ANANTPUR State: ANDHRA PRADESH Mandal: RAYADURG Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

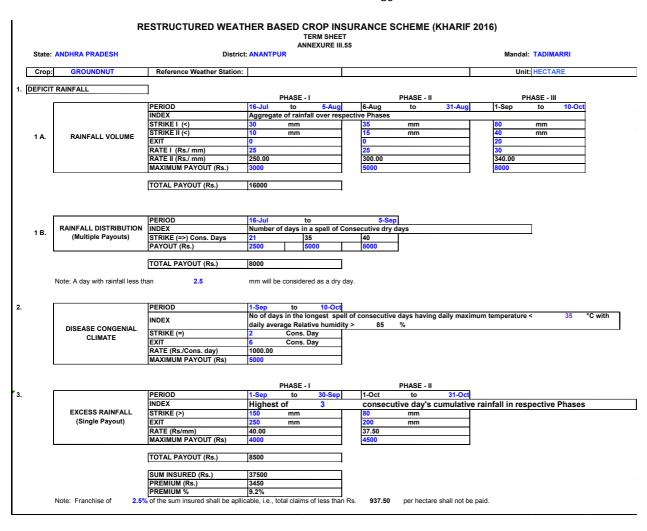
# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.50 District: ANANTPUR State: ANDHRA PRADESH Mandal: RODDAM GROUNDNUT Reference Weather Station: Crop: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of



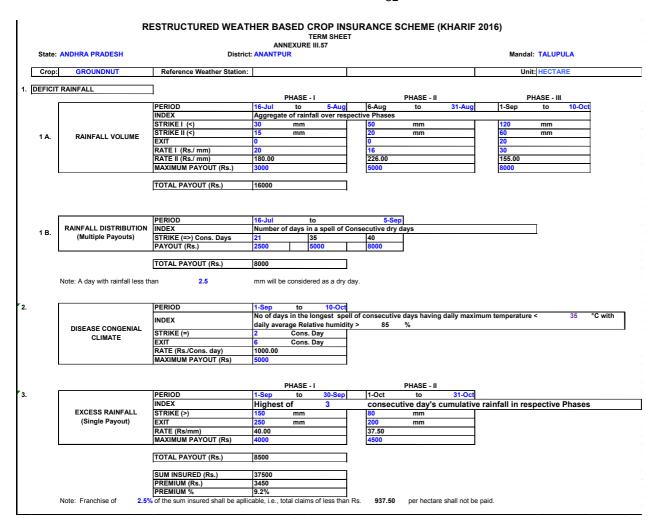
# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.52 District: ANANTPUR State: ANDHRA PRADESH Mandal: SETTUR GROUNDNUT Reference Weather Station: Crop: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug INDEX STRIKE I (<) STRIKE II (<) Aggregate of rainfall over respective Phases mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 250.00 226.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

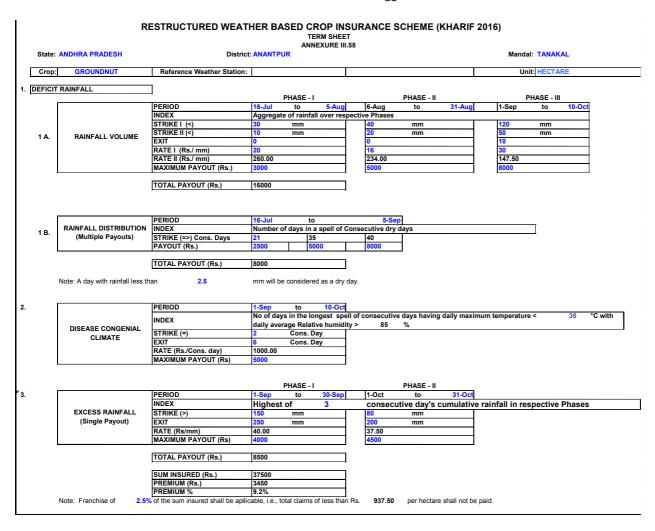
# RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.53 District: ANANTPUR State: ANDHRA PRADESH Mandal: SINGANAMALA Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases 30 mm 40 INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 234.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.54 District: ANANTPUR State: ANDHRA PRADESH Mandal: SOMANDEPALLE Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 180.00 226.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < 2. INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of



### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE III.56 District: ANANTPUR State: ANDHRA PRADESH Mandal: TADPATRI GROUNDNUT Reference Weather Station: Crop: Unit: HECTAR DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug Aggregate of rainfall over respective Phases INDEX STRIKE I (<) STRIKE II (<) mm 1 A. RAINFALL VOLUME EXIT RATE I (Rs./ mm) RATE II (Rs./ mm) 226.00 MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days PAYOUT (Rs.) 16-Jul to 5-Sep Number of days in a spell of Consecutive dry d RAINFALL DISTRIBUTION 1 B. (Multiple Payouts) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less than PERIOD 1-Sep to 10-Oct No of days in the longest spell of consecutive days having daily maximum temperature < INDEX daily average Relative humidity > 2 Cons. Day 85 % STRIKE (=) EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs) DISEASE CONGENIAL CLIMATE Cons. Day 1000.00 PHASE - I PHASE - II PERIOD 1-Oct 1-Oct to 31-Oct consecutive day's cumulative rainfall in respective Phases to 30-Sep Highest of INDEX **EXCESS RAINFALL** STRIKE (>) EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) mm 40.00 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of



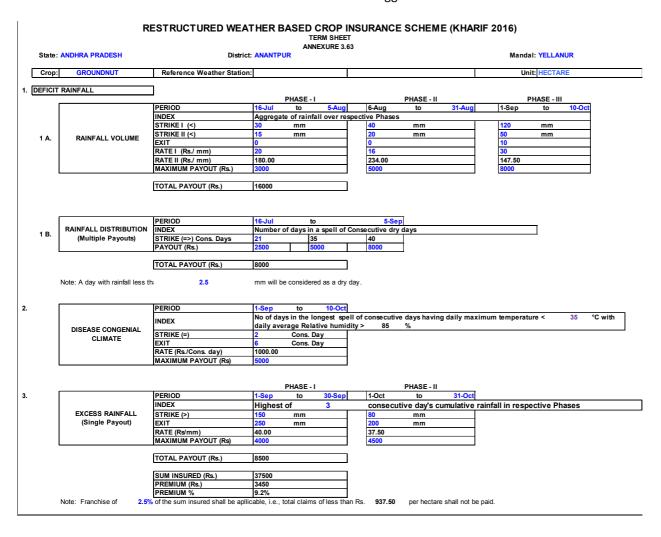


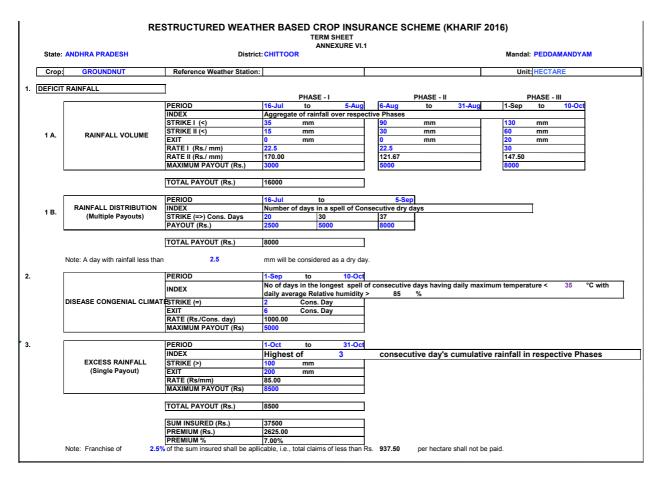
### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE 3.59 District: ANANTPUR State: ANDHRA PRADESH Mandal: URAVAKONDA Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR 1. DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 5-Aug 6-Aug 31-Aug 1-Sep 10-Oct INDEX STRIKE I (<) STRIKE II (<) EXIT mm mm mm RAINFALL VOLUME 1 A. 0 16 234.00 RATE I (Rs./ mm) 260.00 226.67 RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days | 16-Jul | to | 5-Sep | | Number of days in a spell of Consecutive dry days | 21 | 35 | 40 | | 2500 | 5000 | 8000 | RAINFALL DISTRIBUTION (Multiple Payouts) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less the mm will be considered as a dry day No of days in the longest spell of consecutive days having daily maximum temperature < daily average Relative humidity > 85 % Cons. Day Cons. Cons. Day PERIOD 2. °C with INDEX DISEASE CONGENIAL STRIKE (=) CLIMATE EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs Cons. Day 1000.00 PHASE - I PHASE - II PERIOD INDEX 3. 1-Sep 30-Sep 1-Oct 31-Oct to to Highest of consecutive day's cumulative rainfall in respective Phases EXCESS RAINFALL STRIKE (>) mm mm EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) 37.50 TOTAL PAYOUT (Rs. 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid Note: Franchise of

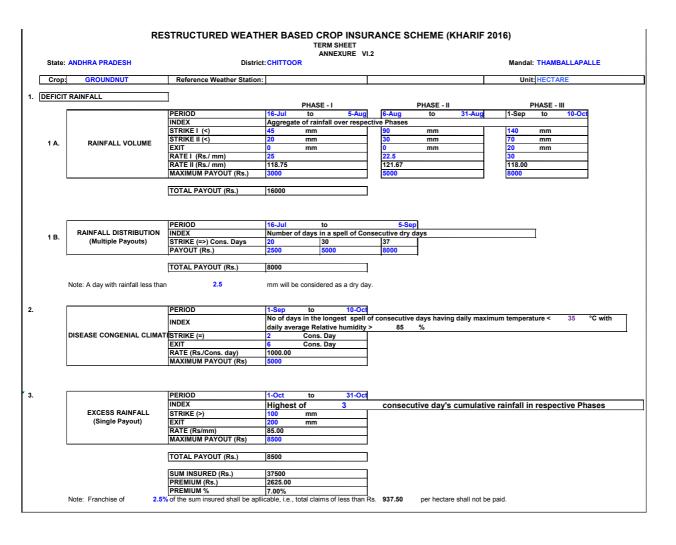
### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE 3.60 District: ANANTPUR Mandal: VAJRAKARUR State: ANDHRA PRADESH Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR 1. DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug 31-Aug 1-Sep 10-Oct 5-Aug INDEX STRIKE I (<) Aggregate of rainfall over respective Phases STRIKE II (<) EXIT mm 15 mm mm RAINFALL VOLUME 1 A. 0 25 300.00 RATE I (Rs./ mm) 250.00 325.00 RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days | 16-Jul | to | 5-Sep | | Number of days in a spell of Consecutive dry days | 21 | 35 | 40 | | 2500 | 5000 | 8000 | RAINFALL DISTRIBUTION (Multiple Payouts) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less the mm will be considered as a dry day No of days in the longest spell of consecutive days having daily maximum temperature < daily average Relative humidity > 85 % Cons. Day Cons. Cons. Day PERIOD 2. °C with INDEX DISEASE CONGENIAL STRIKE (=) CLIMATE EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs Cons. Day 1000.00 PHASE - I PHASE - II PERIOD INDEX 3. 1-Sep 30-Sep 1-Oct 31-Oct to to Highest of consecutive day's cumulative rainfall in respective Phases EXCESS RAINFALL STRIKE (>) mm mm EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid Note: Franchise of

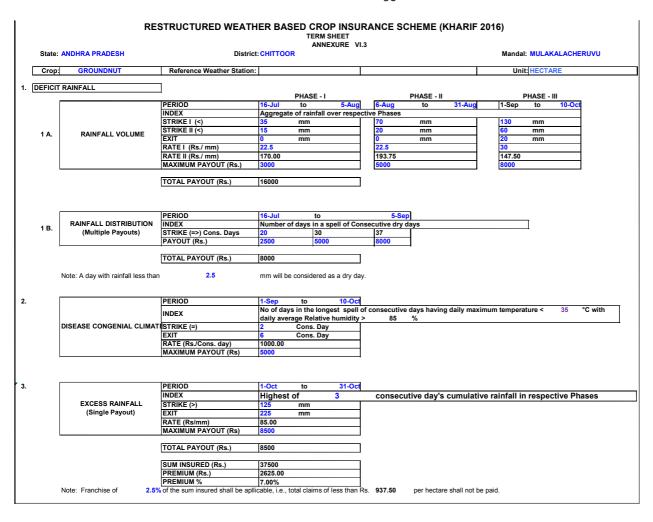
### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET ANNEXURE 3.61 District: ANANTPUR State: ANDHRA PRADESH Mandal: VIDAPANAKAL Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR 1. DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 6-Aug 31-Aug 1-Sep 10-Oct 5-Aug INDEX STRIKE I (<) STRIKE II (<) EXIT mm mm mm RAINFALL VOLUME 1 A. RATE I (Rs./ mm) 260.00 234.00 155.00 RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days | 16-Jul | to | 5-Sep | | Number of days in a spell of Consecutive dry days | 21 | 35 | 40 | | 2500 | 5000 | 8000 | RAINFALL DISTRIBUTION (Multiple Payouts) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less the mm will be considered as a dry day No of days in the longest spell of consecutive days having daily maximum temperature < daily average Relative humidity > 85 % Cons. Day Cons. Cons. Day PERIOD 2. °C with INDEX DISEASE CONGENIAL STRIKE (=) CLIMATE EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs Cons. Day 1000.00 PHASE - I PHASE - II PERIOD INDEX 3. 1-Sep 30-Sep 1-Oct 31-Oct to to Highest of consecutive day's cumulative rainfall in respective Phases EXCESS RAINFALL STRIKE (>) mm mm EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 3450 9.2% 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid Note: Franchise of

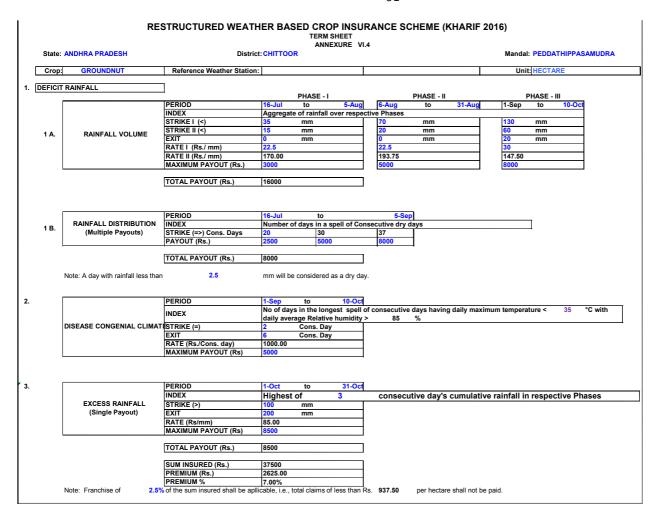
### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (KHARIF 2016) TERM SHEET **ANNEXURE 3.62** District: ANANTPUR State: ANDHRA PRADESH Mandal: YADIKI Crop: GROUNDNUT Reference Weather Station: Unit: HECTAR 1. DEFICIT RAINFALL PHASE - I PHASE - II PHASE - III PERIOD 5-Aug 6-Aug 31-Aug 1-Sep 10-Oct Aggregate of rainfall over respective Phases | 30 | mm | 55 | INDEX STRIKE I (<) STRIKE II (<) EXIT mm 25 mm mm RAINFALL VOLUME 1 A. 0 16 180.80 RATE I (Rs./ mm) 180.00 216.67 RATE II (Rs./ mm) MAXIMUM PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 16000 PERIOD INDEX STRIKE (=>) Cons. Days | 16-Jul | to | 5-Sep | | Number of days in a spell of Consecutive dry days | 21 | 35 | 40 | | 2500 | 5000 | 8000 | RAINFALL DISTRIBUTION (Multiple Payouts) PAYOUT (Rs.) TOTAL PAYOUT (Rs.) 8000 Note: A day with rainfall less the mm will be considered as a dry day No of days in the longest spell of consecutive days having daily maximum temperature < daily average Relative humidity > 85 % Cons. Day Cons. Cons. Day PERIOD 2. °C with INDEX DISEASE CONGENIAL STRIKE (=) CLIMATE EXIT RATE (Rs./Cons. day) MAXIMUM PAYOUT (Rs Cons. Day 1000.00 PHASE - I PHASE - II PERIOD INDEX 3. 1-Sep 30-Sep 1-Oct 31-Oct to to Highest of consecutive day's cumulative rainfall in respective Phases EXCESS RAINFALL STRIKE (>) mm mm EXIT RATE (Rs/mm) MAXIMUM PAYOUT (Rs) (Single Payout) 37.50 TOTAL PAYOUT (Rs.) 8500 SUM INSURED (Rs.) 37500 PREMIUM (Rs.) PREMIUM % 2.5% of the sum insured shall be apllicable, i.e., total claims of less than Rs. 937.50 per hectare shall not be paid. Note: Franchise of

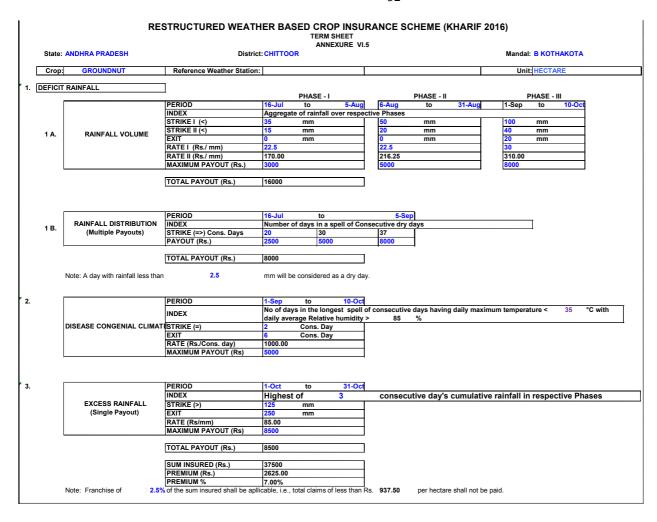


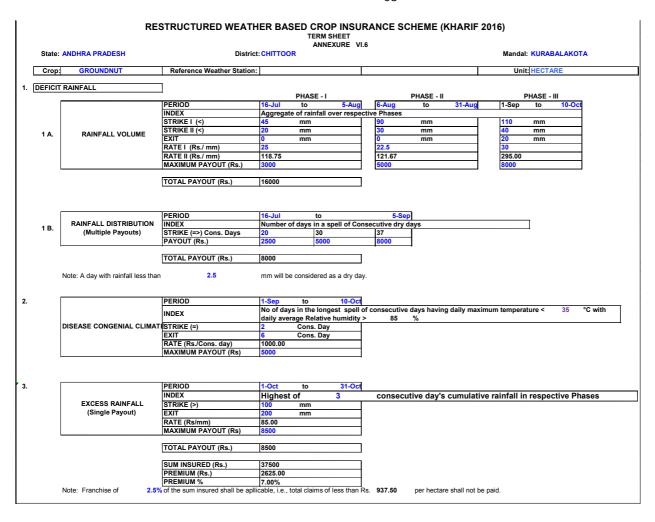


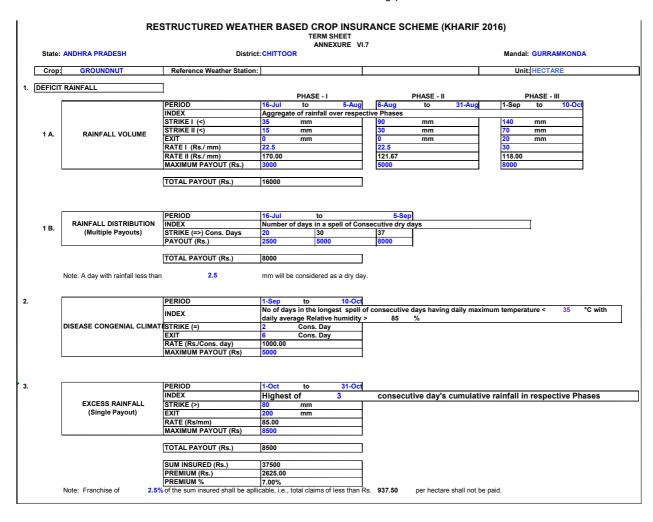


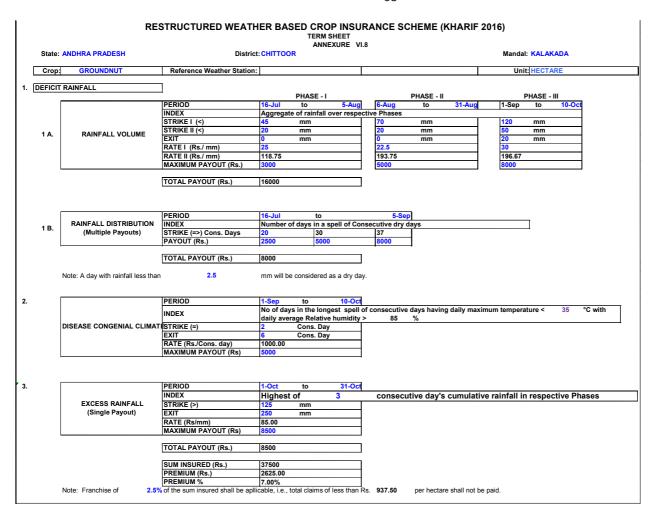


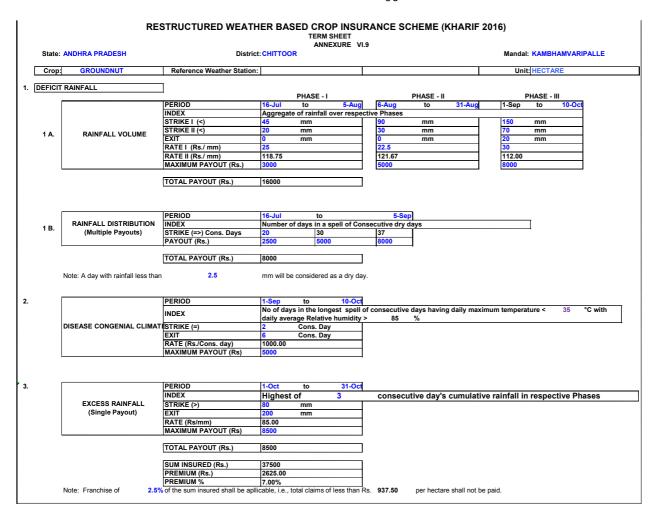


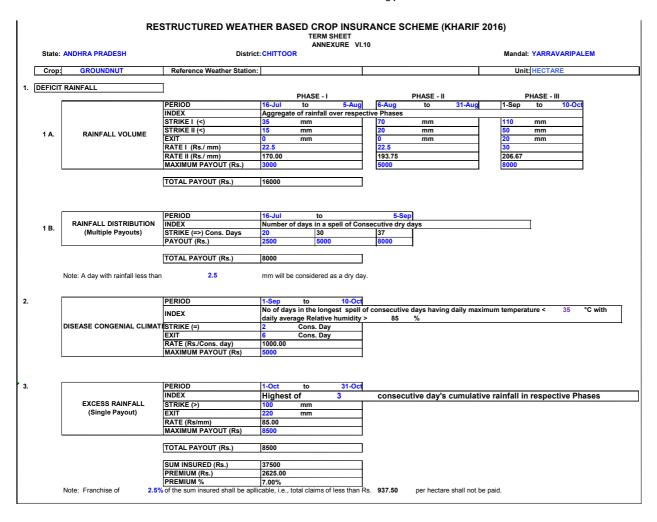


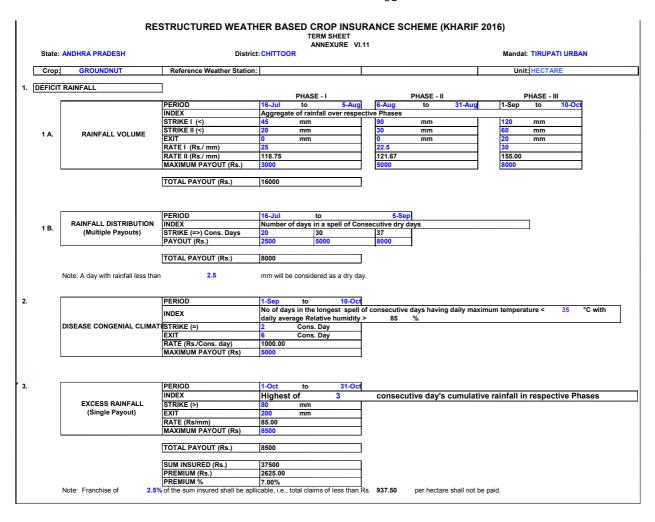


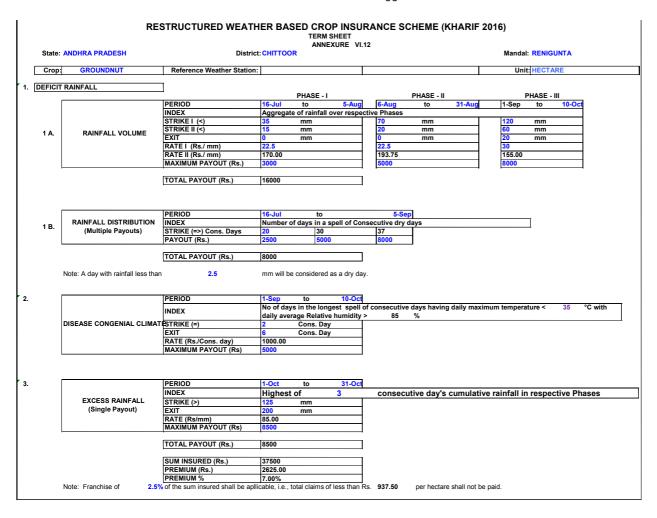


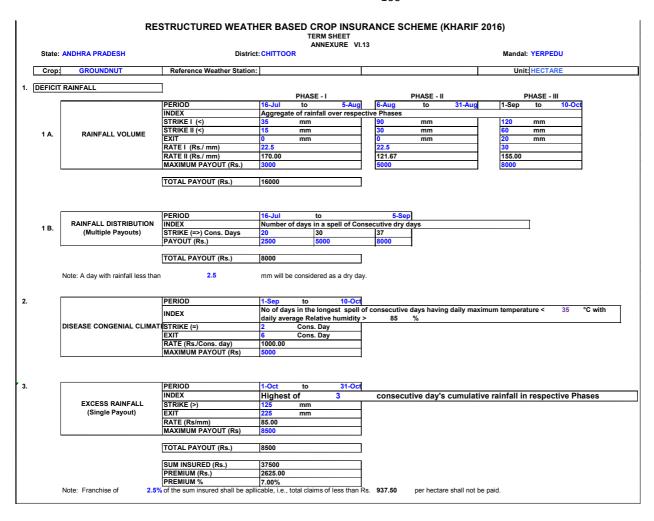


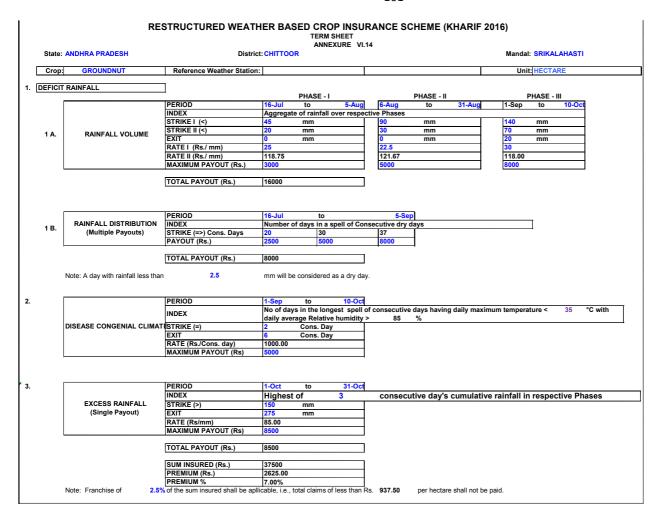


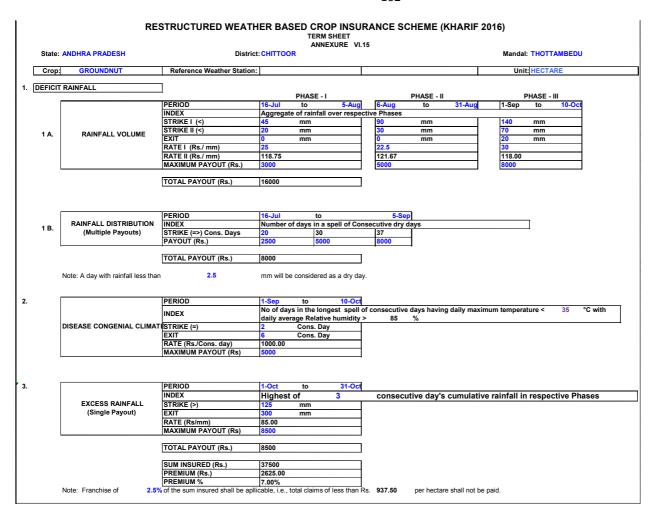


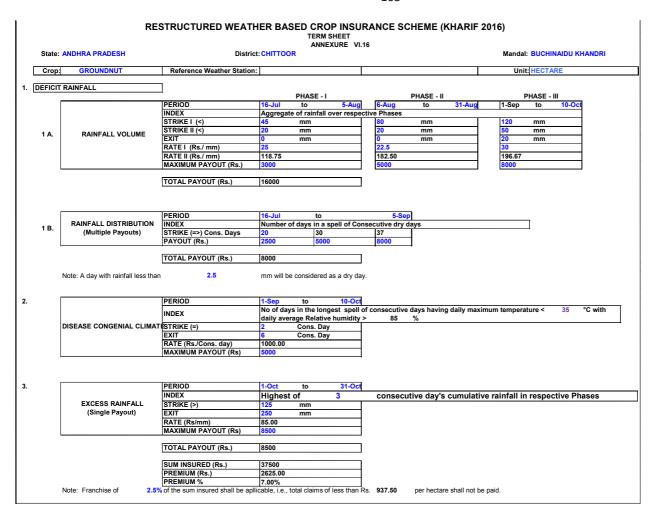


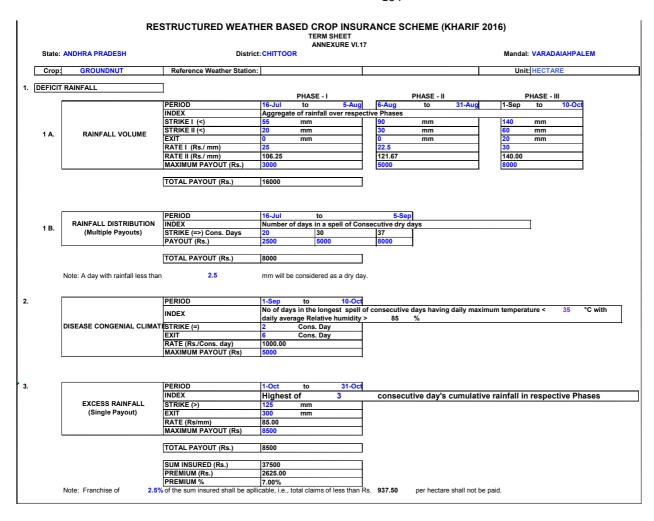


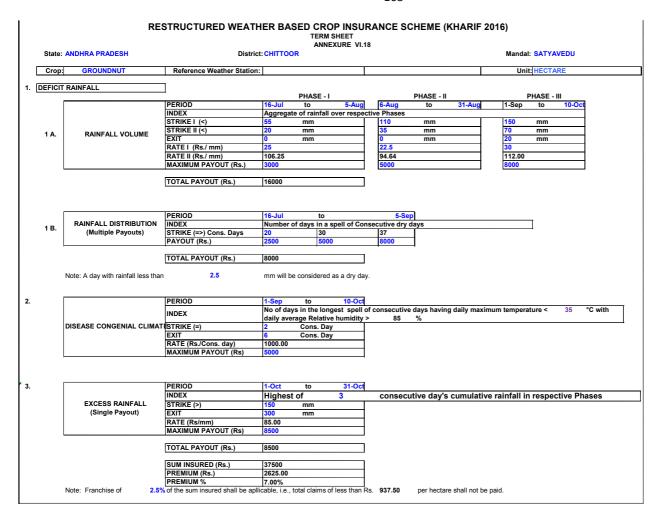


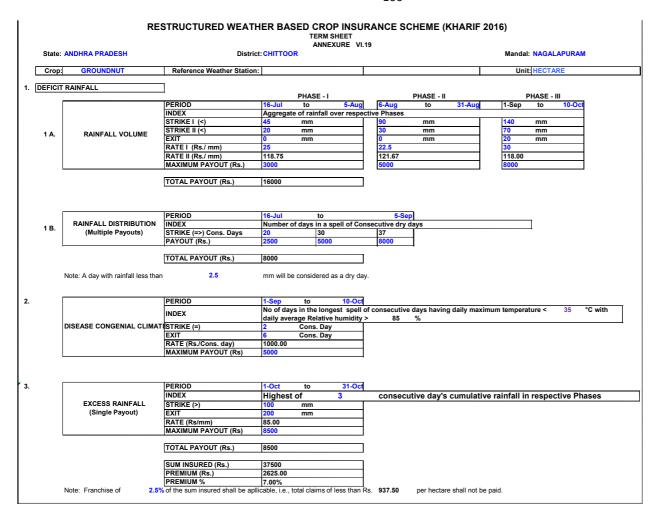


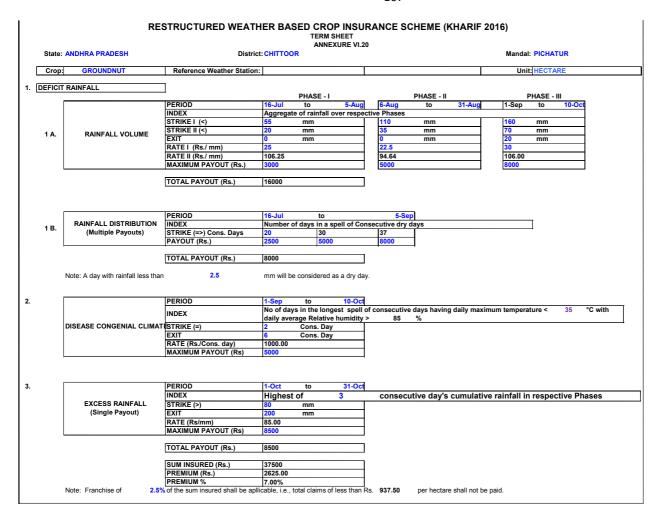


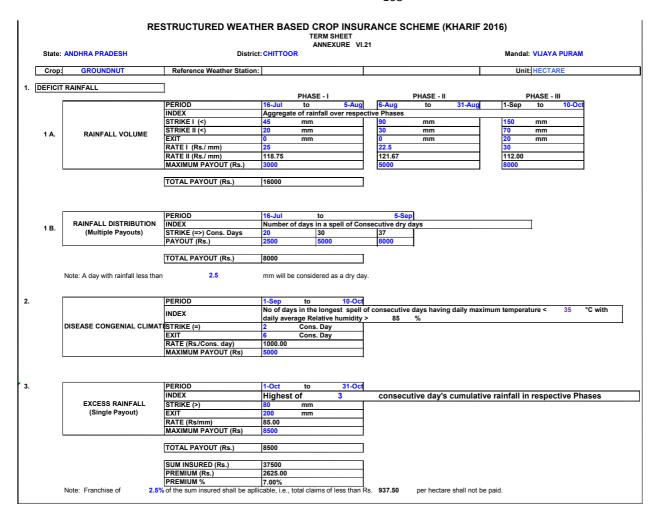


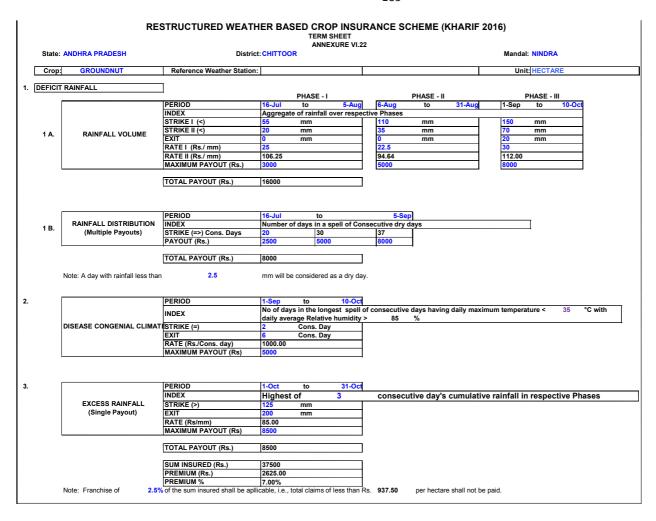


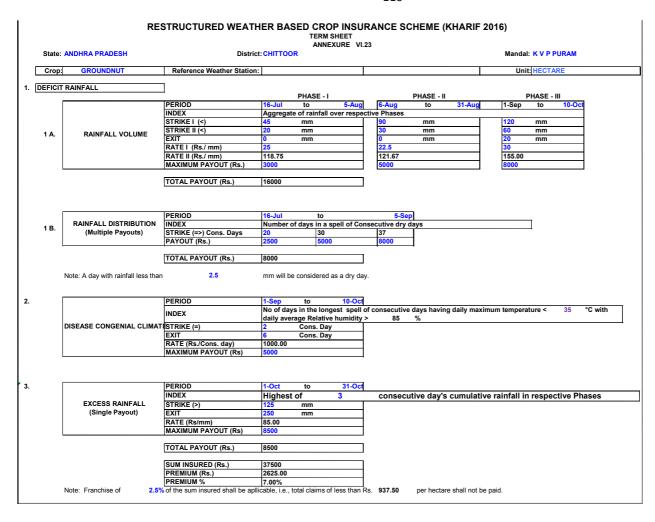


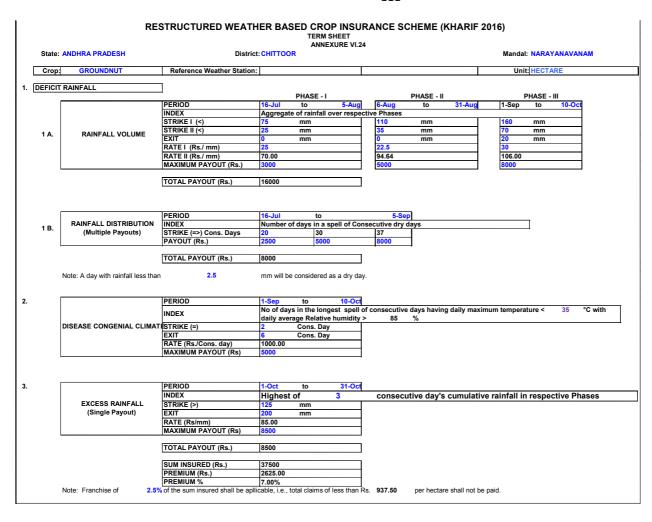


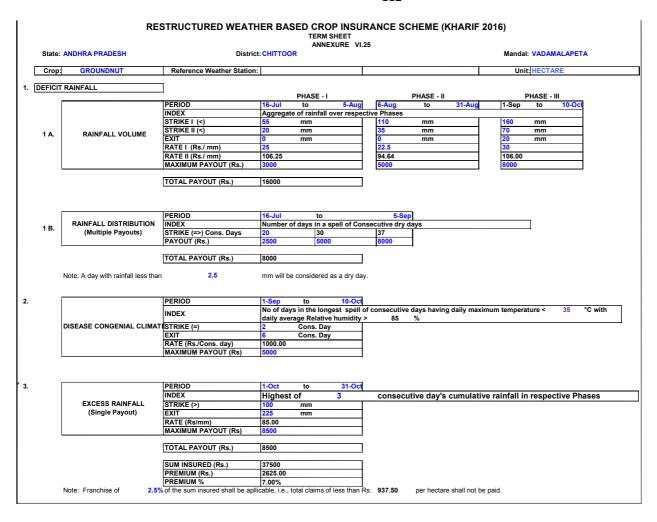


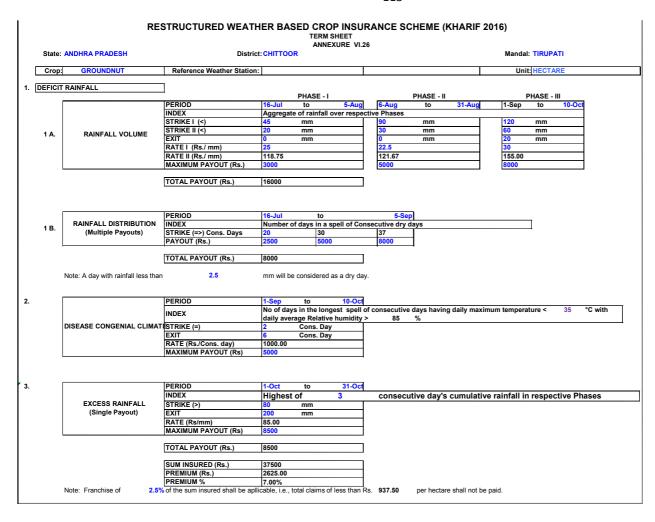


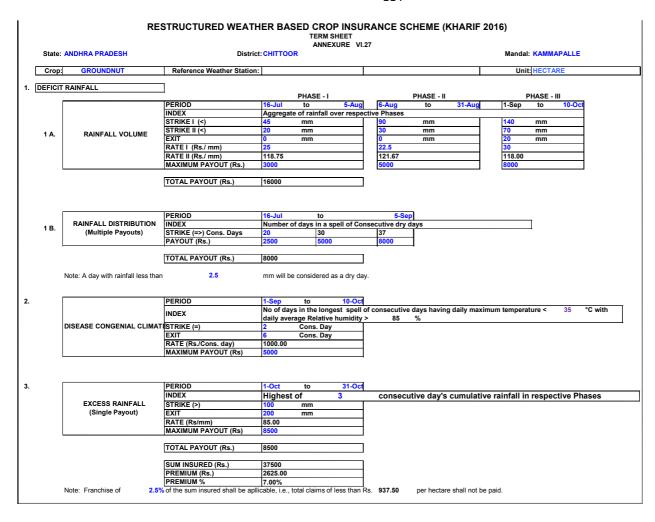


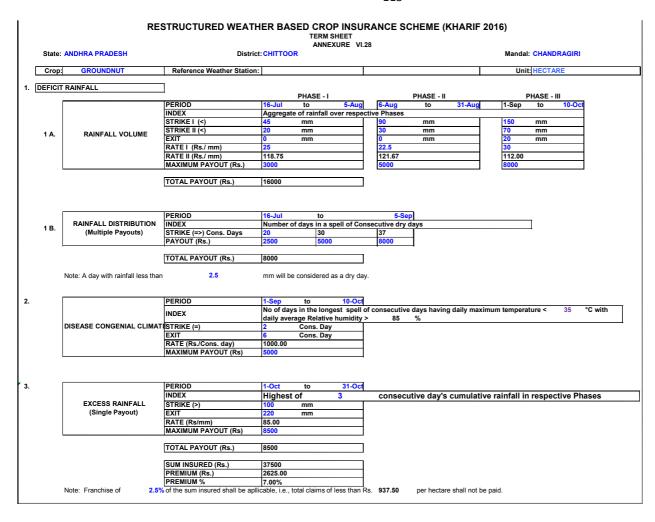


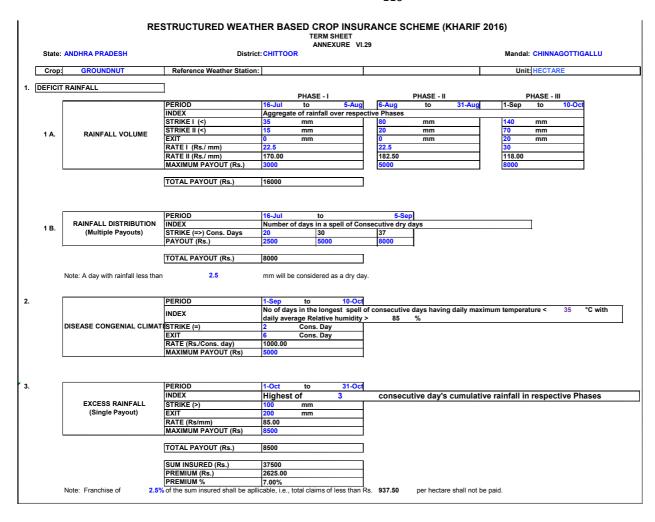


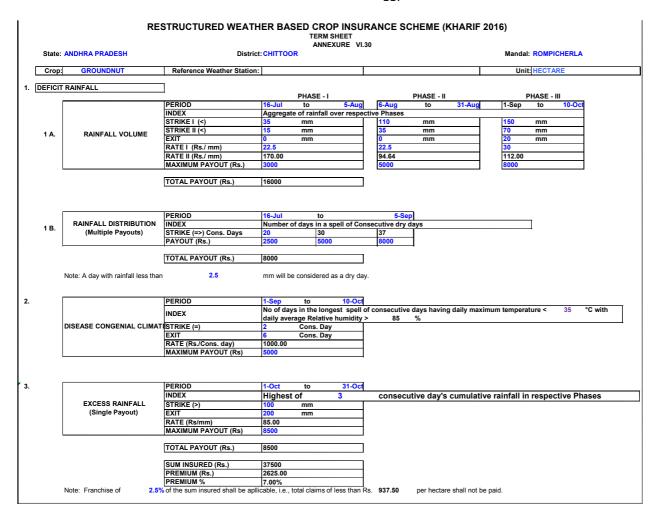


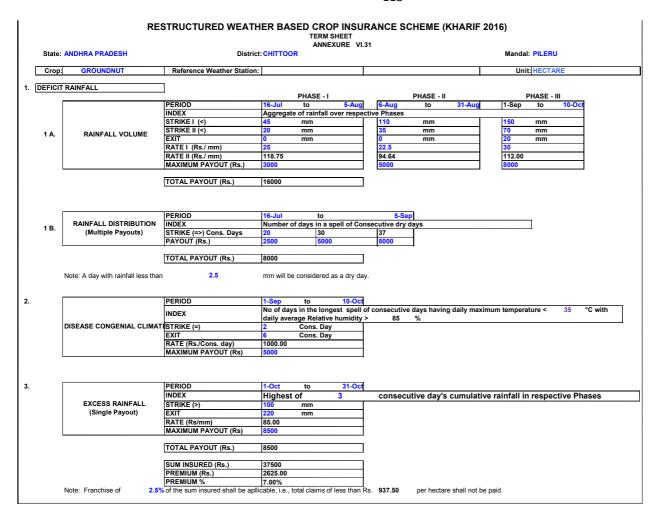


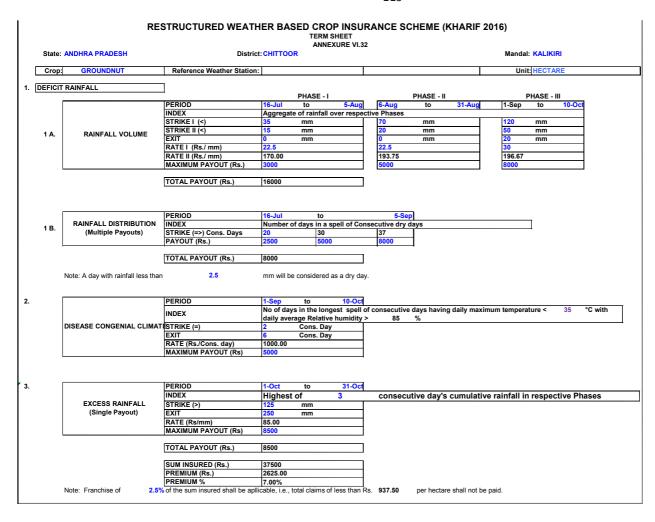


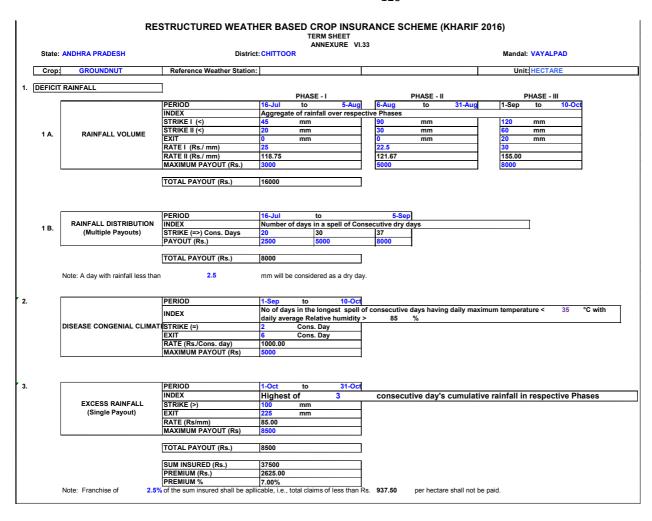


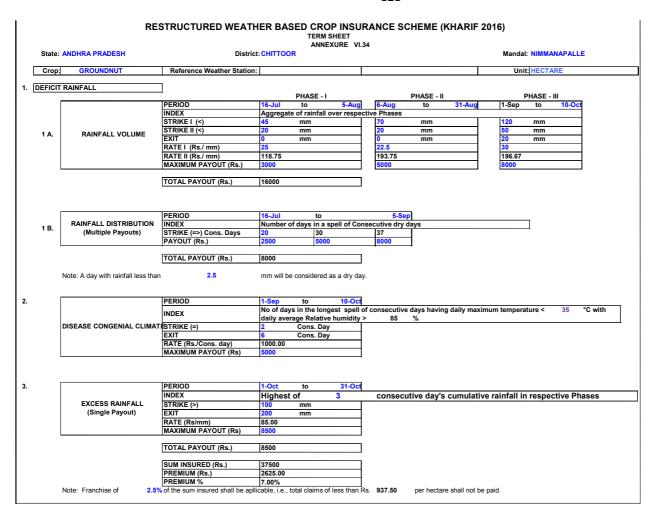


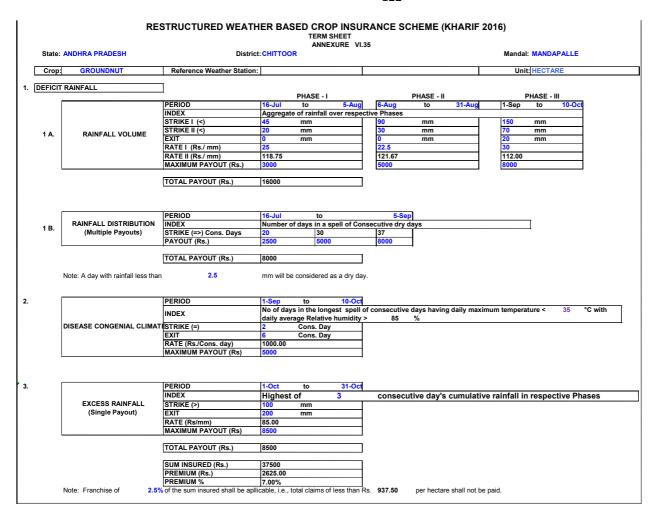


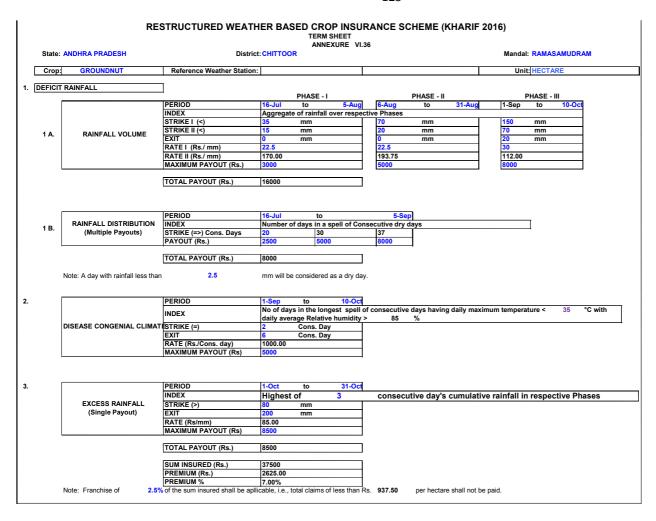


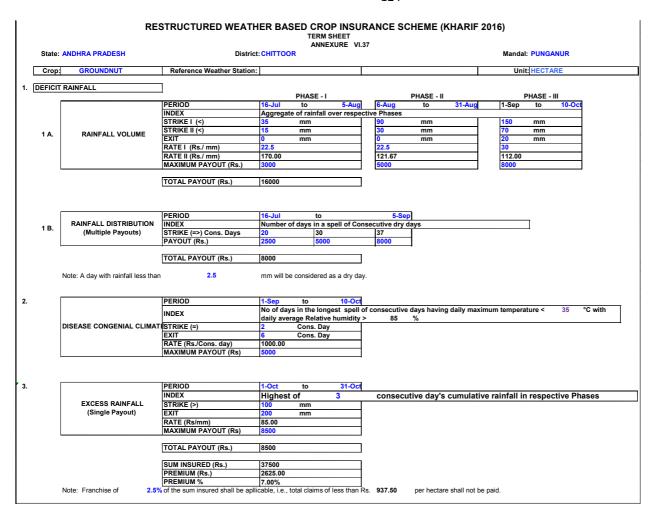


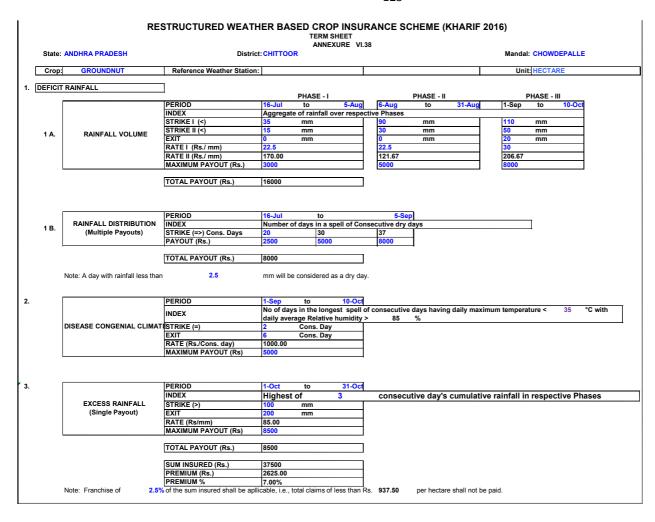


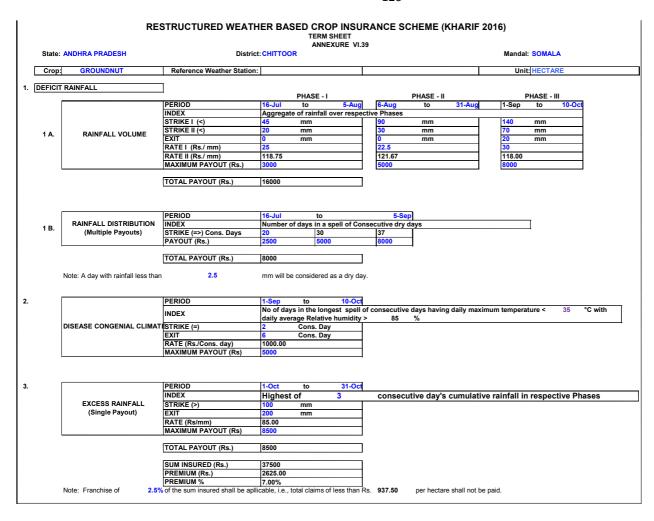


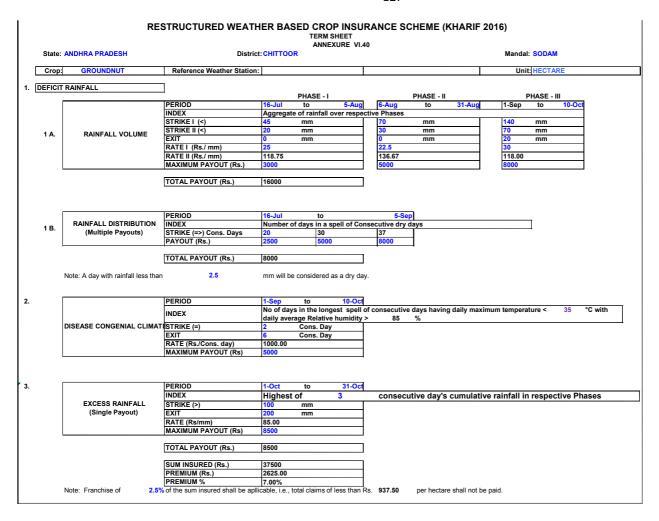




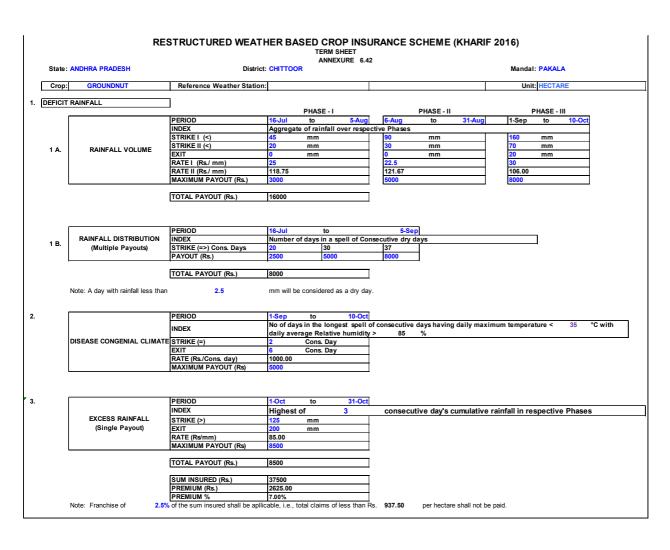


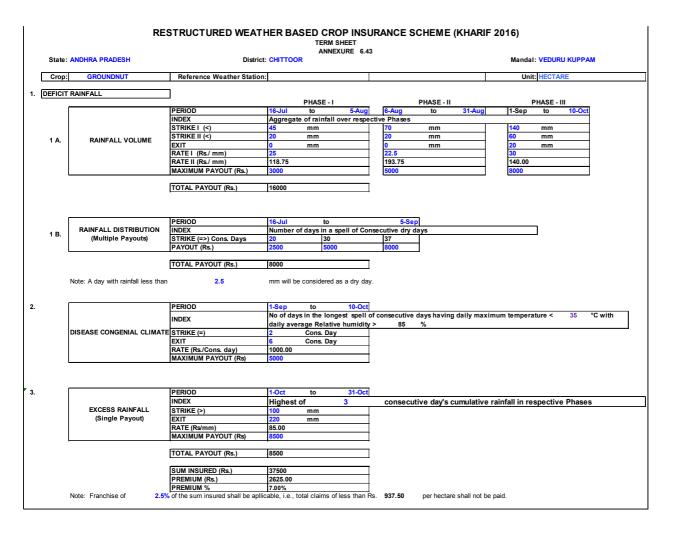




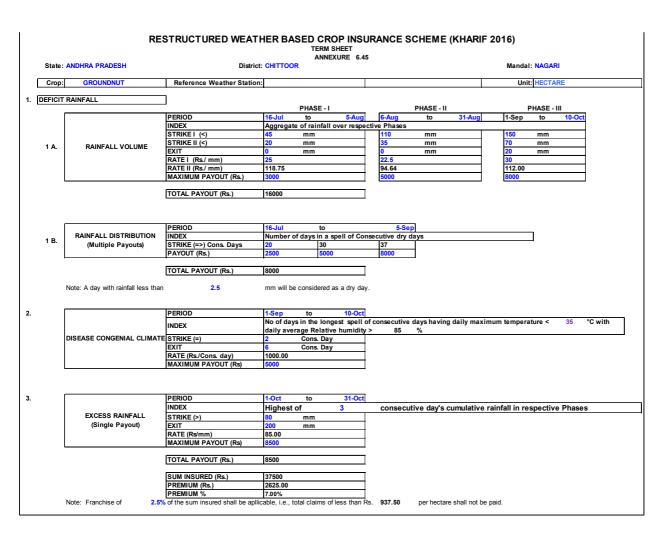


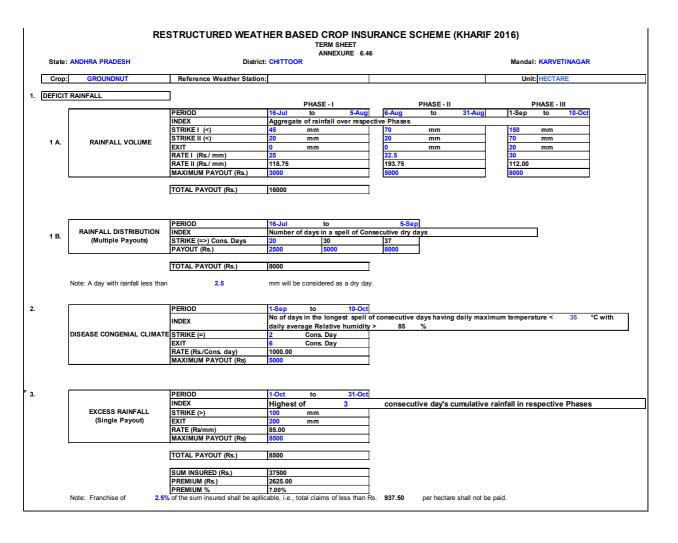
	RE	STRUCTURED WEAT	TERM SHEET	SURANCE SCHEME (KH	ARIF 2016)
Sta	te: ANDHRA PRADESH	Distric	annexure 6	.41	Mandal: PULICHERLA
Cre	pp: GROUNDNUT	Reference Weather Station	n:		Unit: HECTARE
			•		<u> </u>
1. DEFI	CIT RAINFALL				
			PHASE - I	PHASE - II	PHASE - III
		PERIOD	16-Jul to 5-Au		-Aug 1-Sep to 10-Oct
		INDEX	Aggregate of rainfall over res		
		STRIKE I (<)	45 mm	110 mm	140 mm
1 A	. RAINFALL VOLUME	STRIKE II (<)	20 mm	35 mm	70 mm
		EXIT	0 mm	0 mm	20 mm
		RATE I (Rs./ mm)	25	22.5	30
		RATE II (Rs./ mm)	118.75	94.64	118.00
		MAXIMUM PAYOUT (Rs.)	3000	5000	8000
				<del></del>	
		TOTAL PAYOUT (Rs.)	16000		
		PERIOD	16-Jul to	5-Sep	
1 B	RAINFALL DISTRIBUTION	INDEX	Number of days in a spell of C	consecutive dry days	
1.5	(Multiple Payouts)	STRIKE (=>) Cons. Days	20 30	37	
		PAYOUT (Rs.)	2500 5000	8000	
	Note: A day with rainfall less than	TOTAL PAYOUT (Rs.) 2.5	mm will be considered as a dry of	day.	
2.	<u> </u>	PERIOD	1-Sep to 10-O		
2.				I of consecutive days having daily	maximum temperature < 35 °C with
		INDEX			maximum temperature < 35 C with
	DISEASE CONCENIAL CLIMATI	OTDUCE ( )	daily average Relative humid	ity > 85 %	
	DISEASE CONGENIAL CLIMATE		2 Cons. Day	_	
		EXIT	6 Cons. Day		
		RATE (Rs./Cons. day)	1000.00		
		MAXIMUM PAYOUT (Rs)	5000		
		Inchion		<del></del>	
3.	1	PERIOD	1-Oct to 31-0		
	EVOTOO DAINET:	INDEX	Highest of 3	consecutive day's cumul	ative rainfall in respective Phases
	EXCESS RAINFALL	STRIKE (>)	100 mm		
	(Single Payout)	EXIT	200 mm		
		RATE (Rs/mm)	85.00		
		MAXIMUM PAYOUT (Rs)	8500		
		TOTAL PAYOUT (Rs.)	8500		
		SUM INSURED (Rs.)	37500	7	
		PREMIUM (Rs.)	2625.00	+	
		PREMIUM %	7.00%	+	
	Note: Franchise of 2.5%		icable, i.e., total claims of less that	n Rs. 937.50 per hectare shall	not be paid.



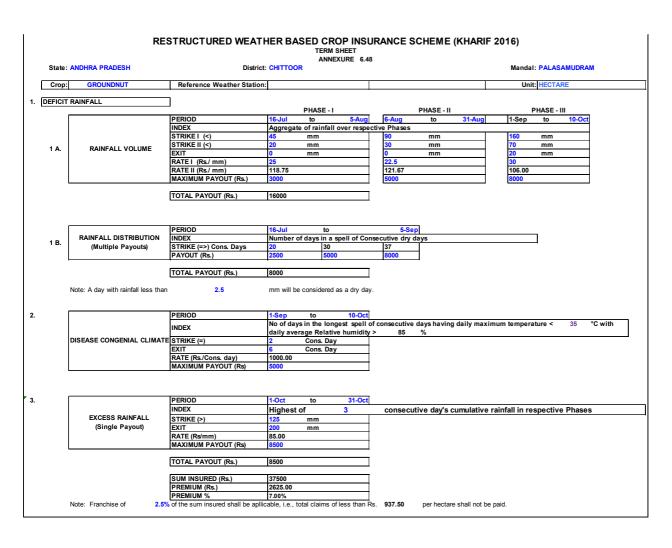


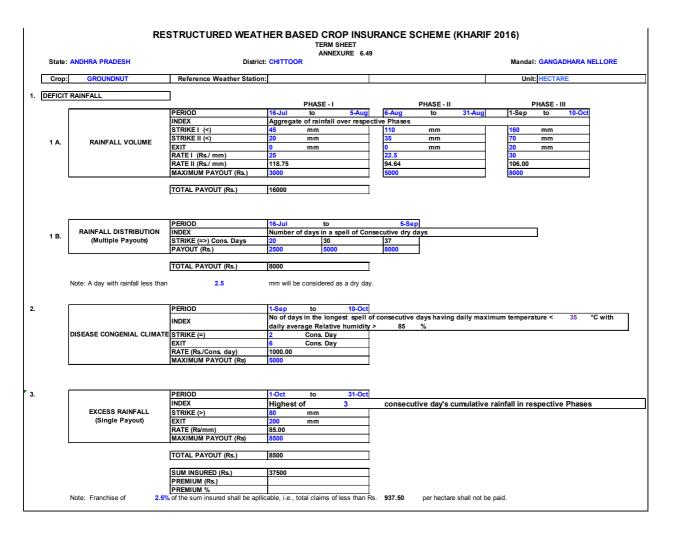
		RES	STRUCTURED WEATH	HER BA	SED CRO		RANCE S	CHEME (KH	IARIF 20	16)			
l				ΔNI	NEXURE 6.4								
	State:	ANDHRA PRADESH	District	CHITTOO		•				Mandal	: PUTTUR		
	Crop:	GROUNDNUT	Reference Weather Station:							Unit	HECTARE		
4 [DE	EICIT	RAINFALL	1										
1. DE	FICII	KAINFALL	J		PHASE - I			PHASE - II		Р	HASE - III		
			PERIOD	16-Jul	to	5-Aug	6-Aug		I-Aug	1-Sep		10-Oct	
			INDEX	Aggregat	te of rainfall	over respec							
			STRIKE I (<)	<b>75</b>	mm		120	mm		180	mm		
	1 A.	RAINFALL VOLUME	STRIKE II (<)	25	mm		50	mm		80	mm		
			EXIT	0	mm		0	mm		20	mm		
			RATE I (Rs./ mm)	25			22.5			30			
			RATE II (Rs./ mm)	70.00			68.50			83.33			
			MAXIMUM PAYOUT (Rs.)	3000			5000			8000			
			TOTAL PAYOUT (Rs.)	16000									
			PERIOD	16-Jul	to		5-Se				_		
	1 B.	RAINFALL DISTRIBUTION	INDEX	Number of		pell of Con	secutive dry	days					
	. Б.	(Multiple Payouts)	STRIKE (=>) Cons. Days	20	30		37						
			PAYOUT (Rs.)	2500	5000		8000						
			(										
			TOTAL PAYOUT (Rs.)	8000									
		Nieter A der with esistell leas these	2.5		:								
		Note: A day with rainfall less than	2.5	mm wiii b	e considered a	is a dry day	-						
2.			PERIOD	1-Sep	to	10-Oct							
			-				f consecutive	days having daily	v maximum	tempera	ture <	35 °C w	ith
			INDEX		rage Relative			%	,				
		DISEASE CONGENIAL CLIMATE	STRIKE (=)	2	Cons. Day			,,					
			EXIT	6	Cons. Day								
			RATE (Rs./Cons. day)	1000.00									
			MAXIMUM PAYOUT (Rs)	5000									
3.			PERIOD	1-Oct	to	31-Oct							
			INDEX	Highest	of	3	consecu	itive day's cumu	lative rain	fall in res	spective F	Phases	
		EXCESS RAINFALL	STRIKE (>)	80	mm								
		(Single Payout)	EXIT	200	mm								
			RATE (Rs/mm)	85.00									
			MAXIMUM PAYOUT (Rs)	8500									
l													
			TOTAL PAYOUT (Rs.)	8500									
l			SUM INSURED (Rs.)	37500									
l			PREMIUM (Rs.)	2625.00									
l			PREMIUM %	7.00%									
l		Note: Franchise of 2.5%	of the sum insured shall be apllic		total claims of	less than R	s. <b>937.50</b>	per hectare shall	Il not be paid				

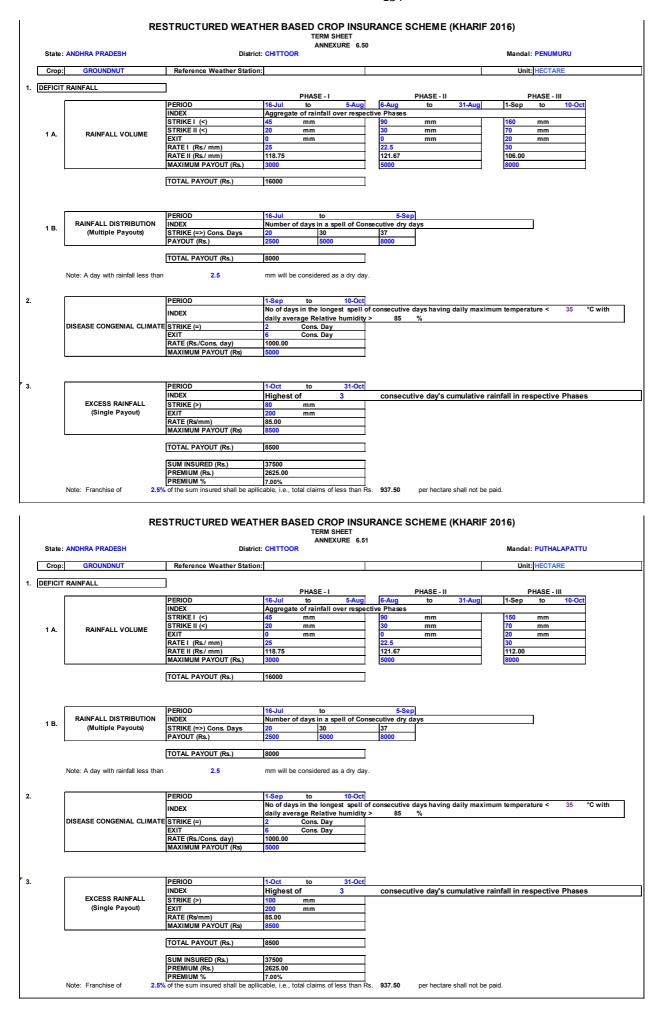




		RE	STRUCTURED WEAT	HER BA	TERM SH	HEET	RANCE S	CHEME (F	KHARIF 2	016)			
					ANNEX	URE 6.47							
	State	: ANDHRA PRADESH	Distric	t: CHITTOO	R					Mandal	: SRIRANG	ARAJAPURA	MA
_													
L	Crop:	GROUNDNUT	Reference Weather Station	1:						Unit	HECTARE		
4 155	FIGIT	Γ RAINFALL	7										
1. [DE	FICII	RAINFALL	1		PHASE - I			PHASE - II			PHASE - III		
			PERIOD	16-Jul	to	5-Aug	6-Aug	to	31-Aug	1-Sep		10-Oct	
			INDEX		te of rainfall ov			10	JI-Aug	li-seb	10	10-001	
			STRIKE I (<)	45	mm	ver respec	90	mm		130	mm		
			STRIKE II (<)	20	mm		30	mm		60	mm		
·	I A.	RAINFALL VOLUME	EXIT	0	mm		0	mm		20	mm		
			RATE I (Rs./ mm)	25			22.5			30			
			RATE II (Rs./ mm)	118.75			121.67			147.50			
			MAXIMUM PAYOUT (Rs.)	3000			5000			8000			
		L	MAXIMOM PATOOT (Ks.)	3000			3000			0000			
			TOTAL PAYOUT (Rs.)	16000									
			TOTAL FATOUT (RS.)	10000									
			PERIOD	16-Jul	to		5-Se	0					
Ι.	I B.	RAINFALL DISTRIBUTION	INDEX	Number	of days in a sp	ell of Cons	ecutive dry d	lays					
	ю.	(Multiple Payouts)	STRIKE (=>) Cons. Days	20	30		37				_		
			PAYOUT (Rs.)	2500	5000		8000						
							-	_					
			TOTAL PAYOUT (Rs.)	8000									
		Note: A day with rainfall less than	2.5	mm will be	e considered as	a dry day.							
2.			PERIOD	1-Sep	to	10-Oct							
			INDEX		s in the longe				laily maximu	ım tempera	iture <	35 °C wi	ith
				daily ave	rage Relative	humidity >	85	%					
		DISEASE CONGENIAL CLIMATE		2	Cons. Day								
			EXIT	6	Cons. Day								
			RATE (Rs./Cons. day)	1000.00									
			MAXIMUM PAYOUT (Rs)	5000									
3.			PERIOD	1-Oct	to	31-Oct							
			INDEX	Highest		3	consecut	tive day's cu	mulative rai	infall in ro	spective P	hases	
		EXCESS RAINFALL	STRIKE (>)	125	mm	•	CONSCOU	iivo day o ca	maiative ra	iiiidii iii ic	opeoute i	nascs	
		(Single Payout)	EXIT	200	mm								
		(g : =,-=,-	RATE (Rs/mm)	85.00									
			MAXIMUM PAYOUT (Rs)	8500									
l		L	I A TOOT (No)	3000									
			TOTAL PAYOUT (Rs.)	8500									
l			SUM INSURED (Rs.)	37500									
l			PREMIUM (Rs.)	2625.00									
l			PREMIUM %	7.00%									
l		Note: Franchise of 2.5%	of the sum insured shall be apli		ntal claims of le	ess than Re	937 50	ner hectare s	shall not be pa	hie			
l		2.07	o. a.o oum moured onan be apin	i	otal orallis of ic	Joo man No	. 507.00	per ricoldite s	not be pe				
·													

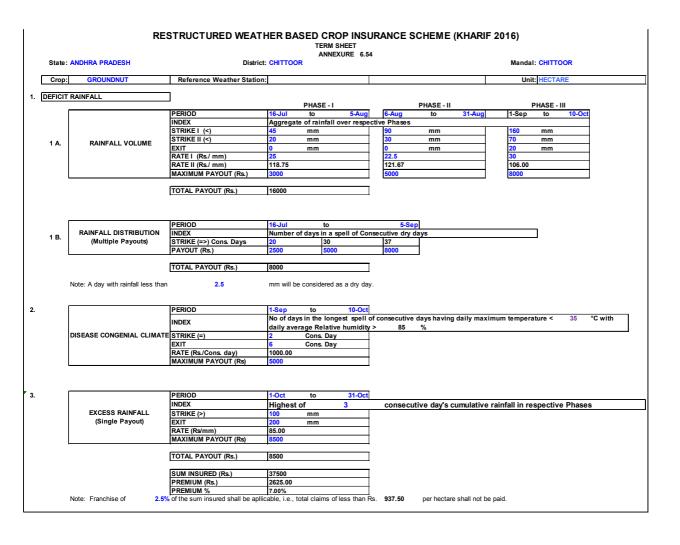


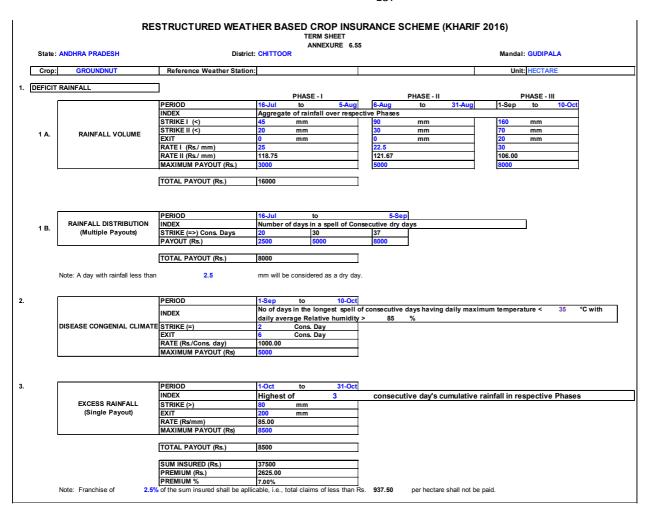


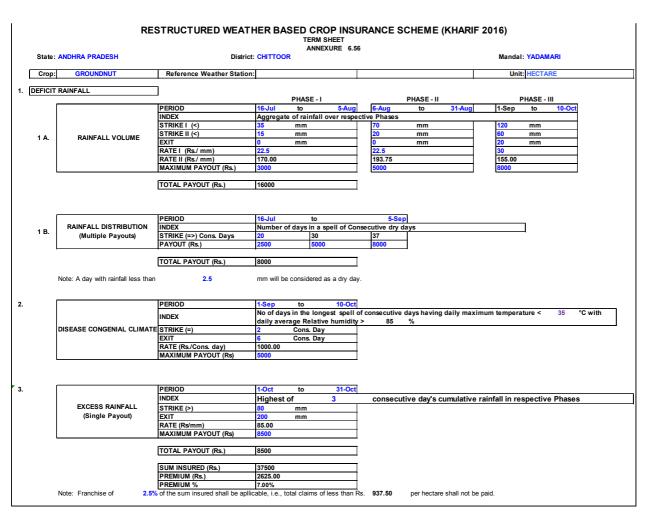


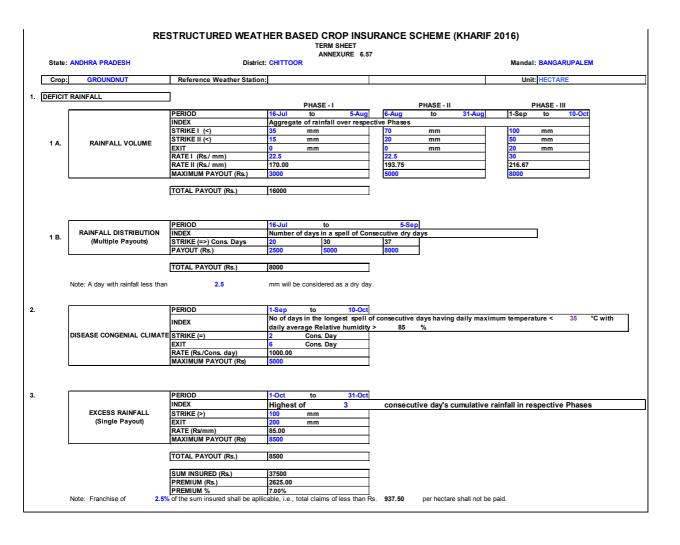
	RES	STRUCTURED WEATH	HER BA	TERM SI	HEET	RANCE S	CHEME	(KHARIF 2	2016)			
State	: ANDHRA PRADESH	District	CHITTOO		URE 6.52				Mandal	: IRALA		
State	. ANDRRA PRADESH	District	CHITTOO	K					Wallual	IRALA		
Crop	GROUNDNUT	Reference Weather Station:							Unit	HECTA	RE	
		•										
1. DEFICIT	T RAINFALL	J		PHASE - I			PHASE - II			PHASE - I		
		PERIOD	16-Jul	to	5-Aug	6-Aug	to	31-Aug	1-Sep	to	10-Oct	
		INDEX		e of rainfall o				OTAUG	П-оср		10-000	
		STRIKE I (<)	35	mm		90	mm		140	mm		
1 A.	RAINFALL VOLUME	STRIKE II (<)	15	mm		30	mm		70	mm		
1 A.	RAINFALL VOLUME	EXIT	0	mm		0	mm		20	mm		
		RATE I (Rs./ mm)	22.5			22.5			30			
		RATE II (Rs./ mm)	170.00			121.67			118.00			
		MAXIMUM PAYOUT (Rs.)	3000			5000			8000			
		TOTAL PAYOUT (Rs.)	16000									
		TOTAL PATOUT (RS.)	16000									
	F	PERIOD	16-Jul	to		5-Se	3					
	RAINFALL DISTRIBUTION	INDEX		of days in a sp	ell of Cons					1		
1 B.	(Multiple Payouts)	STRIKE (=>) Cons. Days	20	30		37	ľ					
		PAYOUT (Rs.)	2500	5000		8000						
				•			_					
		TOTAL PAYOUT (Rs.)	8000									
	Note: A day with rainfall less than	2.5	mm will be	e considered as	s a dry day.							
_		I										
2.		PERIOD	1-Sep	to	10-Oct						0.0	
		INDEX		's in the longe rage Relative				daily maxim	um tempera	iture <	35 °C	with
	DISEASE CONGENIAL CLIMATE	STRIKE (-)	cally ave	Cons. Day	numicity 2	9 85	%					
	BIOLAGE GONGLINIAE GEIMATE	EXIT	6	Cons. Day								
		RATE (Rs./Cons. day)	1000.00	20.10. 24,								
		MAXIMUM PAYOUT (Rs)	5000									
3.		PERIOD	1-Oct	to	31-Oct							
		INDEX	Highest	of	3	consecu	ive dav's	cumulative ra	infall in re	spective	Phases	
	EXCESS RAINFALL	STRIKE (>)	100	mm								
	(Single Payout)	EXIT	200	mm								
		RATE (Rs/mm)	85.00									
		MAXIMUM PAYOUT (Rs)	8500									
		TOTAL PAYOUT (Rs.)	8500									
		·										
		SUM INSURED (Rs.)	37500									
		PREMIUM (Rs.)	2625.00									
	Note: Constituted of	PREMIUM %	7.00%	stal alaims (C)	# 7	007.50			_:			
	Note: Franchise of 2.5%	of the sum insured shall be apllic	able, i.e., t	otal claims of le	ess than Rs	. 937.50	per nectar	e shall not be p	alu.			

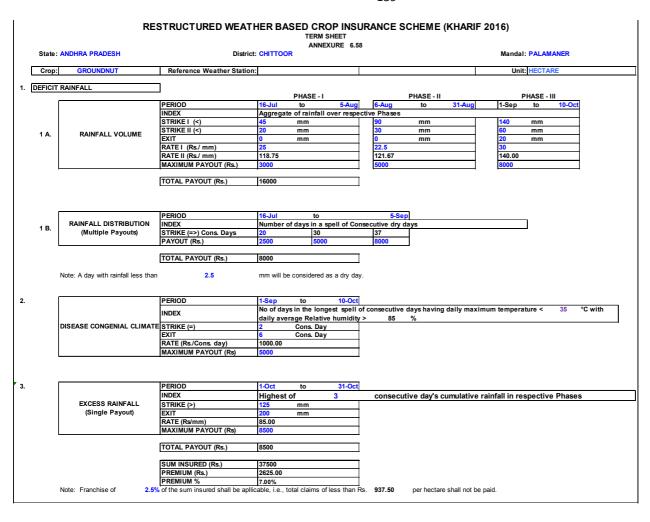
State:												
	ANDHRA PRADESH	District:	СНІТТОО		IEXURE 6.53				Manda	I: THAVAN	NAMPALLE	
Crop:	GROUNDNUT	Reference Weather Station:	l						Uni	t: HECTAR	RE	
								-		-		
DEFICIT I	RAINFALL			PHASE -			PHASE - II			PHASE - II		
Г		PERIOD	16-Jul	to	5-Aug	6-Aug	to	31-Aug	1-Sep	to	10-Oct	
		INDEX			Il over respect			017tag	ј. оор			
		STRIKE I (<)	35	mm		90	mm		160	mm		
1 A.	RAINFALL VOLUME	STRIKE II (<)	15	mm		30	mm		70	mm		
۱۸.	KAINI ALL VOLUME	EXIT	0	mm		0	mm		20	mm		
		RATE I (Rs./ mm)	22.5			22.5			30			
		RATE II (Rs./ mm)	170.00			121.67			106.00			
L		MAXIMUM PAYOUT (Rs.)	3000			5000			8000			
		TOTAL PAYOUT (Rs.)	16000									
		(111)										
-		Inchion.					_					
	RAINFALL DISTRIBUTION	PERIOD INDEX	16-Jul	to		5-Se				_		
1 B.	(Multiple Payouts)	STRIKE (=>) Cons. Days	20	30	spell of Cons	37	lays			_		
	(Multiple Payouts)	PAYOUT (Rs.)	2500	50		8000	-					
L		TATOOT (ICS.)	2000	-	-	10000						
		TOTAL PAYOUT (Rs.)	8000									
1	Note: A day with rainfall less than	2.5	mm will be	e considere	d as a dry day.							
Г		PERIOD	1-Sep	to	10-Oct							
					ngest spell of	consecutive	days having	daily maxim	um tempera	ature <	35 °C	with
		INDEX			ive humidity >		%	,,			-	
- 1	DISEASE CONGENIAL CLIMATE	STRIKE (=)	2	Cons. Da								
		EXIT	6	Cons. Da	ay							
		RATE (Rs./Cons. day)	1000.00									
L		MAXIMUM PAYOUT (Rs)	5000									
Г		PERIOD	1-Oct	to	31-Oct							
		INDEX	Highest	of	3	consecu	tive day's o	umulative ra	infall in re	spective	Phases	
	EXCESS RAINFALL	STRIKE (>)	80	mm		000000	uu, c			оросило		
	(Single Payout)	EXIT	200	mm								
		RATE (Rs/mm)	85.00									
L		MAXIMUM PAYOUT (Rs)	8500									
		TOTAL PAYOUT (Rs.)	8500									
		SUM INSURED (Rs.)	37500									
		PREMIUM (Rs.)	2625.00		<del></del>							
		PREMIUM %	7.00%									

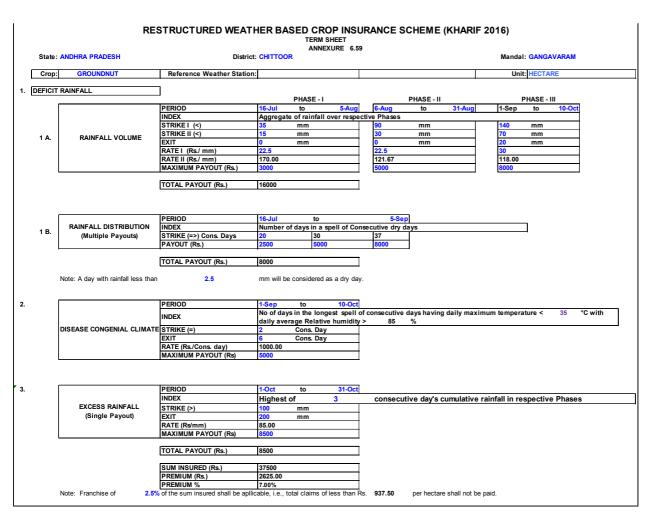


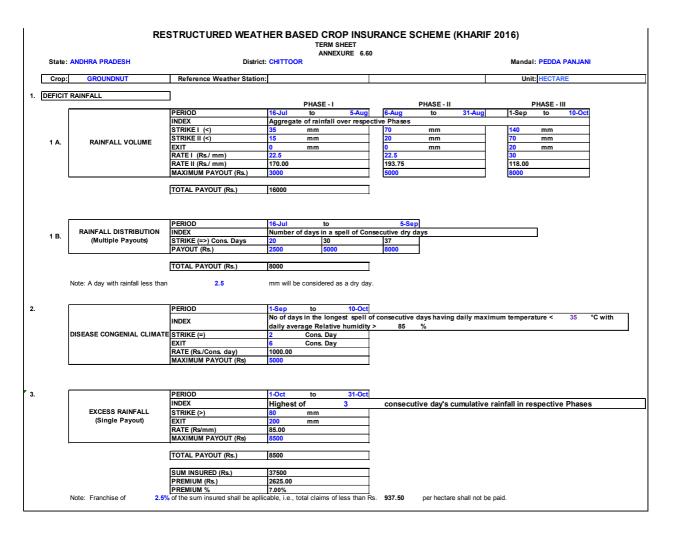






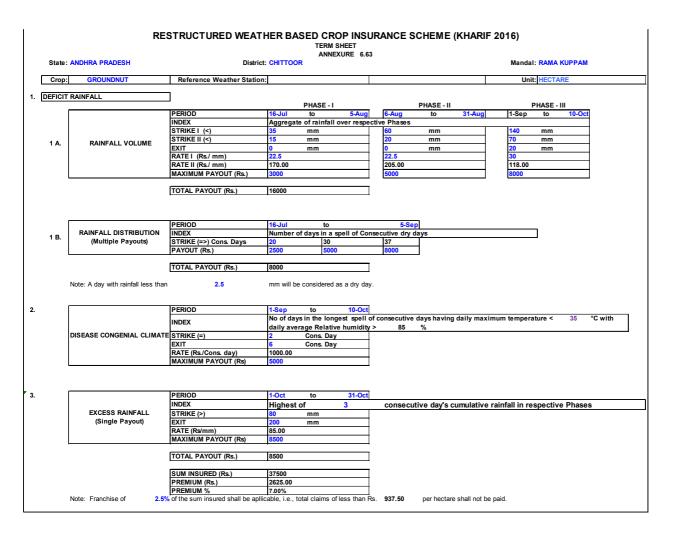




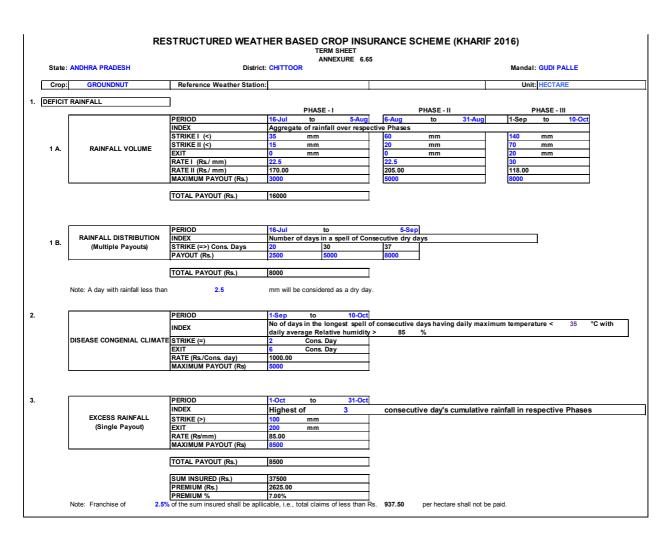


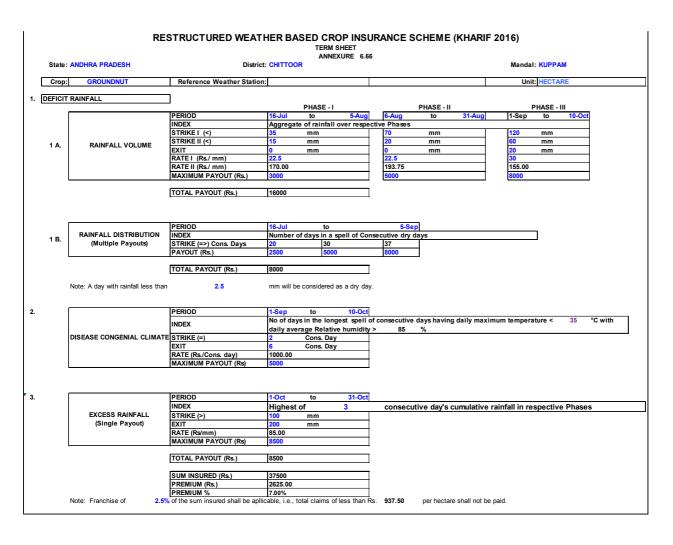
		RE	STRUCTURED WEAT	HER BA	SED CROP IN TERM SHEET ANNEXURE		ANCE S	CHEME (K	(HARIF 2	016)			
	State:	ANDHRA PRADESH	District	:: CHITTOOF		0.01				Mandal:	BAIREDDI P	PALLE	
	Crop:	GROUNDNUT	Reference Weather Station	:						Unit:	HECTARE		
			-										
1.	DEFICIT	RAINFALL	1										
			PERIOD	140 1 1	PHASE - I to 5-A	_		PHASE - II		I1-Sep	HASE - III		
			INDEX	16-Jul			6-Aug	to	31-Aug	11-Sep	to 10	)-Oct	
			STRIKE I (<)	35	of rainfall over re mm	specu	70	mm		120	mm		
			STRIKE II (<)	15	mm	-	20	mm		50	mm		
	1 A.	RAINFALL VOLUME	EXIT	0	mm	-	20	mm		20			
			RATE I (Rs./ mm)	22.5	111111	-	22.5	111111		30	mm		
			RATE II (Rs./ mm)	170.00		-	193.75			196.67			
				3000		-	5000			8000			
		L	MAXIMUM PAYOUT (Rs.)	3000		_	5000			8000			
			TOTAL PAYOUT (Rs.)	16000		$\neg$							
			TOTAL PATOUT (RS.)	10000									
								_					
			PERIOD	16-Jul	to		5-Sep						
	1 B.	RAINFALL DISTRIBUTION	INDEX	Number o	f days in a spell of	Conse		ays					
		(Multiple Payouts)	STRIKE (=>) Cons. Days	20	30		37						
			PAYOUT (Rs.)	2500	5000		8000						
		Note: A day with rainfall less than	TOTAL PAYOUT (Rs.) 2.5	mm will be	considered as a dry	day.							
2.			PERIOD	1-Sep	to 10-								
۷.					s in the longest sp		anaa autiva	dava bavina d	ailu mavimu	m tomnorot	ure < 3!	5 °C wit	415
			INDEX						ally maximu	ım temperat	ure < 3	5 C WIT	an
		DISEASE CONGENIAL CLIMATE	CTDIKE (-)	daily aver	age Relative humi	aity >	85	%					
		DISEASE CONGENIAL CLIMATE	EXIT	2	Cons. Day Cons. Day	-							
			RATE (Rs./Cons. day)	1000.00	Colls. Day	-							
				5000		_							
		L	MAXIMUM PAYOUT (Rs)	5000									
						_							
3.			PERIOD	1-Oct	to 31-	Oct							
			INDEX	Highest of	of 3		consecut	ive day's cur	mulative rai	infall in res	pective Ph	ases	
		EXCESS RAINFALL	STRIKE (>)	80	mm			·					
		(Single Payout)	EXIT	200	mm								
			RATE (Rs/mm)	85.00									
			MAXIMUM PAYOUT (Rs)	8500									
			TOTAL PAYOUT (Rs.)	8500									
			SUM INSURED (Rs.)	37500		$\overline{}$							
			PREMIUM (Rs.)	2625.00		$\dashv$							
			PREMIUM %	7.00%		$\dashv$							
		Note: Franchise of 2.5%	of the sum insured shall be aplli		ntal claims of less th	an Re	937 50	per hectare s	hall not be no	nid			
		140tc. Halletilse of 2.37	or the sum motied shall be apill	ошле, г.е., ll	nai cialilis di less (II	uii i 13.	337.30	per nectale s	нан посъе ра	iiu.			

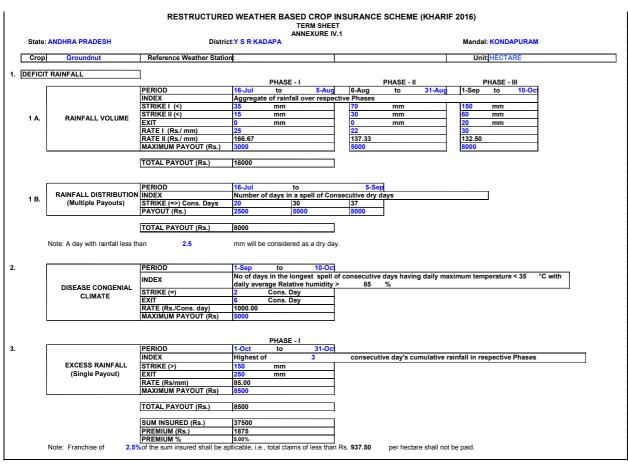
		STRUCTURED WEATH		TER	RM SHEET			•	•			
State	: ANDHRA PRADESH	District:	СНІТТОС		INEXURE 6.62				Mandal	: VENKAT	TAGIRI KOTA	Ά
Crop	: GROUNDNUT	Reference Weather Station:	1		1				Unit	HECTAR	RE	
		1						·				
DEFICI	T RAINFALL	_		PHASE	-1		PHASE - II			HASE - II	II	
		PERIOD	16-Jul	to	5-Aug	6-Aug	to	31-Aug	1-Sep	to	10-Oct	
		INDEX	Aggrega	te of rainf	all over respe	tive Phases						
		STRIKE I (<)	35	mm		70	mm		160	mm		
1 A.	RAINFALL VOLUME	STRIKE II (<)	15	mm		20	mm		70	mm		
	TOUR ALL VOLUME	EXIT	0	mm		0	mm		20	mm		
		RATE I (Rs./ mm)	22.5			22.5			30			
		RATE II (Rs./ mm)	170.00			193.75			106.00			
		MAXIMUM PAYOUT (Rs.)	3000			5000			8000			
		TOTAL PAYOUT (Rs.)	16000									
			•									
		PERIOD	16-Jul	to	D	5-Se	0					
4.0	RAINFALL DISTRIBUTION	INDEX	Number	of days in	a spell of Con	secutive dry o	lays			1		
1 B.	(Multiple Payouts)	STRIKE (=>) Cons. Days	20	3		37				-		
		PAYOUT (Rs.)	2500	5	000	8000						
		TOTAL PAYOUT (Rs.)	8000									
		TOTAL PATOUT (RS.)	0000									
	Note: A day with rainfall less than	2.5	mm will b	e consider	ed as a dry day							
	,				,,	-						
		Inchion.	14.0		10.0							
		PERIOD	1-Sep	to	10-Oct	£	da ba.da		4	4	35 °C	!44-
		INDEX			ongest spell o			g daliy maxim	um tempera	ture <	35 °C	with
	DISEASE CONGENIAL CLIMATE	OTDIVE (-)	oany ave	Cons. E	ative humidity	> 85	%					
	DISEASE CONGENIAL CLIMATE	EXIT	6	Cons. I								
		RATE (Rs./Cons. day)	1000.00	COIIS. L	Jay							
		MAXIMUM PAYOUT (Rs)	5000									
		IMPARIMONI I ATOOT (ICS)	0000									
		Inchion			24.0.4							
		PERIOD INDEX	1-Oct Highest	to	31-Oct	concco	tivo davio	cumulative ra	ninfall in so	noctivo	Dhacac	
	EXCESS RAINFALL	STRIKE (>)			•	consecu	live day S	Juniulative Fa	annian in re	spective	riidses	
	(Single Payout)	EXIT	200	mm								
	(Omgie i ayout)	RATE (Rs/mm)	85.00	mm								
		MAXIMUM PAYOUT (Rs)	8500									
		TOTAL PAYOUT (Rs.)	8500									
		SUM INSURED (Rs.)	37500									
			2625.00									
		PREMIUM (Rs.) PREMIUM %	7.00%									

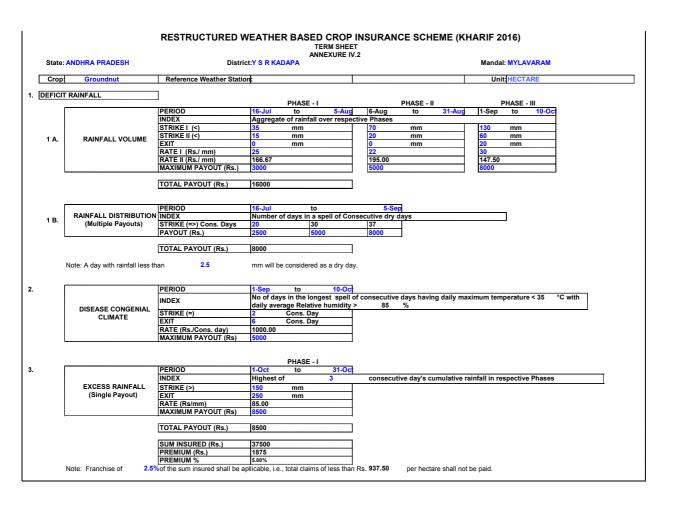


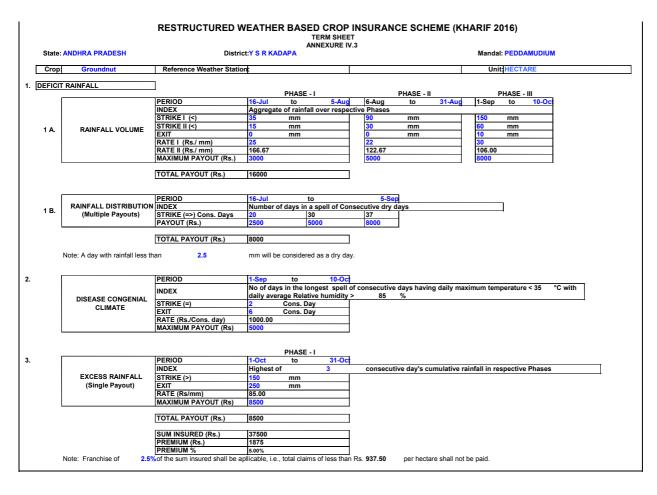
		RES	STRUCTURED WEAT	HER BASE	TERM SHEET		CHEME (KHARIF	2016)	
			P		ANNEXURE 6.64			March Constitution Constitution	
	State	: ANDHRA PRADESH	District	t: CHITTOOR				Mandal: SANTHI PURAM	
	Crop:	GROUNDNUT	Reference Weather Station	1:1				Unit: HECTARE	
	о.ор.	S. CONDITO	The form the treatment of the treatment	**1			·		
1.	DEFICIT	RAINFALL	]						
					HASE - I		PHASE - II	PHASE - III	
			PERIOD		to 5-Aug	6-Aug	to 31-Aug	1-Sep to 10-Oct	
			INDEX		f rainfall over respe				
			STRIKE I (<)		nm	90	mm	140 mm	
	1 A.	RAINFALL VOLUME	STRIKE II (<)		nm	30	mm	70 mm	
			EXIT		nm	0	mm	20 mm	
			RATE I (Rs./ mm)	22.5		22.5		30	
			RATE II (Rs./ mm)	170.00		121.67		118.00	
			MAXIMUM PAYOUT (Rs.)	3000		5000		8000	
			TOTAL PAYOUT (Rs.)	16000					
							_		
		BANKEAL BIOTRIBUTION	PERIOD	16-Jul	to	5-Se			
	1 B.	RAINFALL DISTRIBUTION	INDEX		ays in a spell of Con		days		
		(Multiple Payouts)	STRIKE (=>) Cons. Days	20	30	37	_		
			PAYOUT (Rs.)	2500	5000	8000			
			TOTAL PAYOUT (Rs.)	8000					
		Note: A day with rainfall less than	2.5	mm will be co	nsidered as a dry day				
		r	Inchion	1.0					
2.			PERIOD		to 10-Oct			05 00 11	_
			INDEX				days having daily maxin	num temperature < 35 °C with	
		BIOTAGE GOVIGENIAL OF 1844			e Relative humidity	> 85	%		
		DISEASE CONGENIAL CLIMATE			ons. Day				
			EXIT		ons. Day				
			RATE (Rs./Cons. day)	1000.00					
			MAXIMUM PAYOUT (Rs)	5000					
			Inchion.	10.1					
3.			PERIOD		to 31-Oct				
			INDEX	Highest of	3	consecu	itive day's cumulative r	ainfall in respective Phases	
		EXCESS RAINFALL	STRIKE (>)		nm				
		(Single Payout)	EXIT		nm				
			RATE (Rs/mm)	85.00					
			MAXIMUM PAYOUT (Rs)	8500					
l					<del></del>				
			TOTAL PAYOUT (Rs.)	8500					
l									
			SUM INSURED (Rs.)	37500					
l			PREMIUM (Rs.)	2625.00					
l			PREMIUM %	7.00%					
		Note: Franchise of 2.5%	of the sum insured shall be aplli	cable, i.e., total	claims of less than R	s. <b>937.50</b>	per hectare shall not be	paid.	

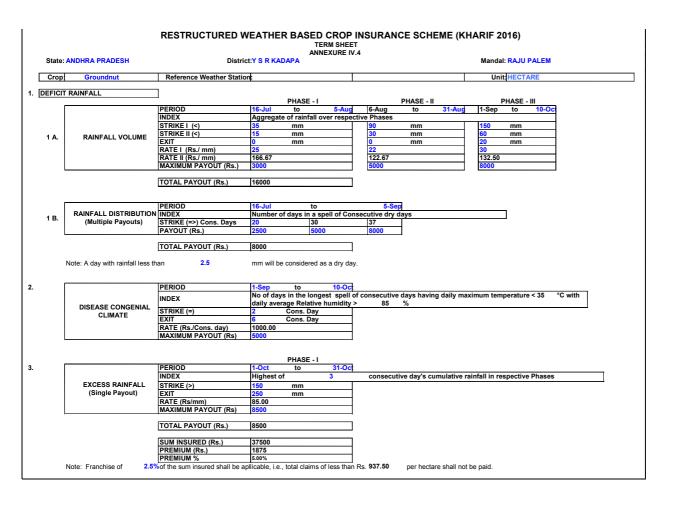


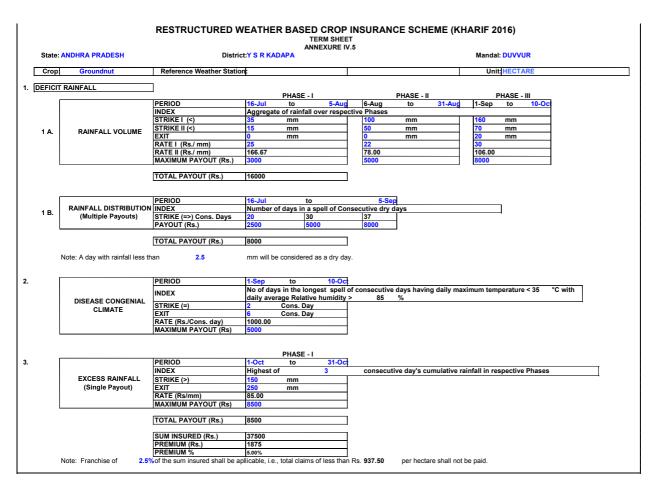


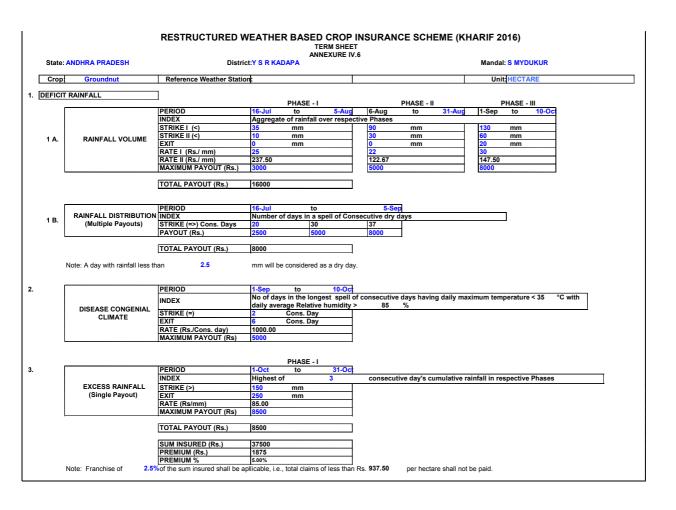


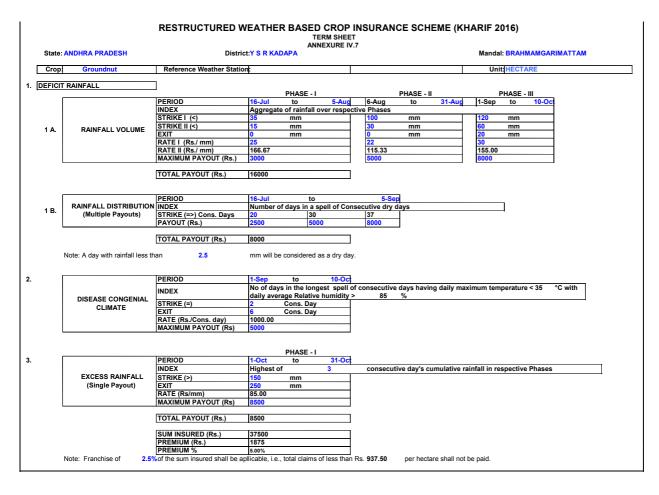


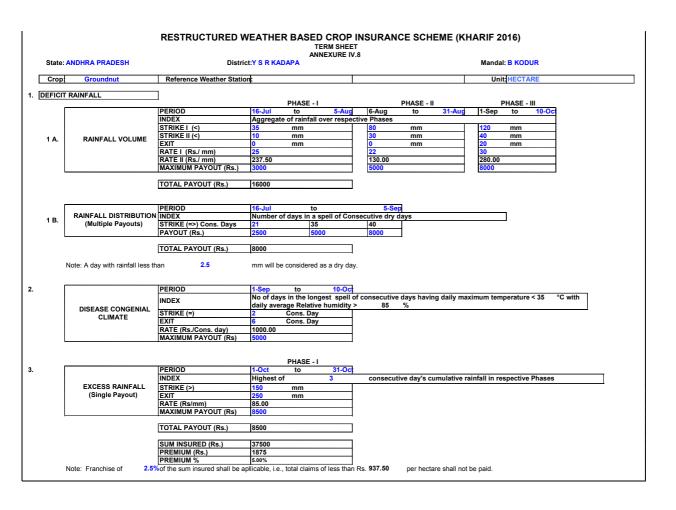


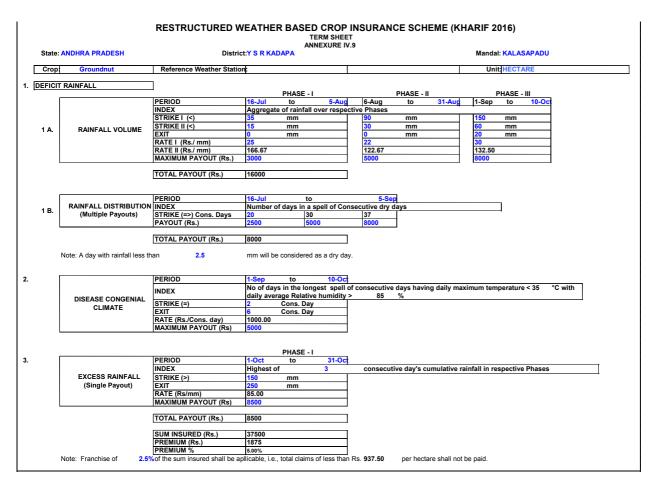


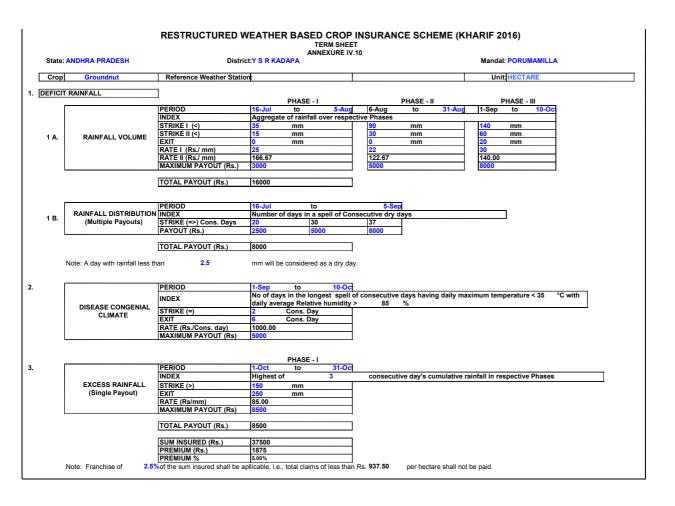


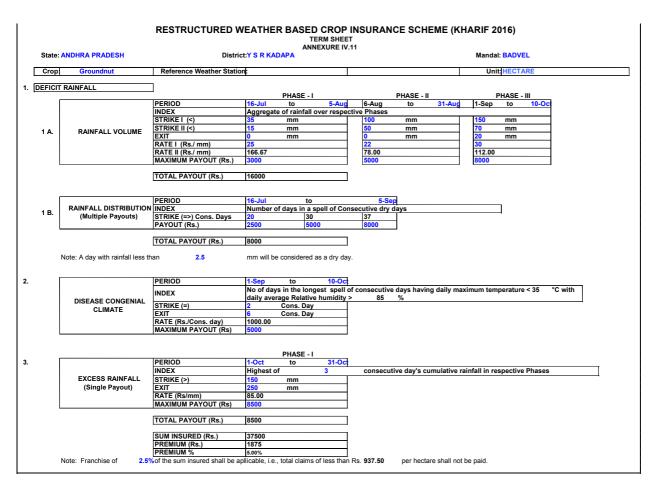


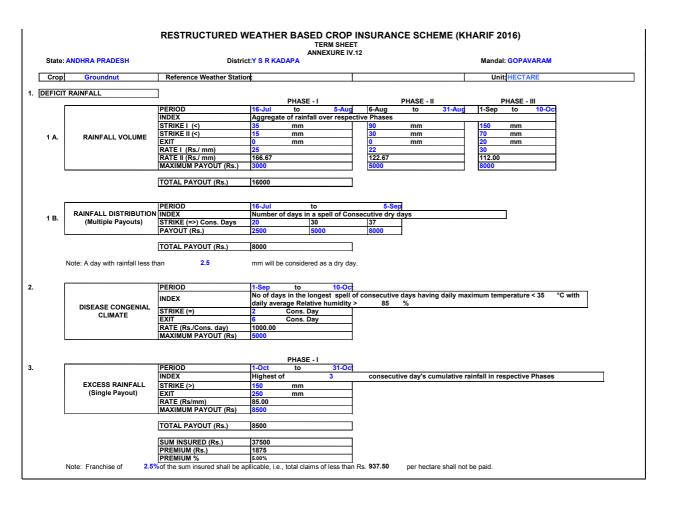


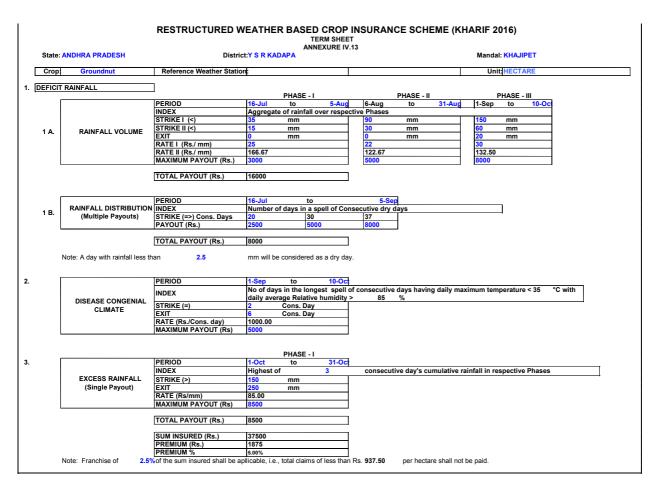


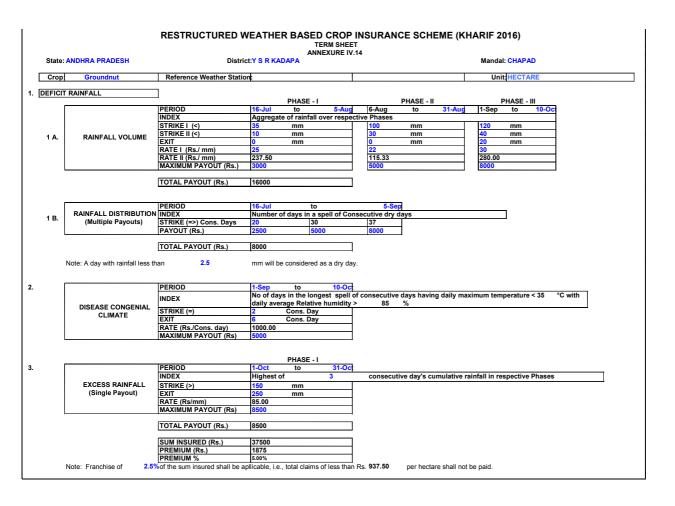


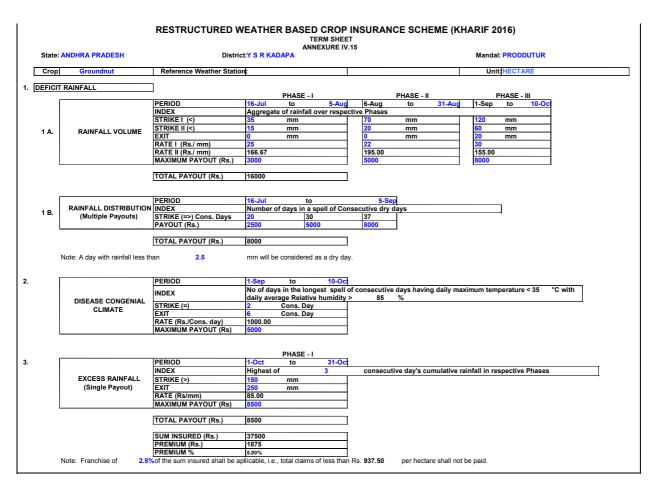


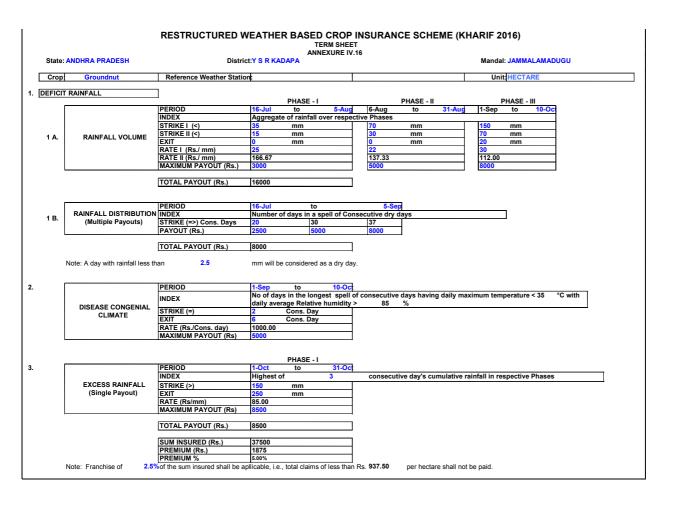


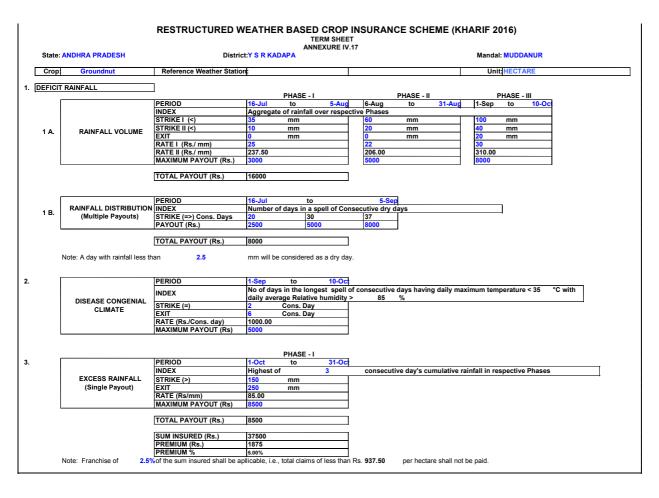


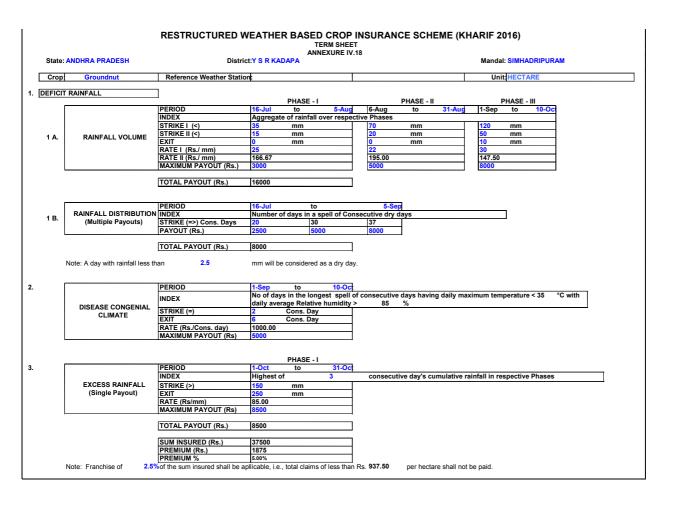


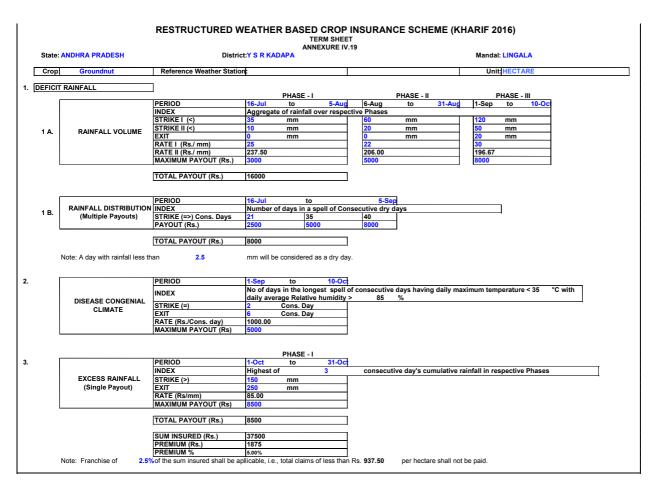


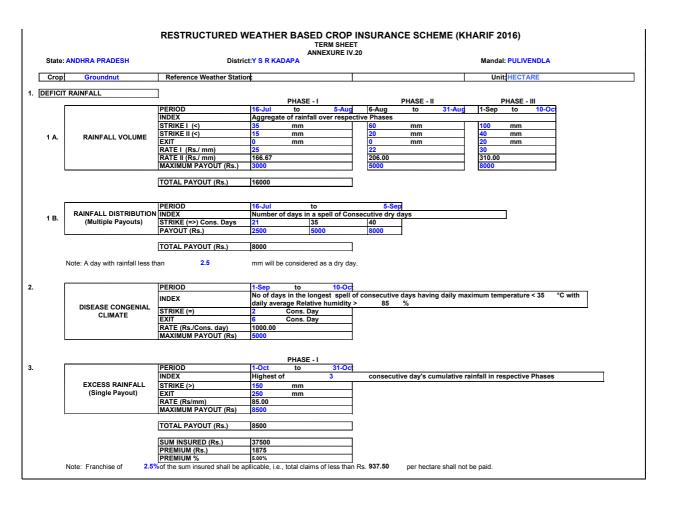


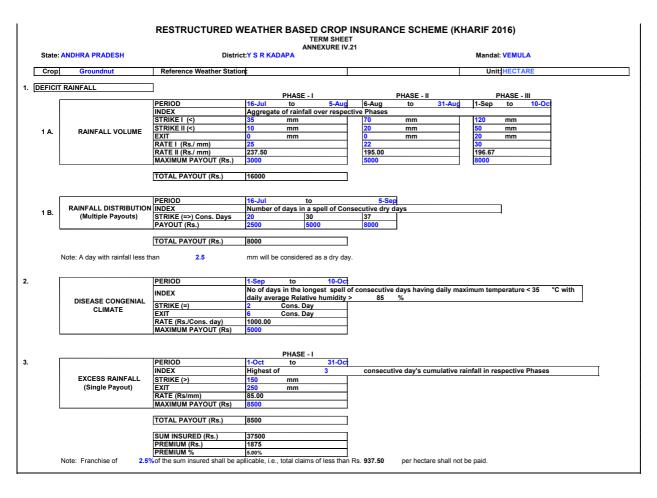


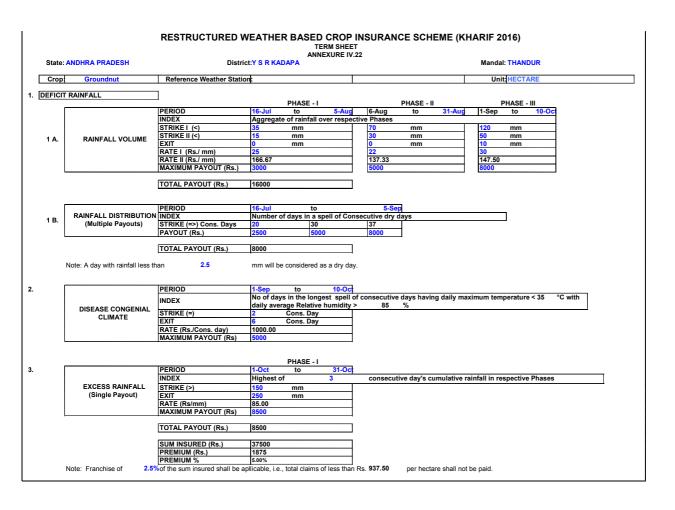


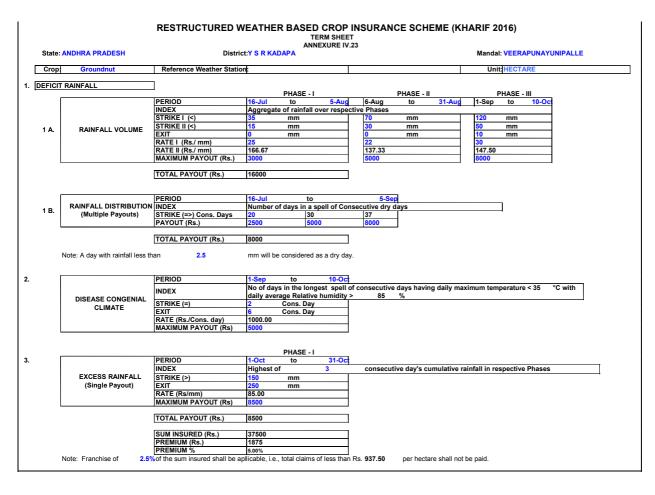


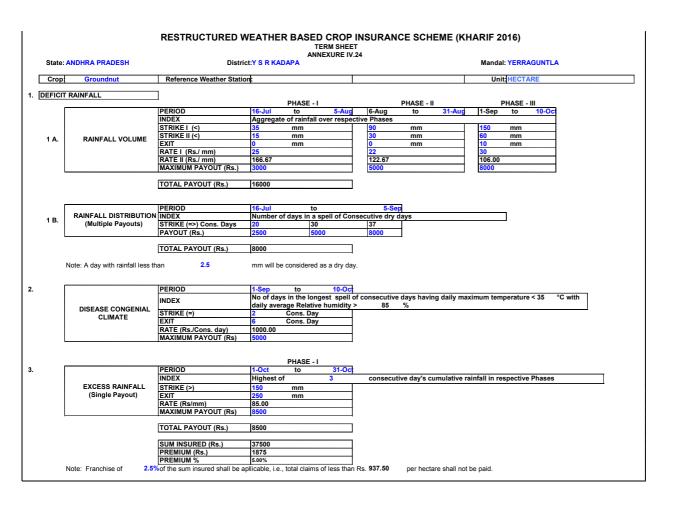


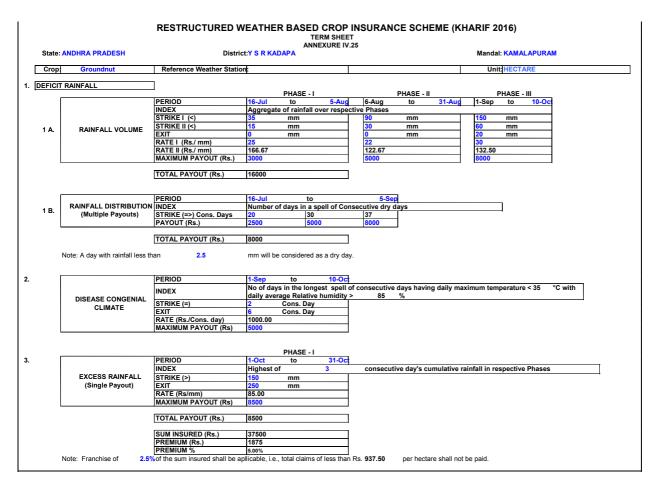


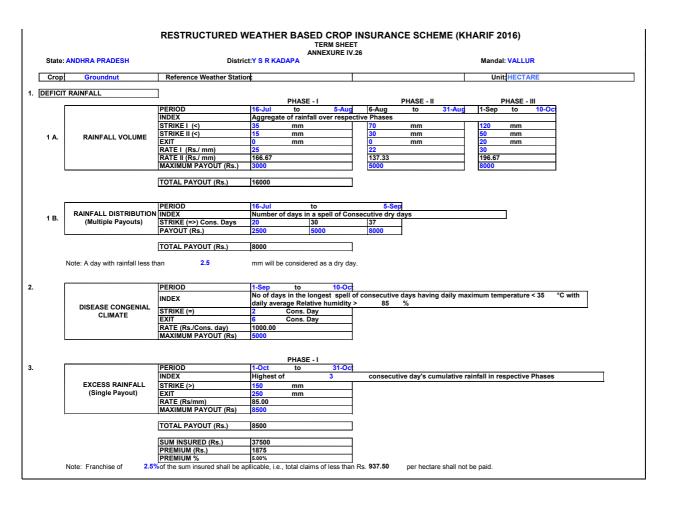


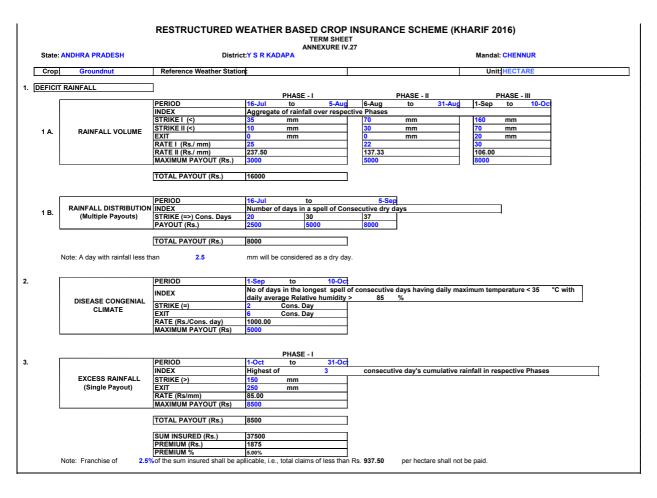


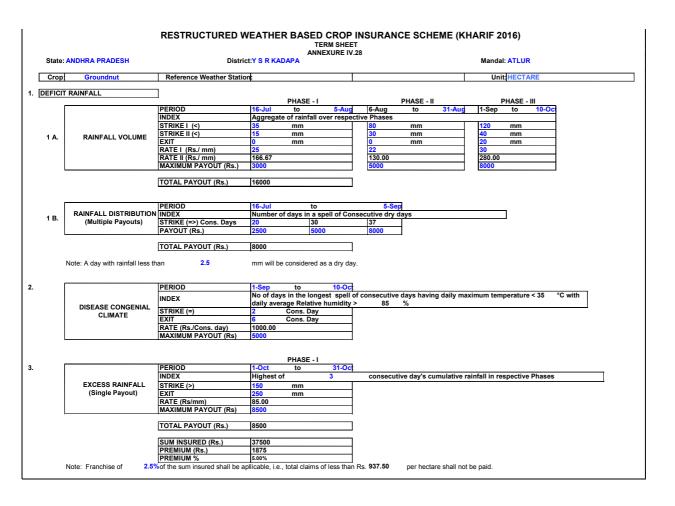


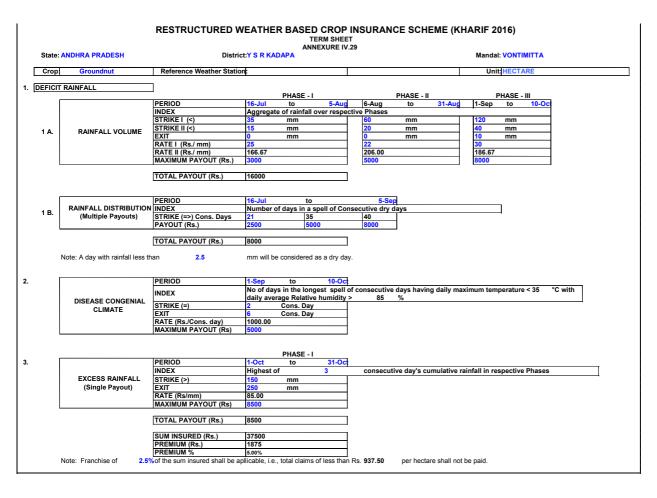


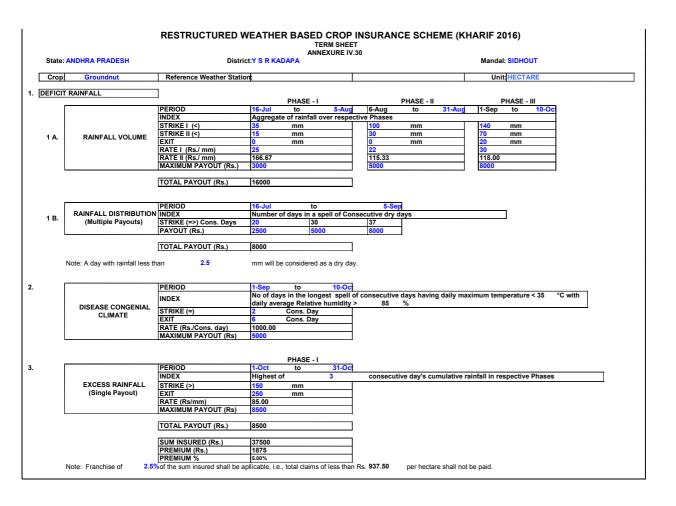


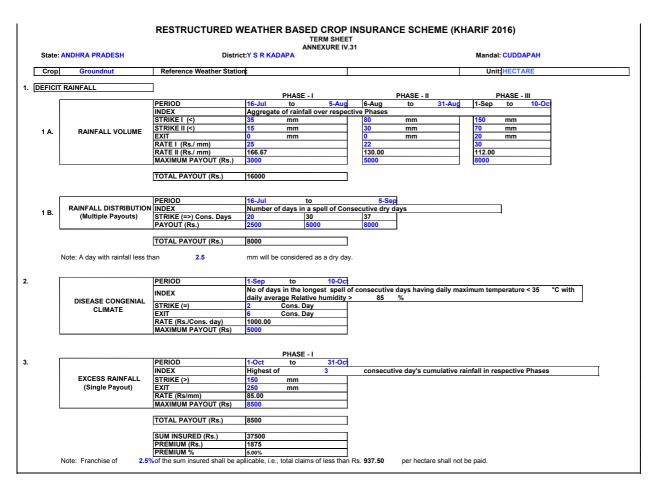


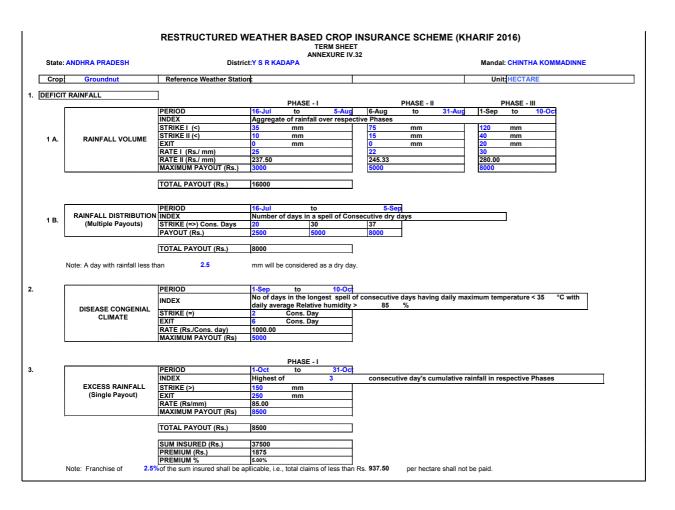


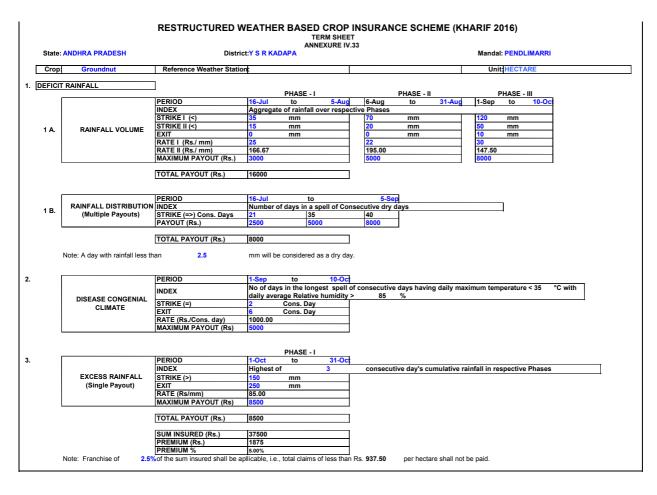


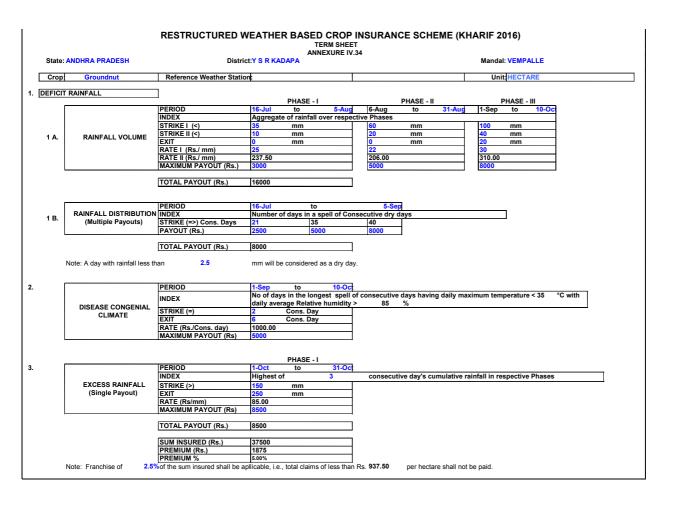


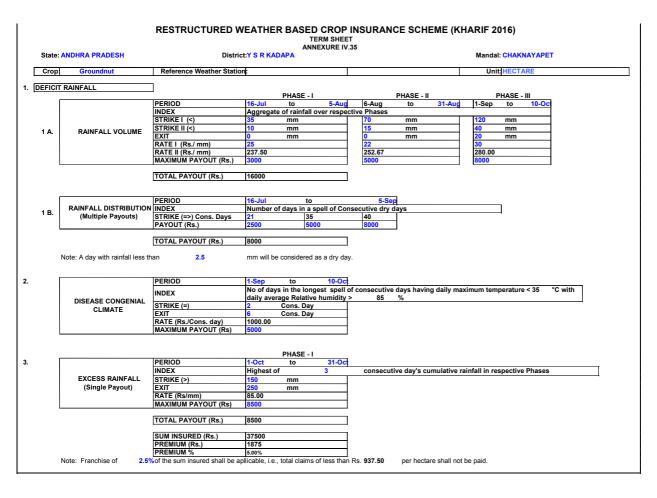


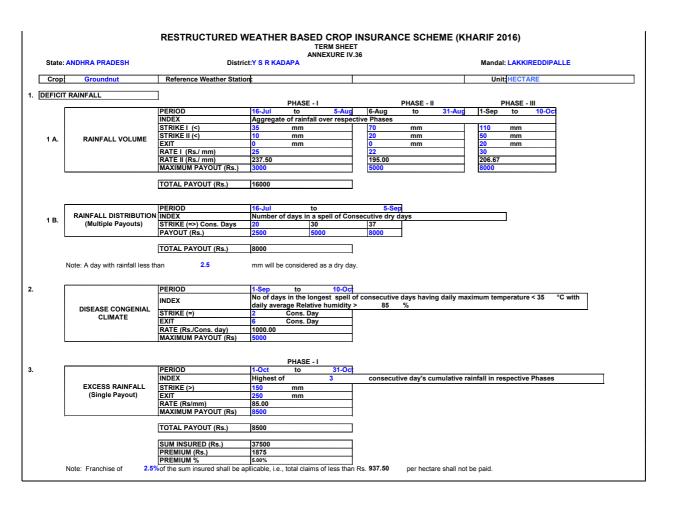


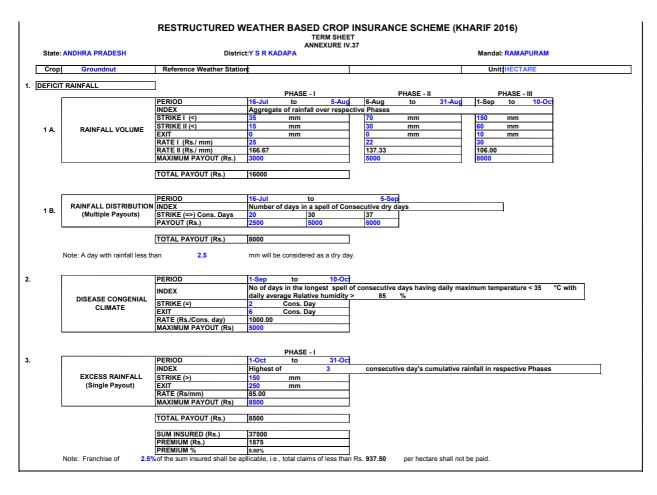


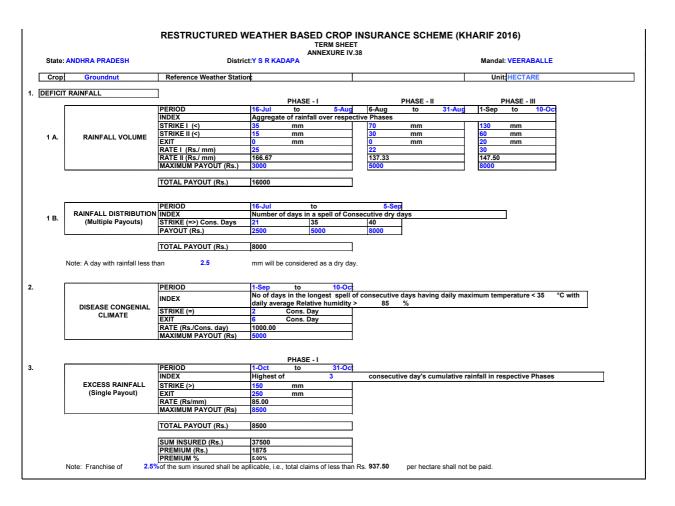


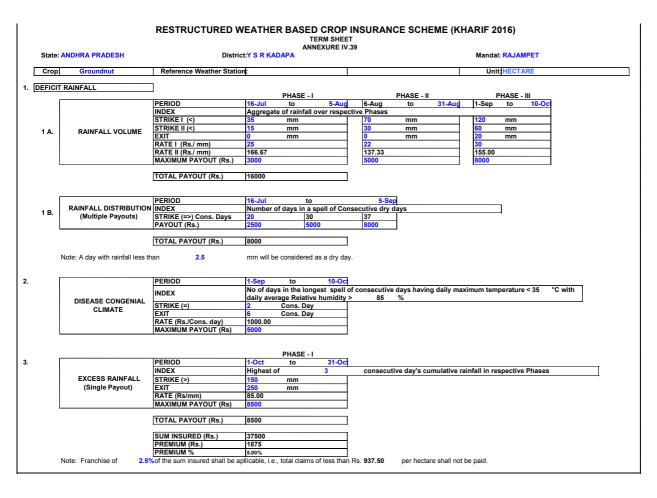


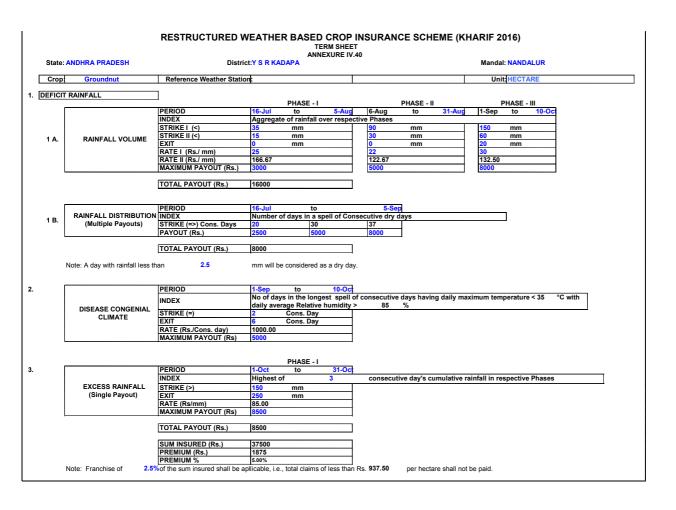


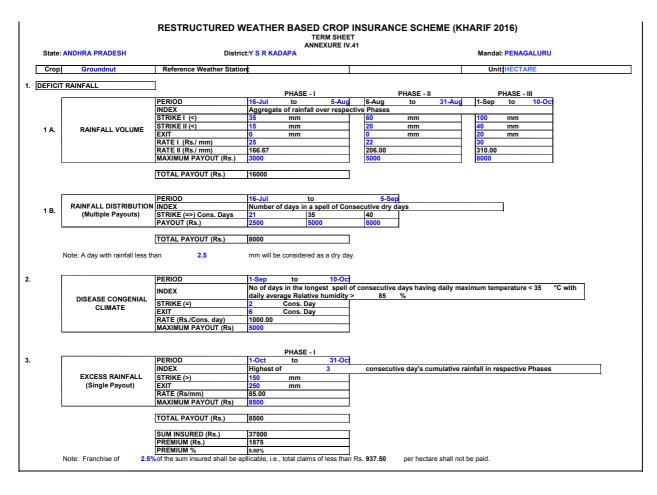


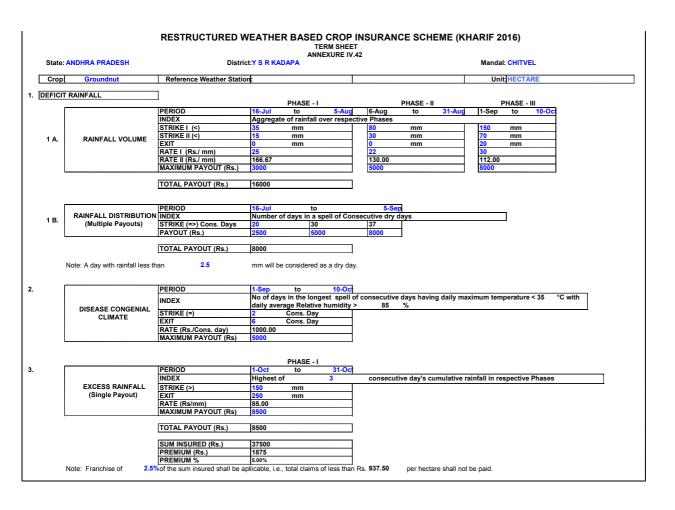


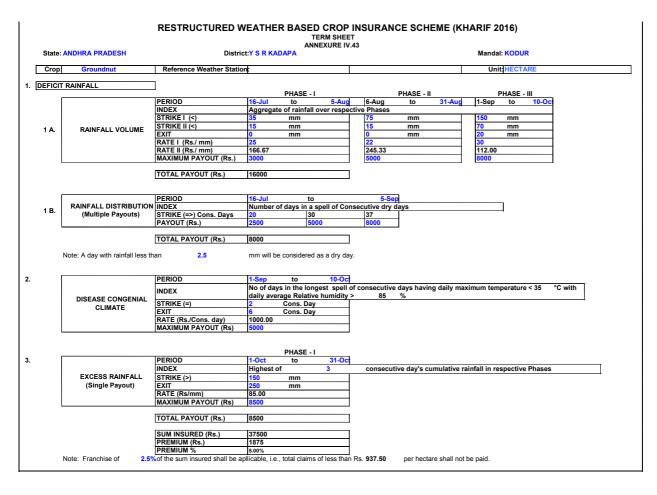


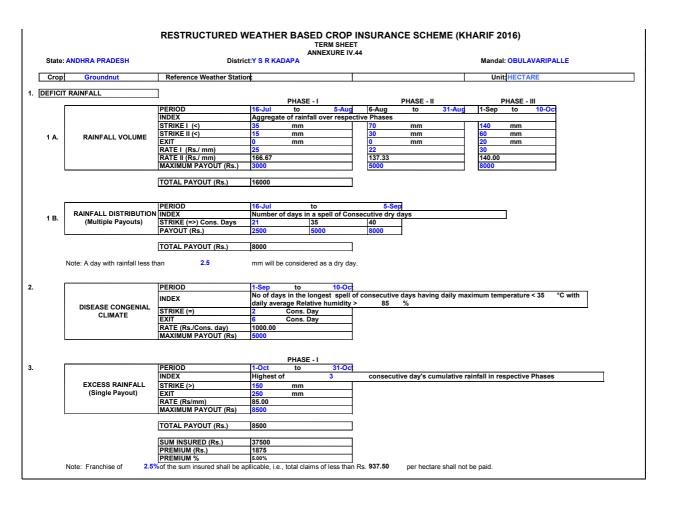


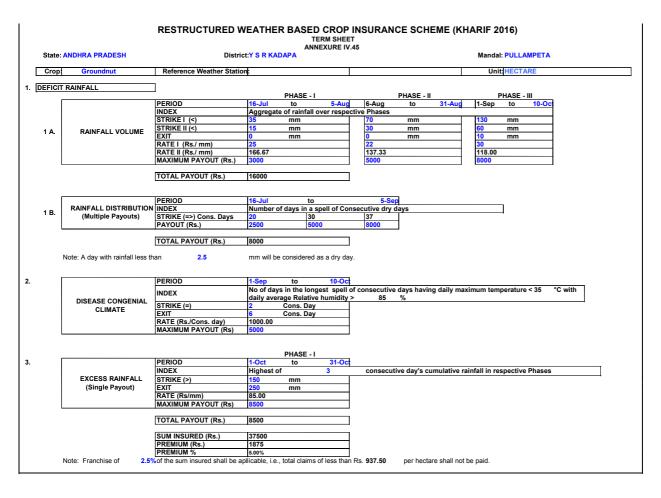


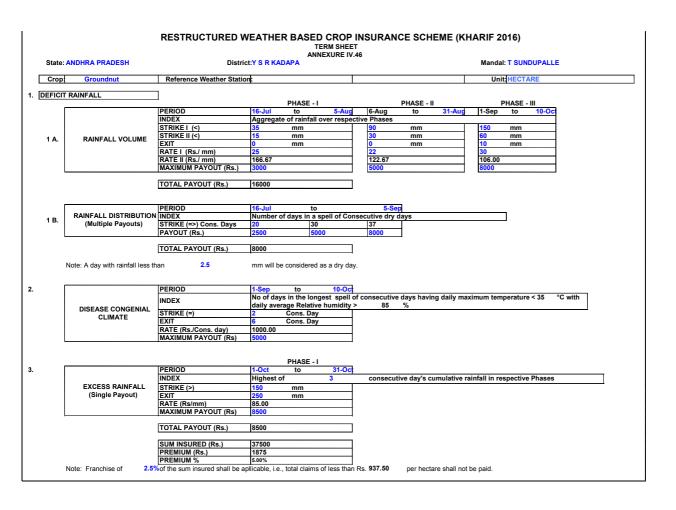


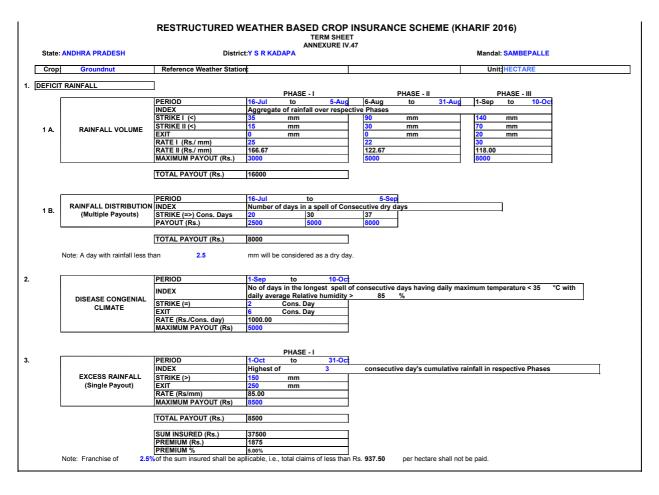


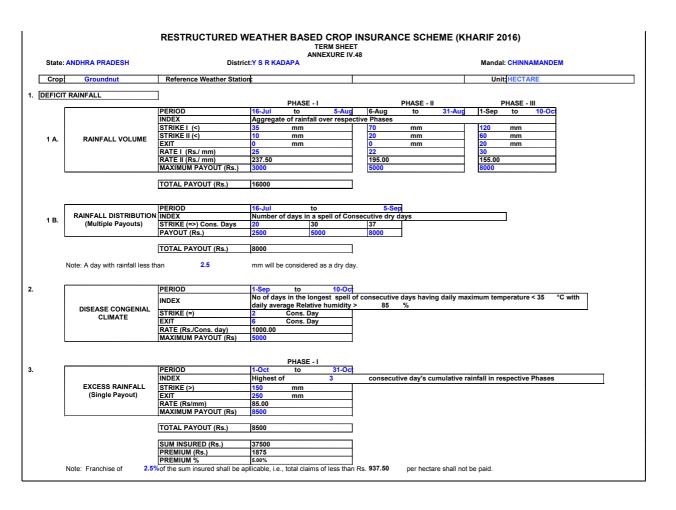


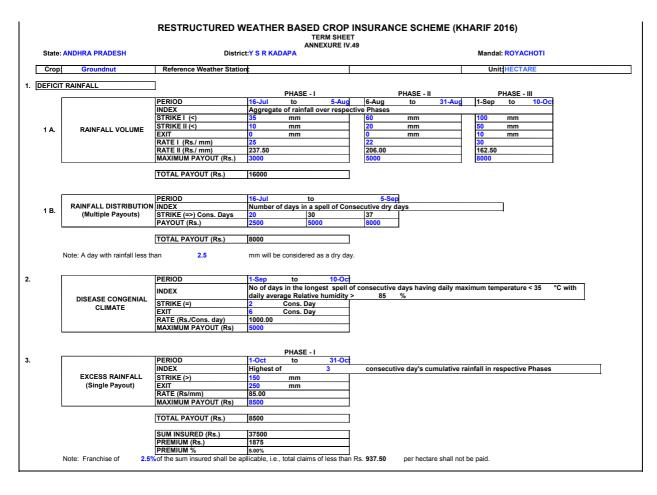


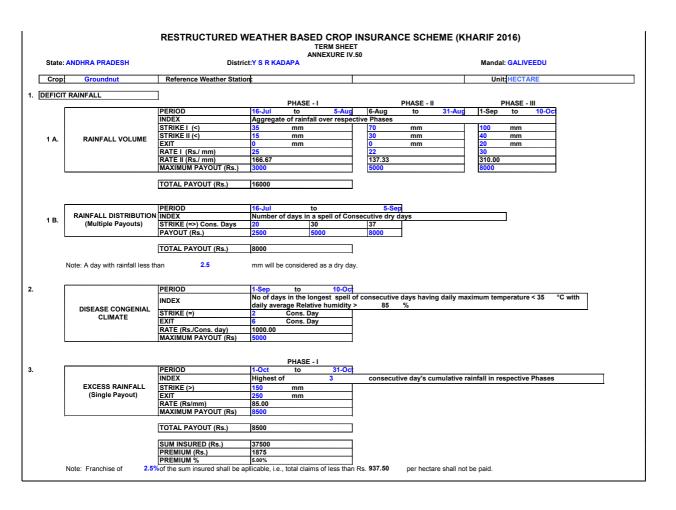


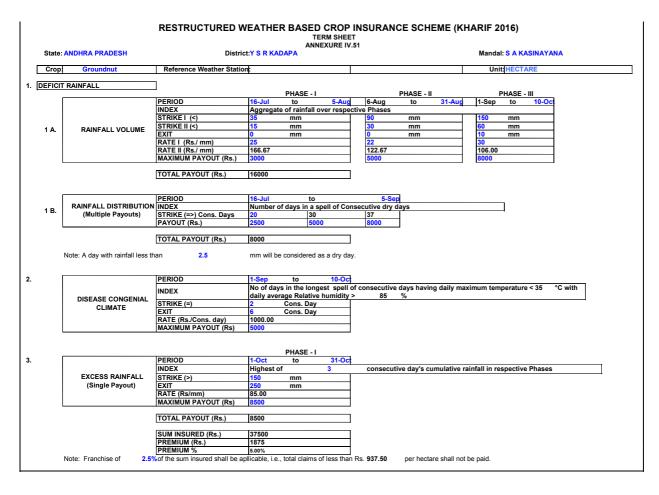


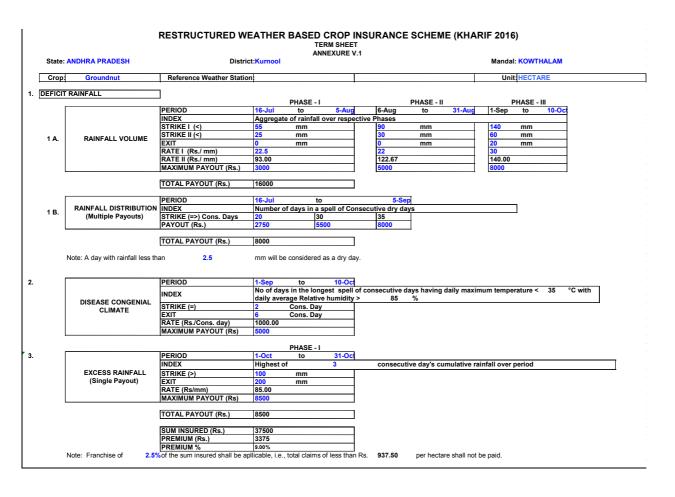


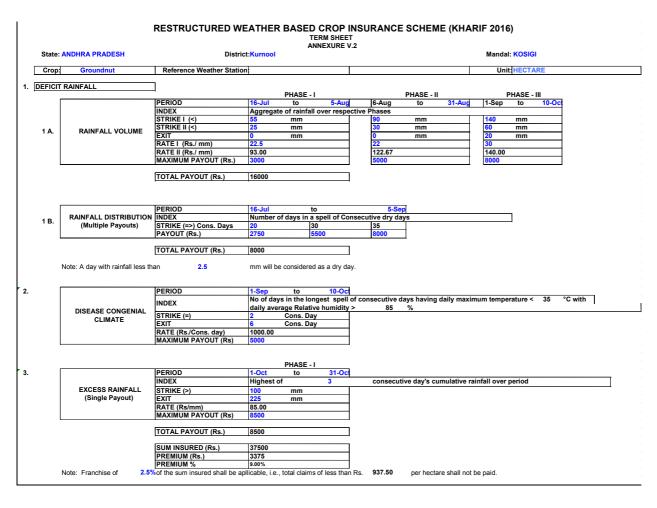


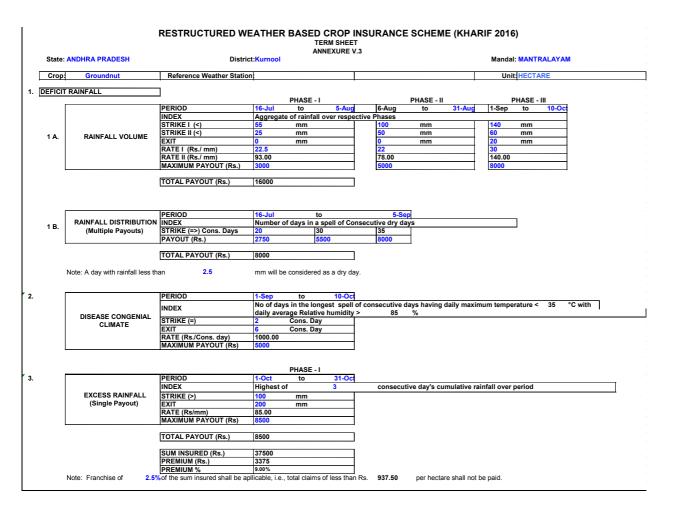


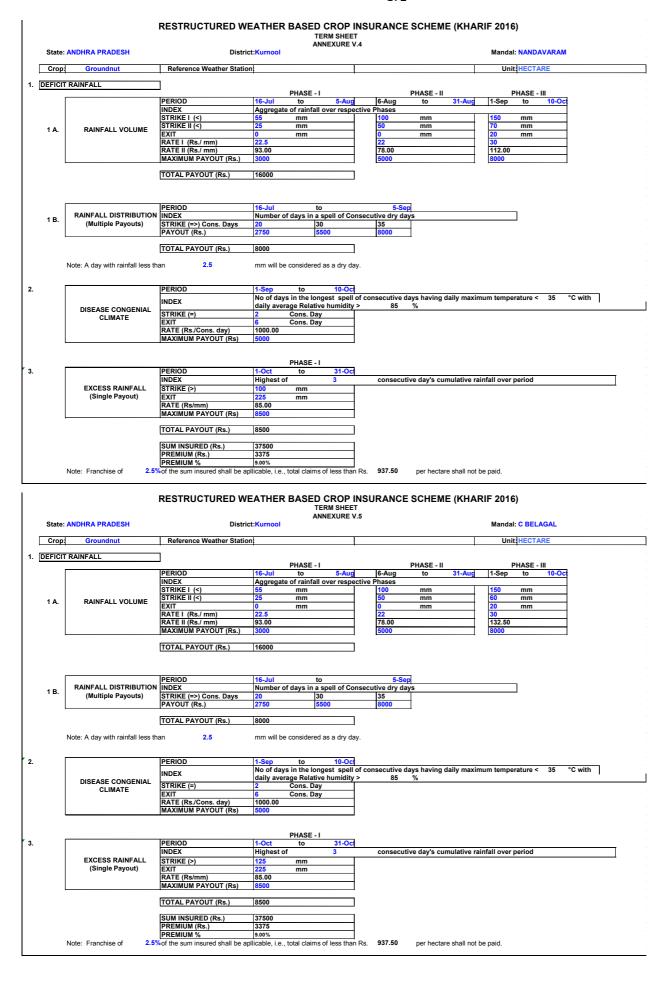


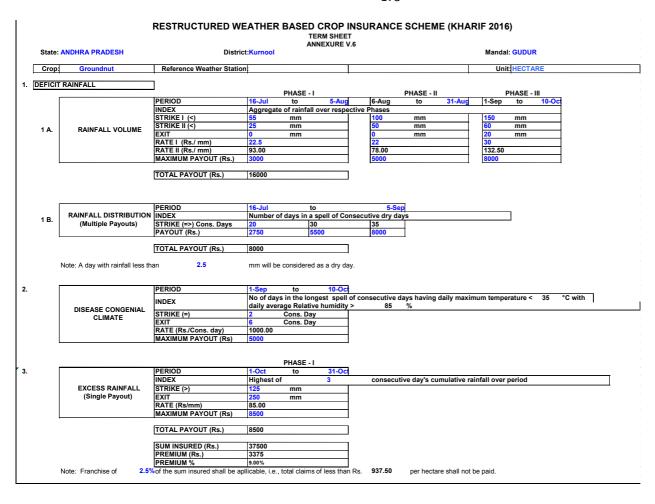


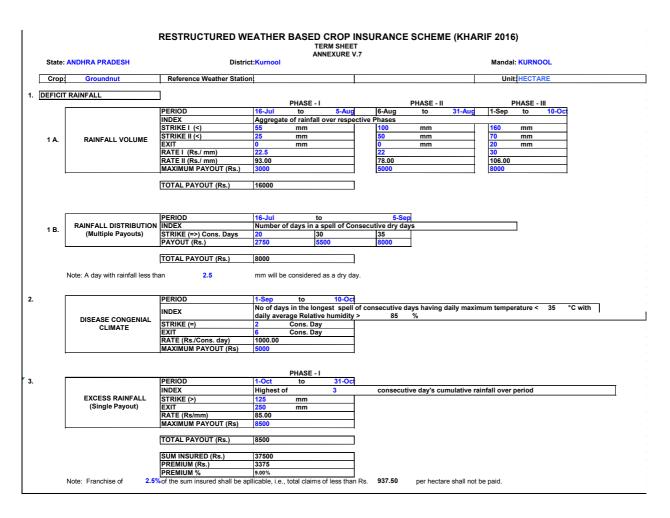


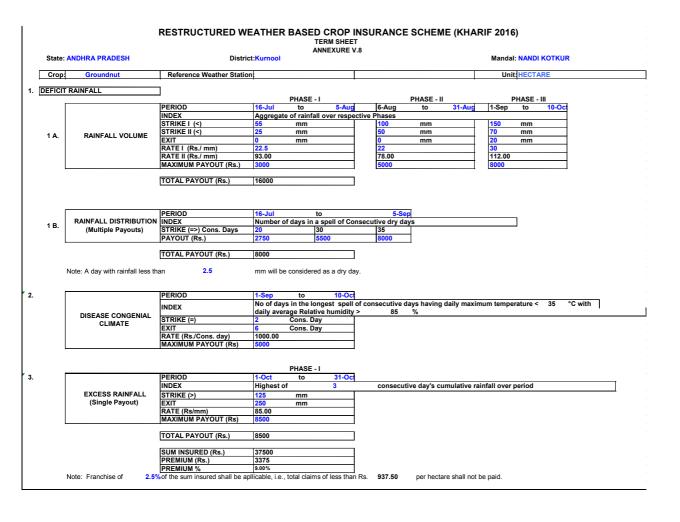


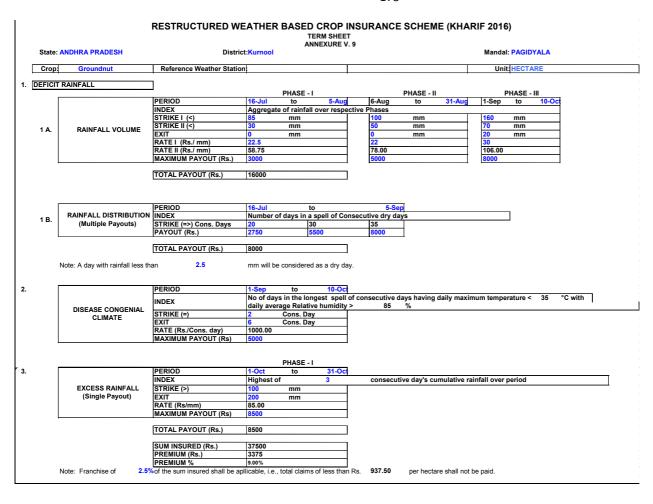


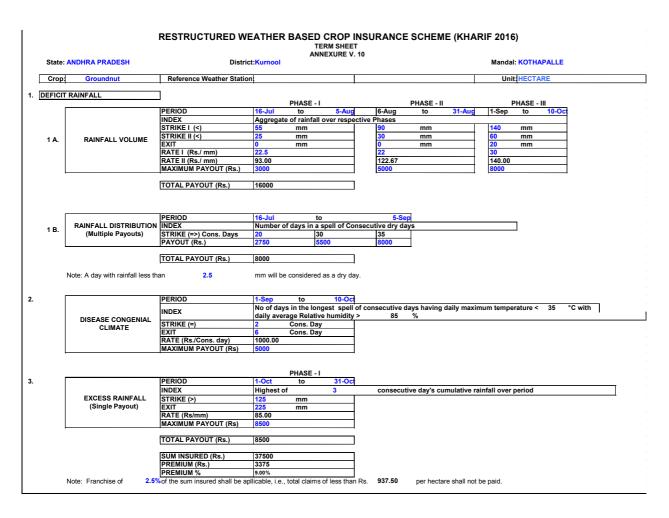


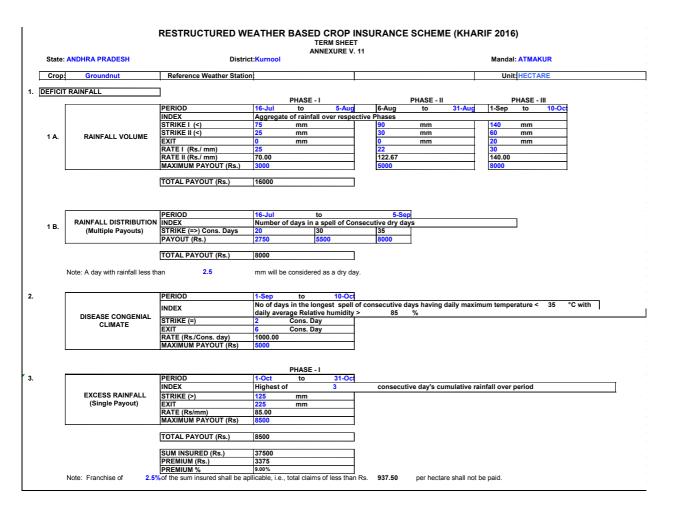


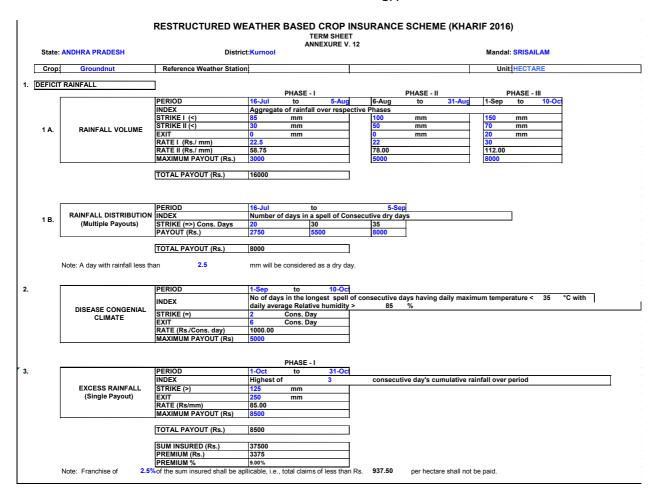


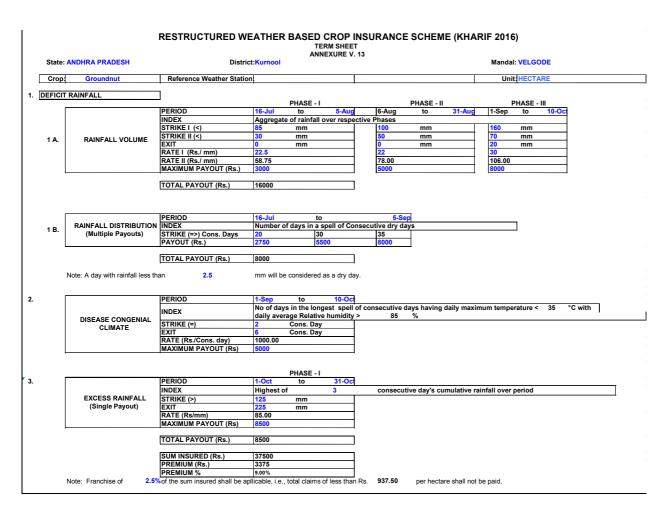


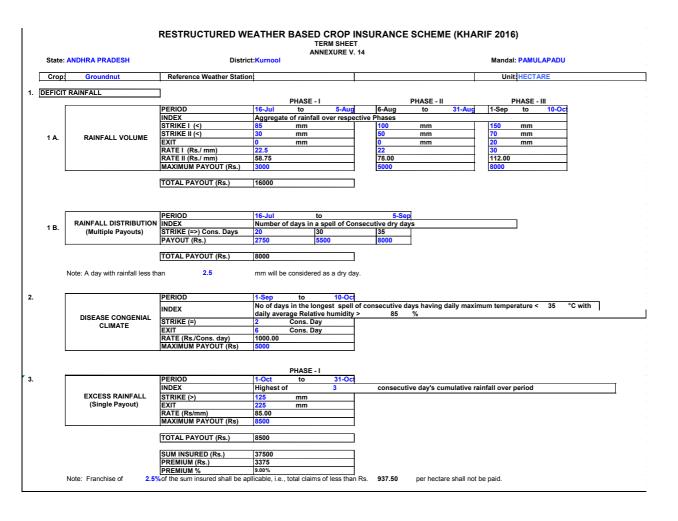


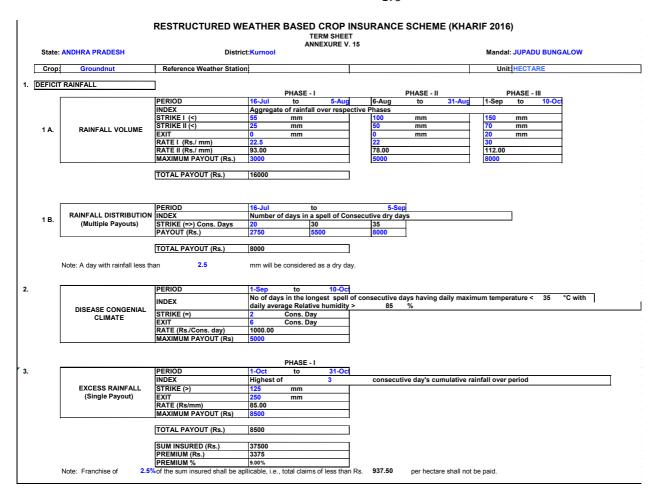


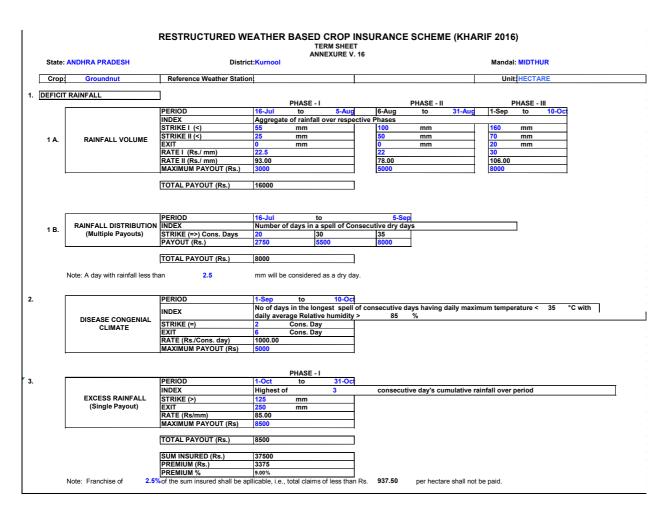


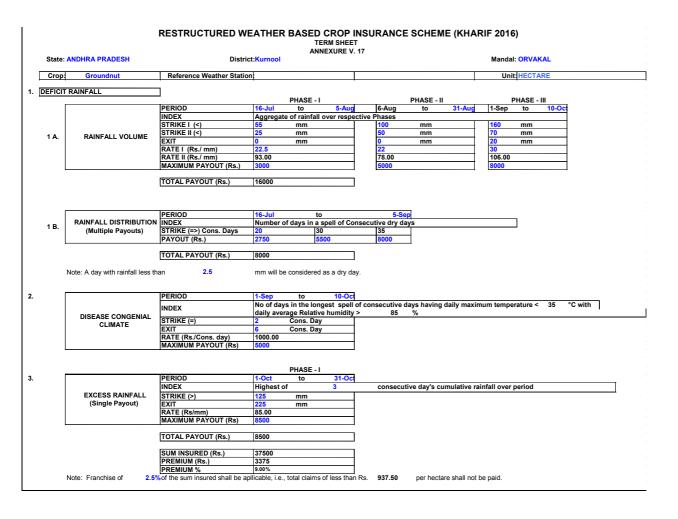


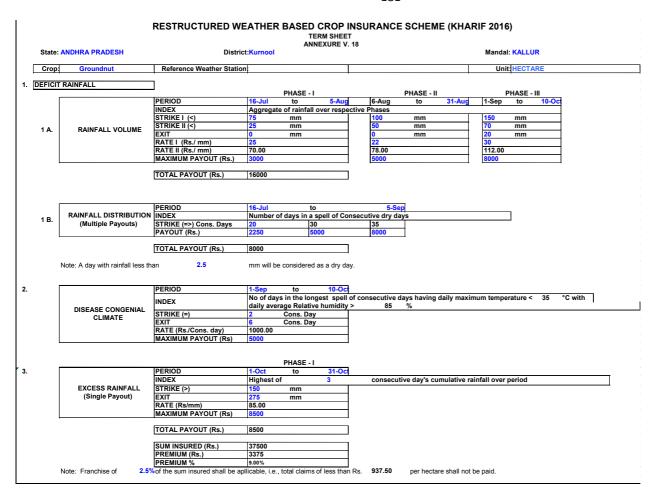


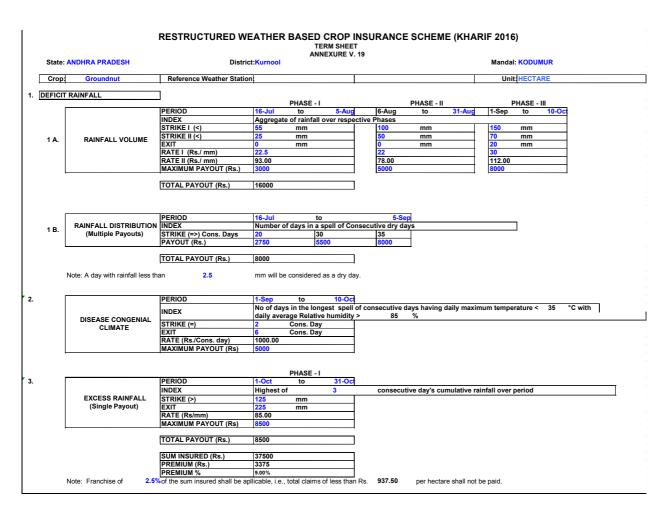


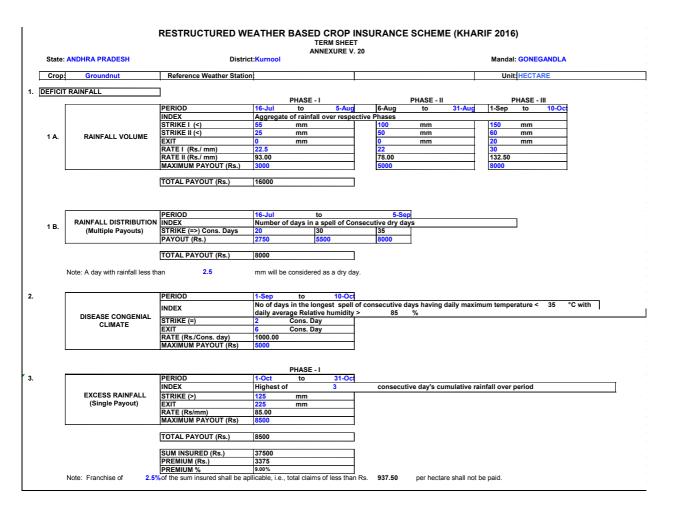


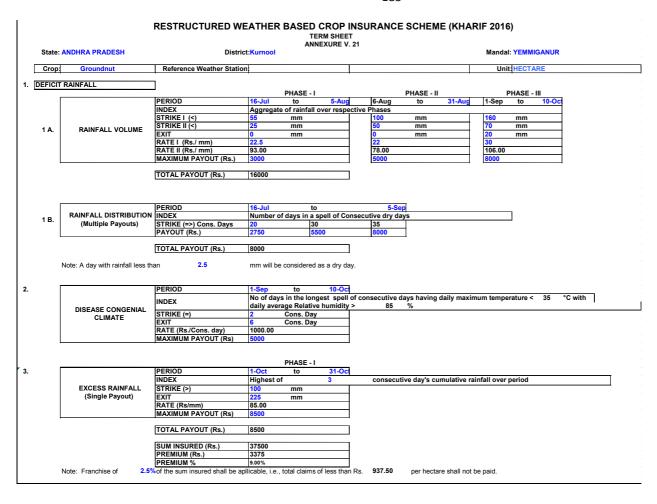


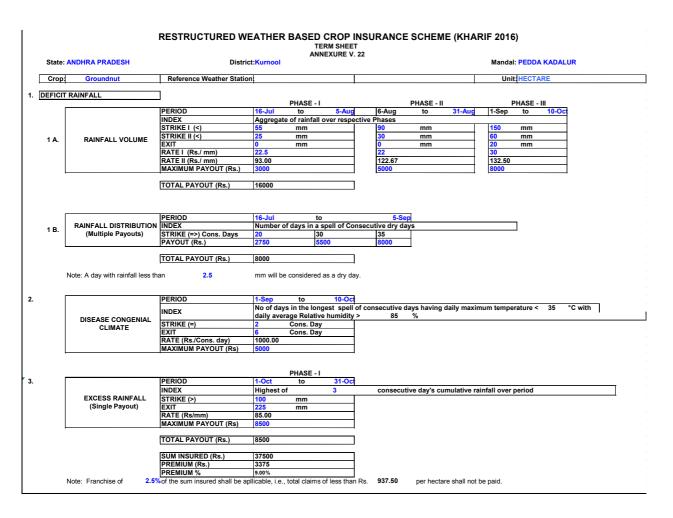


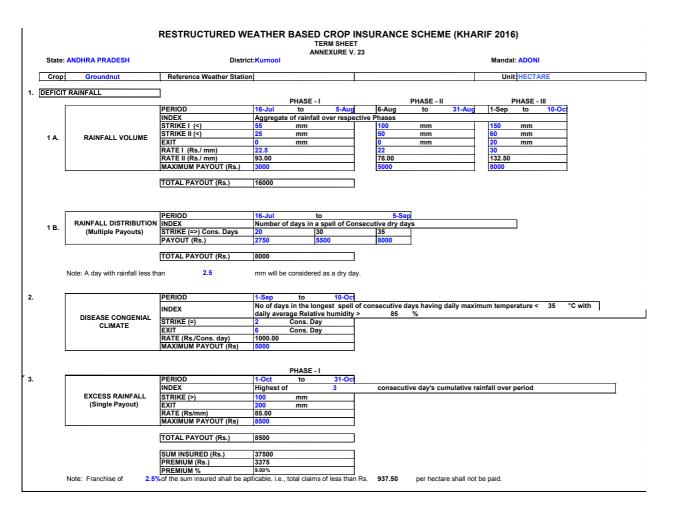


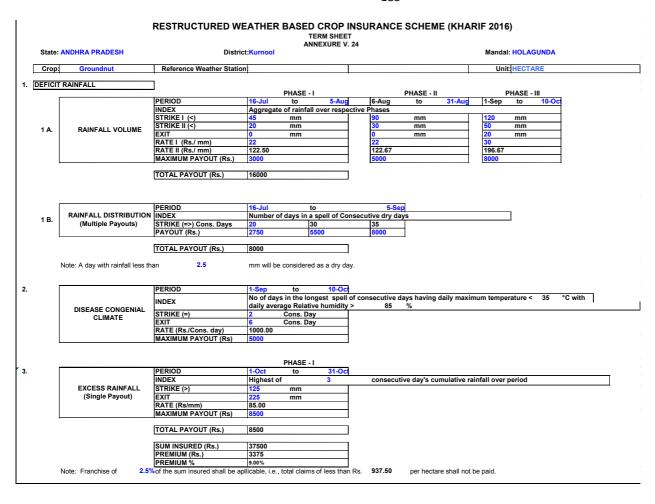


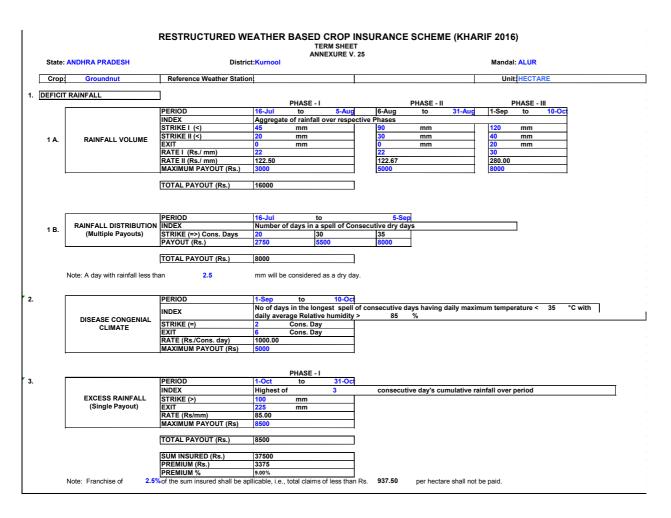


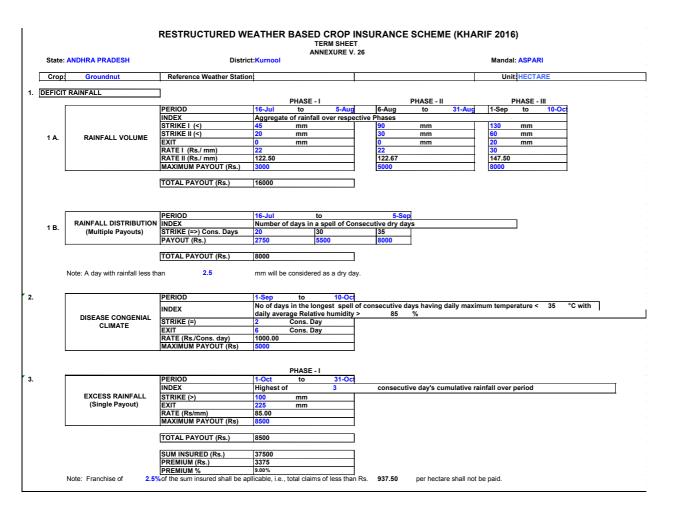


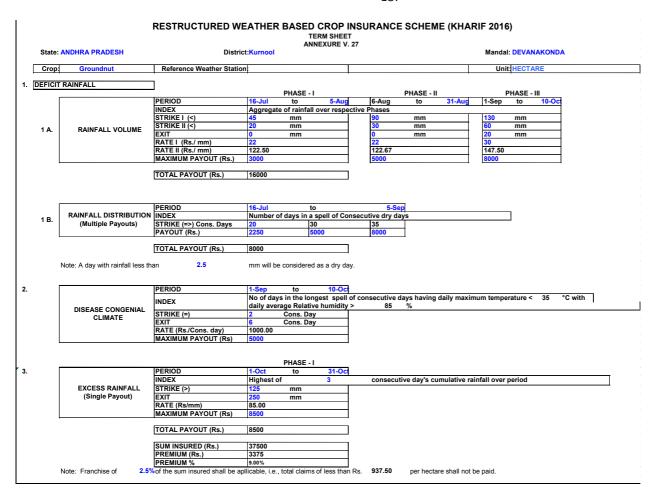


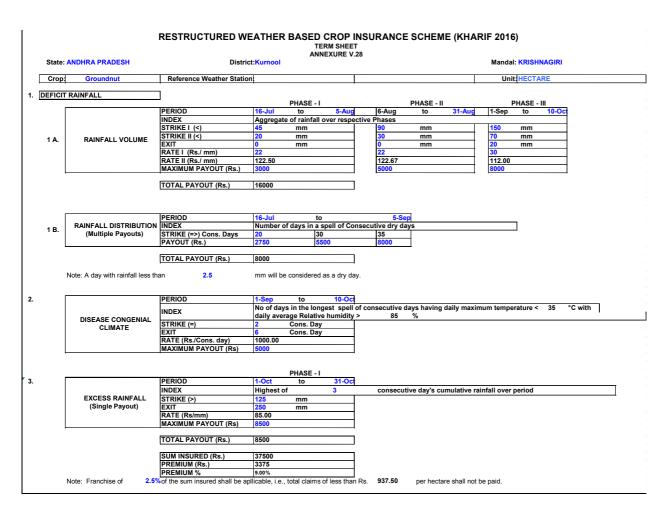


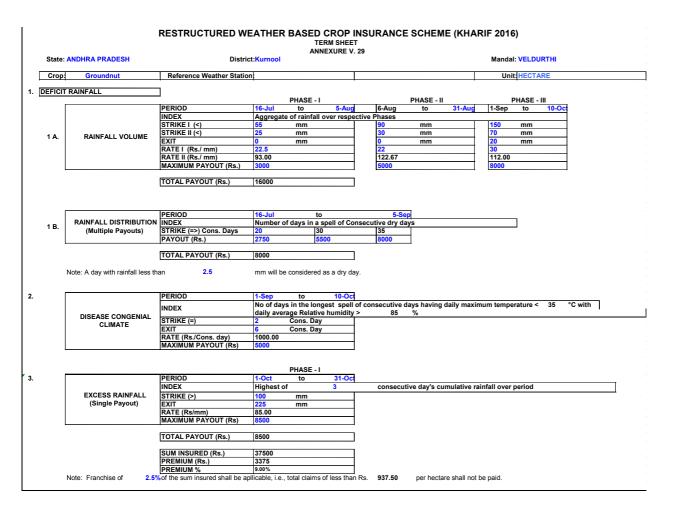


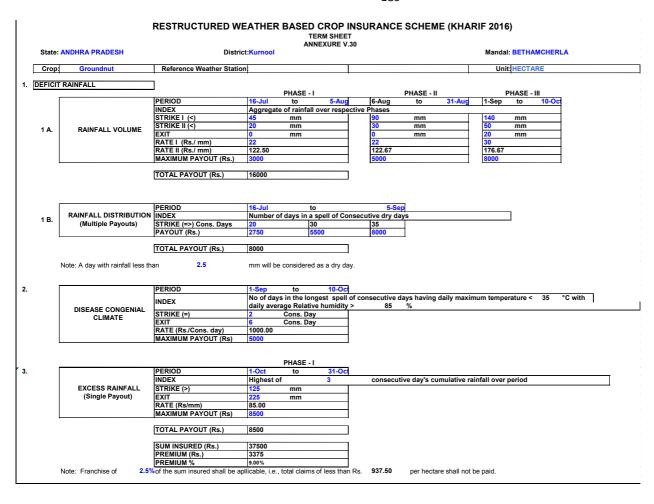


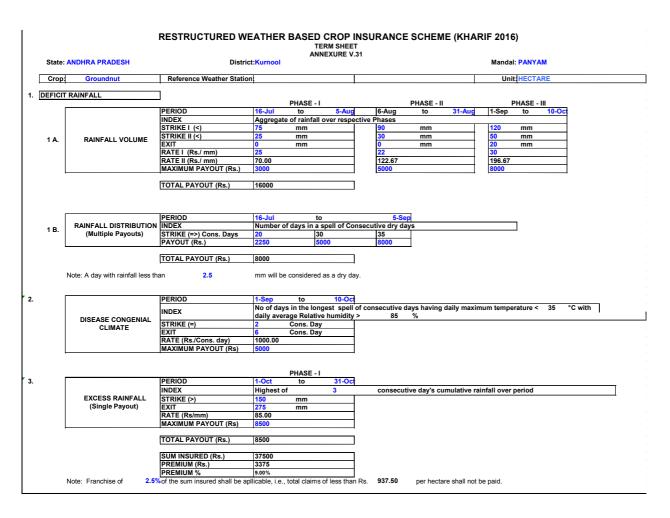


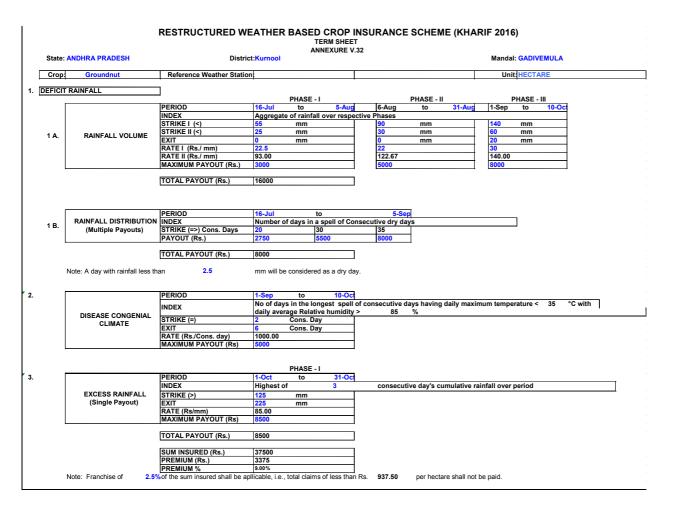


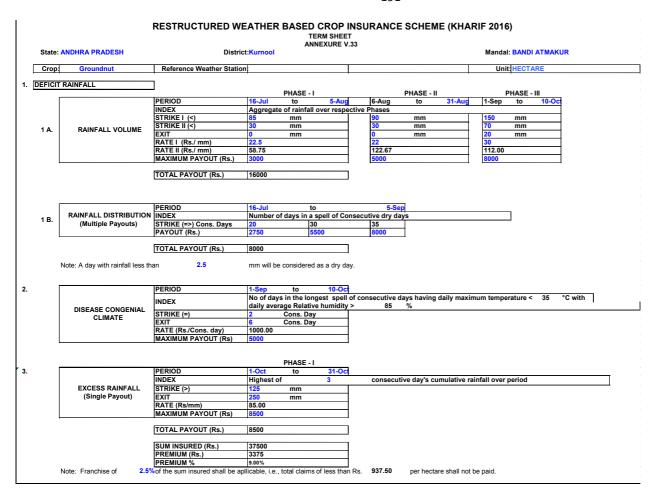


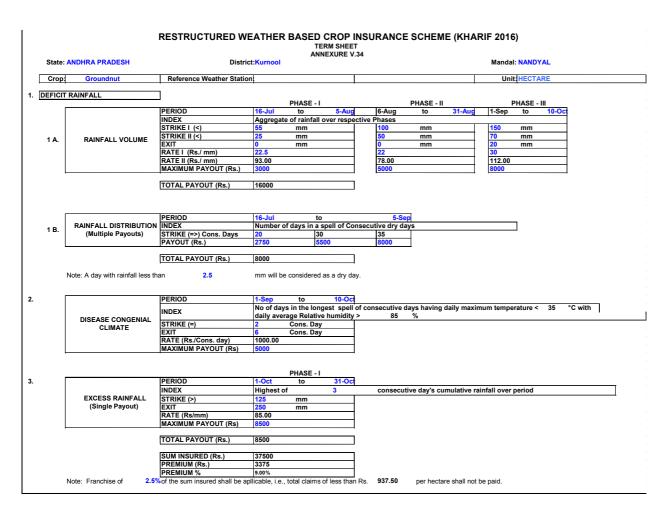


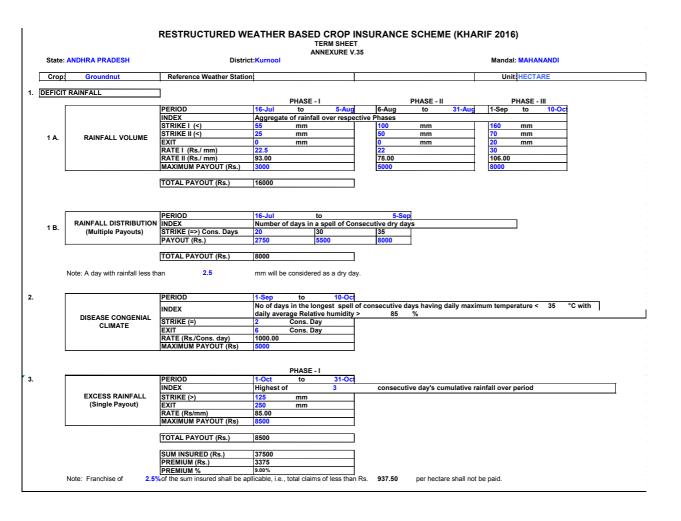


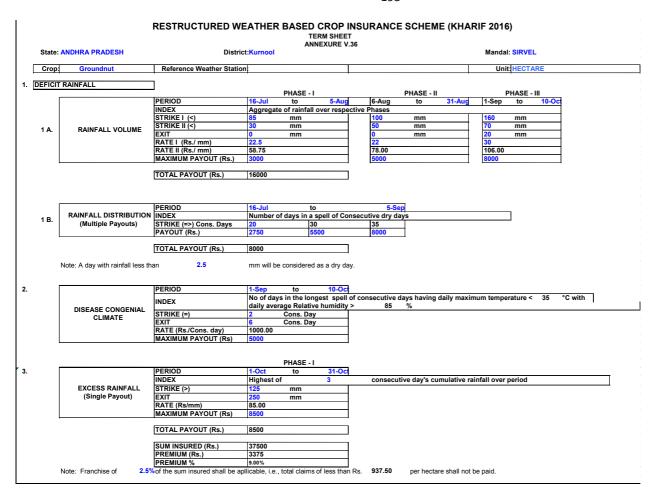


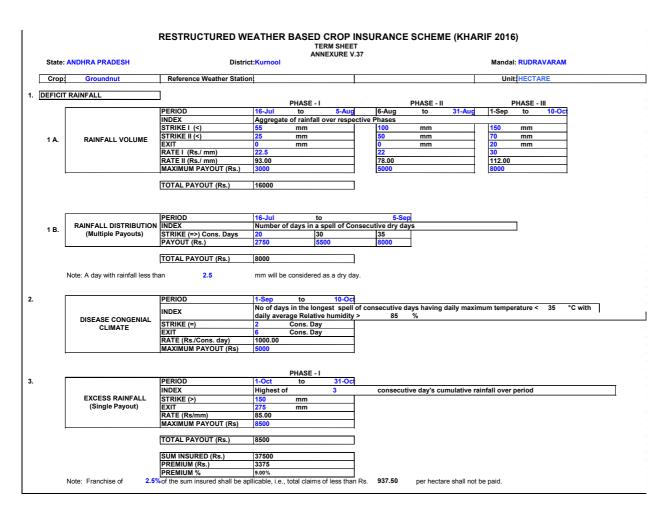


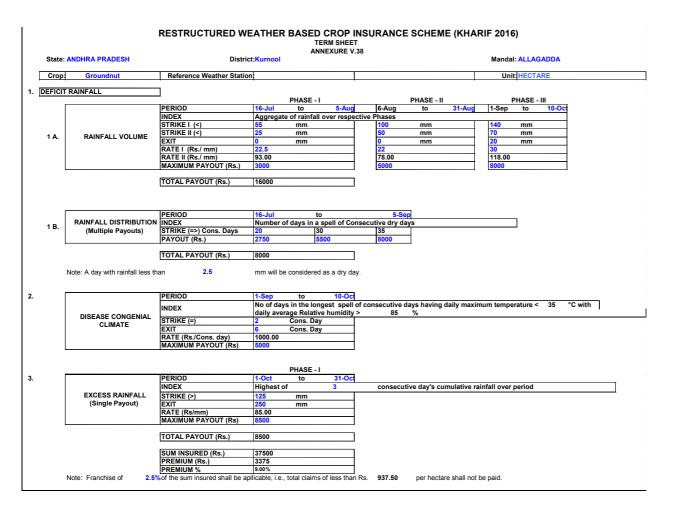


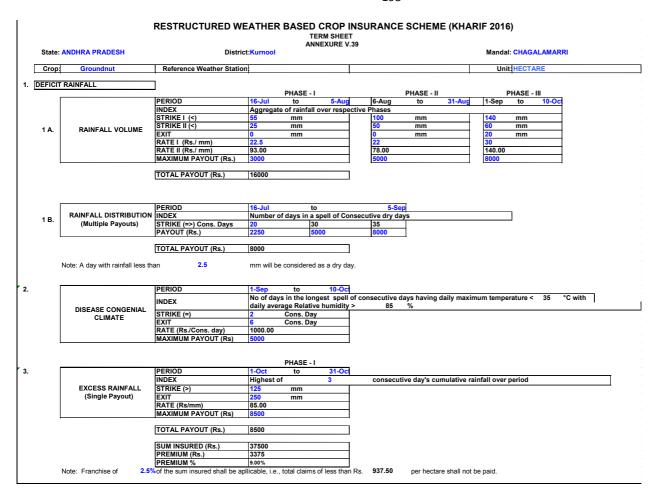


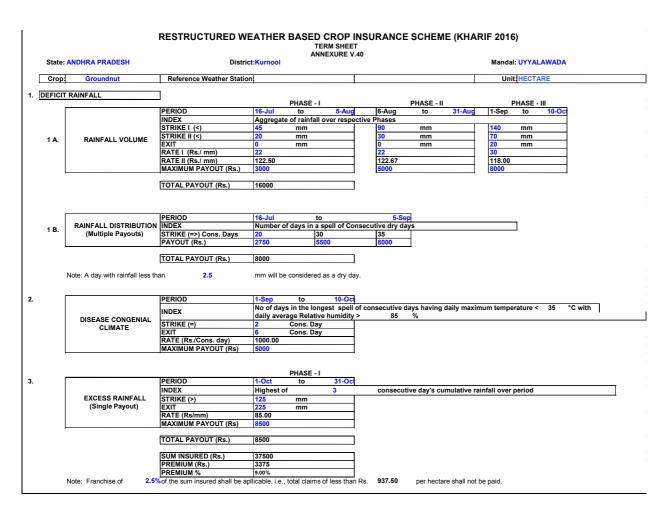


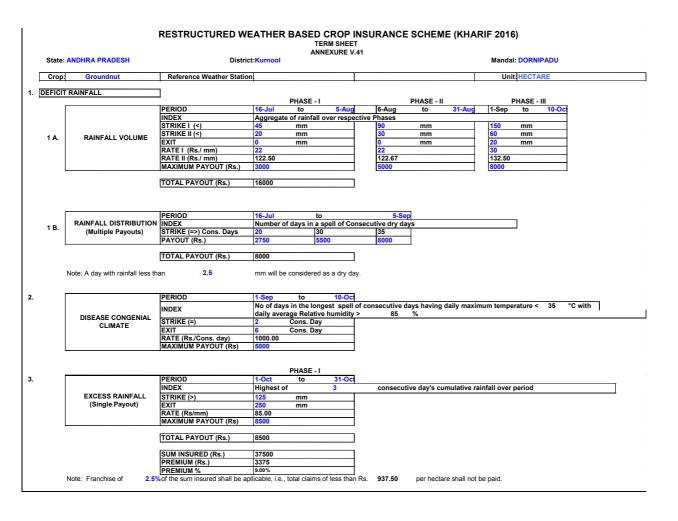


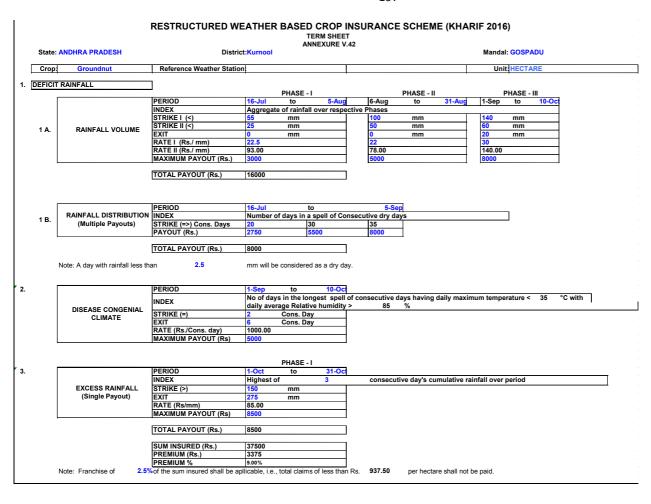


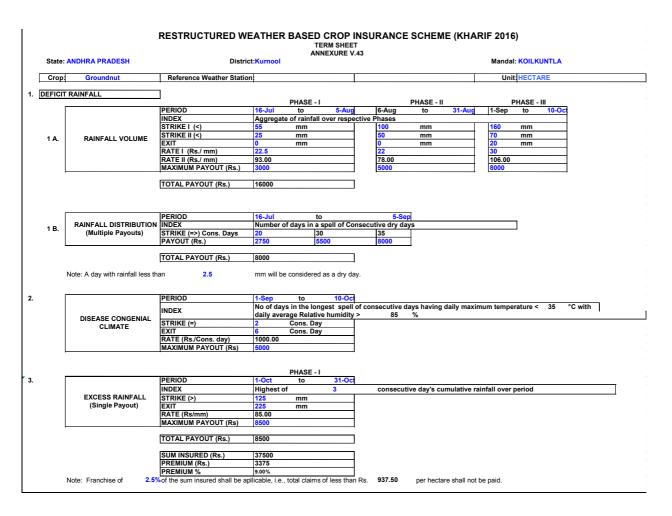


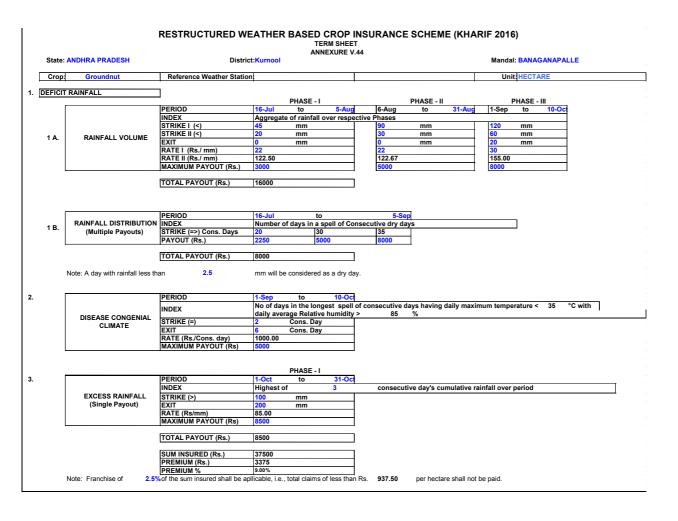


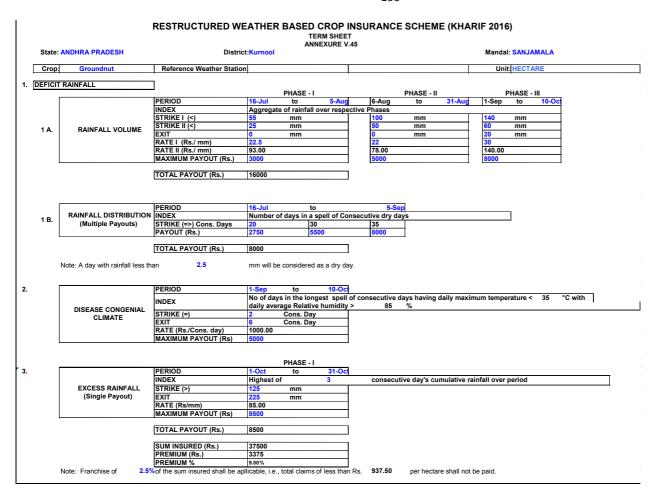


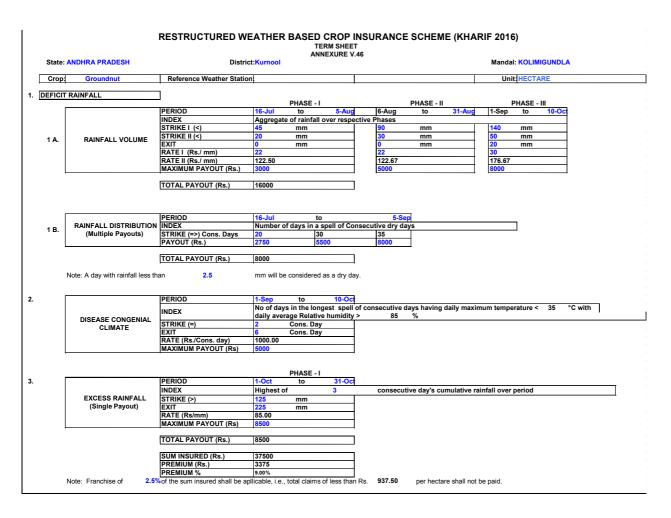


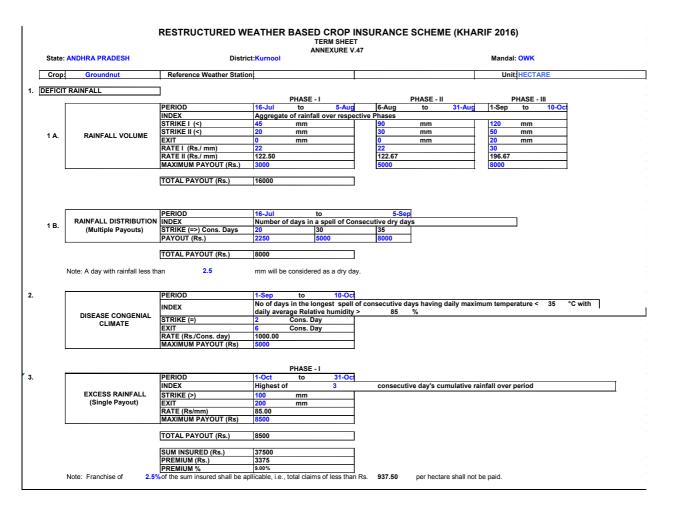


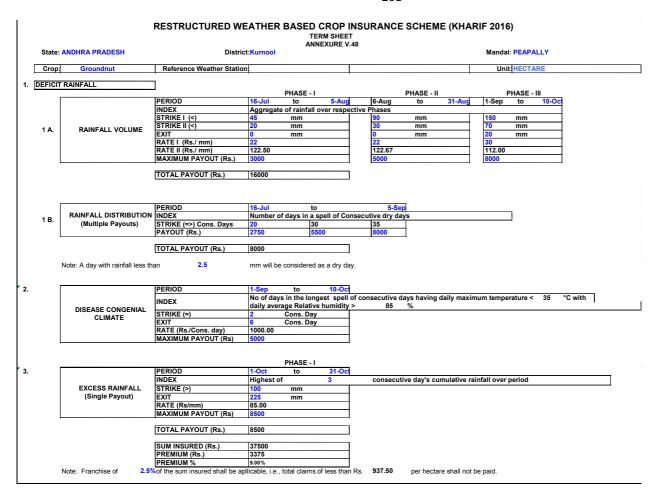


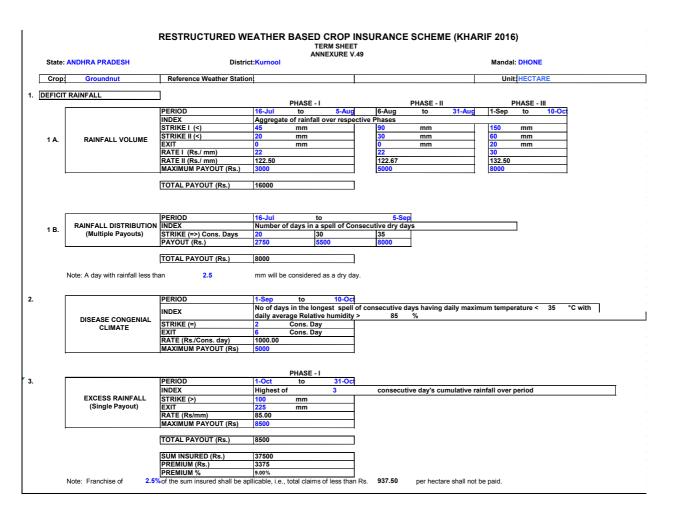


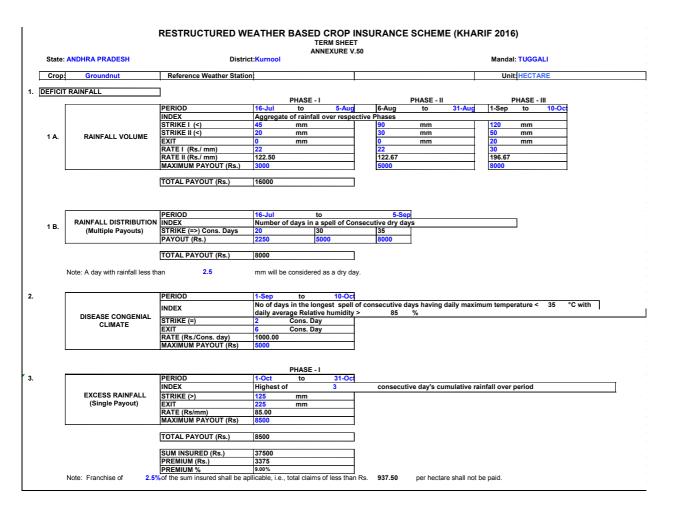


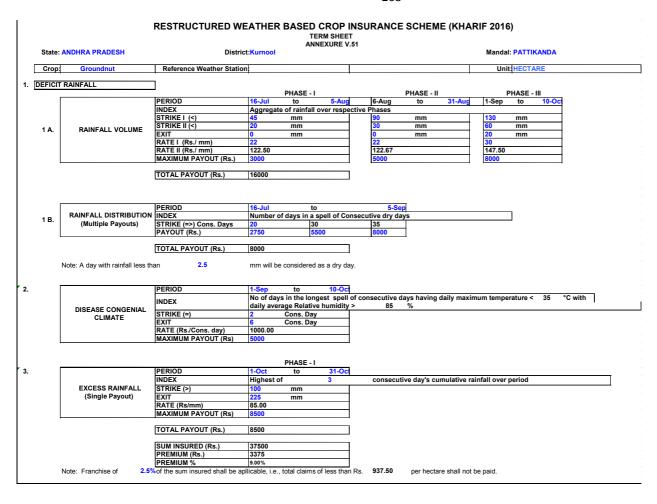


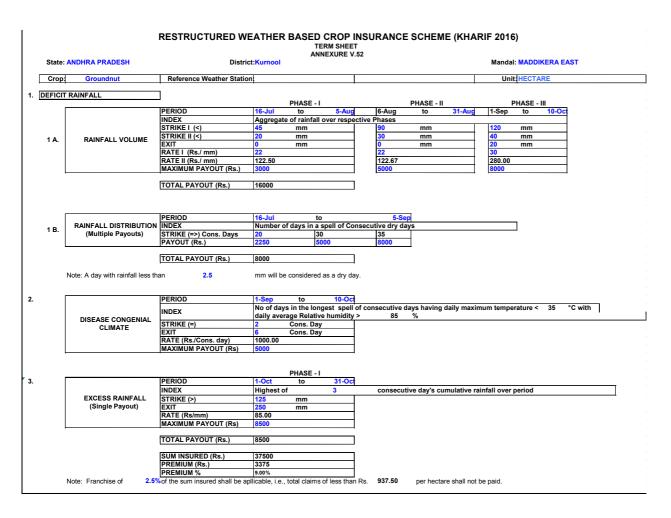


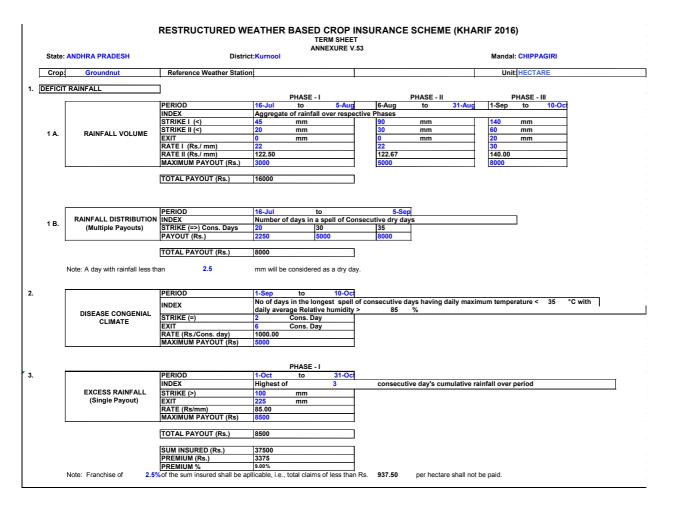


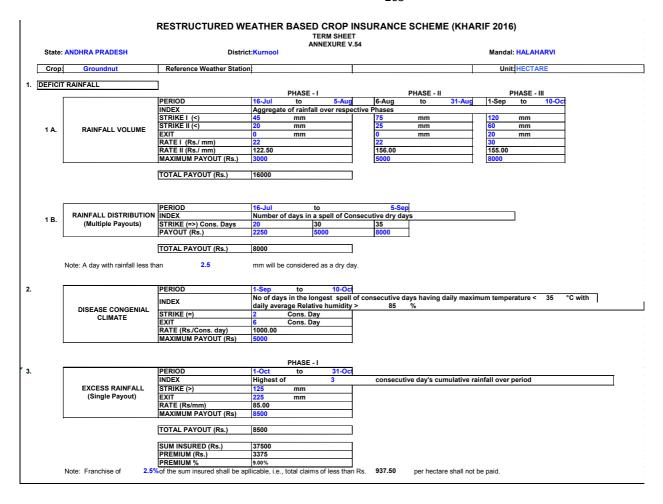












	Restructured Weather Based Crop Insurance Scheme for RED CHILLY CROP			
	GUNTUR District - Kharif 2016 Season			
	LIST OF RUA-RWS-BWS		Annexure -XIII	
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)	
1	AMARAVATHI	AMARAVATHI	PEDAKURAPADU	
2	AMARTHALUR	AMARTHALUR	CHERUKUPALLI	
3	ATCHAMPET H/Q CHAMARRU	ATCHAMPET H/Q CHAMARRU	KROSURU	
4	BAPATLA	BAPATLA	KARLAPALEM	
5	BELLAMKONDA	BELLAMKONDA	ATCHAMPET H/Q CHAMARRU	
6	BHATTIPROLU	BHATTIPROLU	KOLLURU	
7	BOLLAPALLI	BOLLAPALLI	DURGI	
8	CHEBROLU	CHEBROLU	VATTICHERUKURU	
9	CHERUKUPALLI	CHERUKUPALLI	NAGARAM	
10	CHILAKALURIPET	CHILAKALURIPET	NADENDLA	
11	DACHEPALLI	DACHEPALLI	MACHAVARAM	
12	DUGGIRALA	DUGGIRALA	KOLLIPARA	
13	DURGI	DURGI	VELDURTHI	
14	EDLAPADU	EDLAPADU	NADENDLA	
15	GUNTUR	GUNTUR	TADIKONDA	
16	GURAZALA	GURAZALA	DACHEPALLI	
17	IPUR	IPUR	BOLLAPALLI	
18	KAKUMANU	KAKUMANU	PONNURU	
19	KAREMPUDI	KAREMPUDI	GURAZALA	
20	KARLAPALEM	KARLAPALEM	PITTAVANIPALEM	
21	KOLLIPARA	KOLLIPARA	TENALI	
22	KOLLURU	KOLLURU	VEMURU	
23	KROSURU	KROSURU	SATTENAPALLI	
24	MACHAVARAM	MACHAVARAM	PIDUGURALLA	
25	MACHERLA	MACHERLA	RENTACHINTALA	
26	MANGALAGIRI	MANGALAGIRI	DUGGIRALA	
27	MEDIKONDURU	MEDIKONDURU	TADIKONDA	
28	MUPPALA	MUPPALA	NARASARAOPET	
29	NADENDLA	NADENDLA	PHIRANGIPURAM	
30	NAGARAM	NAGARAM	REPALLE	
31	NARASARAOPET	NARASARAOPET	ROMPICHERLA	
32	NEKARIKALLU	NEKARIKALLU	PIDUGURALLA	
33	NIZAMPATNAM	NIZAMPATNAM	NAGARAM	
34	NUZENDLA	NUZENDLA	VINUKONDA	
35	PEDAKAKANI	PEDAKAKANI	GUNTUR	
36	PEDAKURAPADU	PEDAKURAPADU	SATTENAPALLI	
37	PEDANANDIPADU	PEDANANDIPADU	PRATHIPADU	
38	PHIRANGIPURAM	PHIRANGIPURAM	SATTENAPALLI	
39	PIDUGURALLA	PIDUGURALLA	KAREMPUDI	
40	PITTAVANIPALEM	PITTAVANIPALEM	CHERUKUPALLI	
41	PONNURU	PONNURU	T.SUNDURU (CHUNDUR)	
42	PRATHIPADU	PRATHIPADU	EDLAPADU	
43	RAJUPALEM	RAJUPALEM	NEKARIKALLU	

44	RENTACHINTALA	RENTACHINTALA	GURAZALA
45	REPALLE	REPALLE	BHATTIPROLU
46	ROMPICHERLA	ROMPICHERLA	NEKARIKALLU
47	SATTENAPALLI	SATTENAPALLI	MUPPALA
48	SAVALYAPURAM	SAVALYAPURAM	IPUR
49	T.SUNDURU (CHUNDUR)	T.SUNDURU (CHUNDUR)	CHEBROLU
50	TADEPALLI	TADEPALLI	MANGALAGIRI
51	TADIKONDA	TADIKONDA	AMARAVATHI
52	TENALI	TENALI	CHEBROLU
53	THULLURU	THULLURU	AMARAVATHI
54	VATTICHERUKURU	VATTICHERUKURU	PRATHIPADU
55	VELDURTHI	VELDURTHI	MACHERLA
56	VEMURU	VEMURU	AMARTHALUR
57	VINUKONDA	VINUKONDA	BOLLAPALLI

Restructured Weather Based Crop Insurance Scheme for COTTON CROP						
	GUNTUR District - Kharif 2016 Season					
	LIST OF RUA-RWS-BWS Annexure - XIV					
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)			
1	AMARAVATHI	AMARAVATHI	PEDAKURAPADU			
2	AMARTHALUR	AMARTHALUR	CHERUKUPALLI			
3	ATCHAMPET H/Q CHAMARRU	ATCHAMPET H/Q CHAMARRU	KROSURU			
4	BAPATLA	BAPATLA	KARLAPALEM			
5	BELLAMKONDA	BELLAMKONDA	ATCHAMPET H/Q CHAMARRU			
6	BHATTIPROLU	BHATTIPROLU	KOLLURU			
7	BOLLAPALLI	BOLLAPALLI	DURGI			
8	CHEBROLU	CHEBROLU	VATTICHERUKURU			
9	CHERUKUPALLI	CHERUKUPALLI	NAGARAM			
10	CHILAKALURIPET	CHILAKALURIPET	NADENDLA			
11	DACHEPALLI	DACHEPALLI	MACHAVARAM			
12	DUGGIRALA	DUGGIRALA	KOLLIPARA			
13	DURGI	DURGI	VELDURTHI			
14	EDLAPADU	EDLAPADU	NADENDLA			
15	GUNTUR	GUNTUR	TADIKONDA			
16	GURAZALA	GURAZALA	DACHEPALLI			
17	IPUR	IPUR	BOLLAPALLI			
18	KAKUMANU	KAKUMANU	PONNURU			
19	KAREMPUDI	KAREMPUDI	GURAZALA			
20	KARLAPALEM	KARLAPALEM	PITTAVANIPALEM			
21	KOLLIPARA	KOLLIPARA	TENALI			
22	KOLLURU	KOLLURU	VEMURU			
23	KROSURU	KROSURU	SATTENAPALLI			
24	MACHAVARAM	MACHAVARAM	PIDUGURALLA			
25	MACHERLA	MACHERLA	RENTACHINTALA			
26	MANGALAGIRI	MANGALAGIRI	DUGGIRALA			
27	MEDIKONDURU	MEDIKONDURU	TADIKONDA			
28	MUPPALA	MUPPALA	NARASARAOPET			
29	NADENDLA	NADENDLA	PHIRANGIPURAM			
30	NAGARAM	NAGARAM	REPALLE			
31	NARASARAOPET	NARASARAOPET	ROMPICHERLA			
32	NEKARIKALLU	NEKARIKALLU	PIDUGURALLA			
33	NIZAMPATNAM	NIZAMPATNAM	NAGARAM			
34	NUZENDLA	NUZENDLA	VINUKONDA			

35	PEDAKAKANI	PEDAKAKANI	GUNTUR
36	PEDAKURAPADU	PEDAKURAPADU	SATTENAPALLI
37	PEDANANDIPADU	PEDANANDIPADU	PRATHIPADU
38	PHIRANGIPURAM	PHIRANGIPURAM	SATTENAPALLI
39	PIDUGURALLA	PIDUGURALLA	KAREMPUDI
40	PITTAVANIPALEM	PITTAVANIPALEM	CHERUKUPALLI
41	PONNURU	PONNURU	T.SUNDURU (CHUNDUR)
42	PRATHIPADU	PRATHIPADU	EDLAPADU
43	RAJUPALEM	RAJUPALEM	NEKARIKALLU
44	RENTACHINTALA	RENTACHINTALA	GURAZALA
45	REPALLE	REPALLE	BHATTIPROLU
46	ROMPICHERLA	ROMPICHERLA	NEKARIKALLU
47	SATTENAPALLI	SATTENAPALLI	MUPPALA
48	SAVALYAPURAM	SAVALYAPURAM	IPUR
49	T.SUNDURU (CHUNDUR)	T.SUNDURU (CHUNDUR)	CHEBROLU
50	TADEPALLI	TADEPALLI	MANGALAGIRI
51	TADIKONDA	TADIKONDA	AMARAVATHI
52	TENALI	TENALI	CHEBROLU
53	THULLURU	THULLURU	AMARAVATHI
54	VATTICHERUKURU	VATTICHERUKURU	PRATHIPADU
55	VELDURTHI	VELDURTHI	MACHERLA
56	VEMURU	VEMURU	AMARTHALUR
57	VINUKONDA	VINUKONDA	BOLLAPALLI

# Restructured Weather Based Crop Insurance Scheme for COTTON CROP PRAKASAM District - KHARIF 2016 Season

LIST OF RUA-RWS-BWS AnnexureXV

SI No. Reference Unit Area(RUA)		Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ADDANKI	ADDANKI	MUNDLAMURU
	ARDHAVEEDU	ARDHAVEEDU	MARKAPUR
	BALLIKURUVA	BALLIKURUVA	MARTUR
	BESTAVARIPETA	BESTAVARIPETA	C.S.PURAM
	C.S.PURAM	C.S.PURAM	VELIGANDLA
	CHIMAKURTHI	CHIMAKURTHI	SANTHANUTHALAPADU
	CHINAGANJAM	CHINAGANJAM	NAGULUPPALAPADU
	CHIRALA	CHIRALA	KARAMCHEDU
	CUMBUM	CUMBUM	RACHERLA
	DARSI	DARSI	THALLUR
11	DONAKONDA	DONAKONDA	KURICHEDU
	DORNALA	DORNALA	YERRAGONDAPALEM
13	GIDDALURU	GIDDALURU	KOMAROLU
	GUDLURU	GUDLURU	ULAVAPADU
	HANUMANTHUNIPADU	HANUMANTHUNIPADU	KONAKANAMITLA
	INKOLLU	INKOLLU	J.PANGULURU
	J.PANGULURU	J.PANGULURU	ADDANKI
18	KANDUKUR	KANDUKUR	SINGARAYAKONDA
	KANIGIRI	KANIGIRI	HANUMANTHUNIPADU
	KARAMCHEDU	KARAMCHEDU	PARCHUR
	KOMAROLU	KOMAROLU	BESTAVARIPETA
22	KONAKANAMITLA	KONAKANAMITLA	TARLAPADU
23	KONDAPI	KONDAPI	MARRIPUDI
24	KORISAPADU	KORISAPADU	J.PANGULURU
25	KOTHAPATNAM	KOTHAPATNAM	ONGOLE
26	KURICHEDU	KURICHEDU	TRIPURANTHAKAM
27	LINGASAMUDRAM	LINGASAMUDRAM	GUDLURU
28	MADDIPADU	MADDIPADU	CHIMAKURTHI
29	MARKAPUR	MARKAPUR	DONAKONDA
30	MARRIPUDI	MARRIPUDI	PODILI
31	MARTUR	MARTUR	J.PANGULURU
	MUNDLAMURU	MUNDLAMURU	DARSI
33	NAGULUPPALAPADU	NAGULUPPALAPADU	MADDIPADU
34	ONGOLE	ONGOLE	TANGUTUR
35	PAMUR	PAMUR	PEDACHERLOPALLE
36	PARCHUR	PARCHUR	YEDDANAPUDI
37	PEDAARAVEEDU	PEDAARAVEEDU	MARKAPUR
	PEDACHERLOPALLE	PEDACHERLOPALLE	PONNALURU

39	PODILI	PODILI	KONAKANAMITLA
40	PONNALURU	PONNALURU	VOLETIVARIPALEM
41	PULLALACHERUVU	PULLALACHERUVU	YERRAGONDAPALEM
42	RACHERLA	RACHERLA	BESTAVARIPETA
43	SANTHAMAGULURU	SANTHAMAGULURU	BALLIKURUVA
44	SANTHANUTHALAPADU	SANTHANUTHALAPADU	ONGOLE
45	SINGARAYAKONDA	SINGARAYAKONDA	ULAVAPADU
46	TANGUTUR	TANGUTUR	KOTHAPATNAM
47	TARLAPADU	TARLAPADU	MARKAPUR
48	THALLUR	THALLUR	CHIMAKURTHI
49	TRIPURANTHAKAM	TRIPURANTHAKAM	PULLALACHERUVU
50	ULAVAPADU	ULAVAPADU	KANDUKUR
51	VELIGANDLA	VELIGANDLA	HANUMANTHUNIPADU
52	VETAPALEM	VETAPALEM	CHIRALA
53	VOLETIVARIPALEM	VOLETIVARIPALEM	LINGASAMUDRAM
54	YEDDANAPUDI	YEDDANAPUDI	MARTUR
55	YERRAGONDAPALEM	YERRAGONDAPALEM	TRIPURANTHAKAM
56	ZARUGUMILLI	ZARUGUMILLI	KONDAPI

# Restructured Weather Based Crop Insurance Scheme for TOMATO CROP PRAKASAM District - KHARIF 2016 Season

LIST OF RUA-RWS-BWS

Annexure XVI

SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	ADDANKI	ADDANKI	MUNDLAMURU
2	ARDHAVEEDU	ARDHAVEEDU	MARKAPUR
3	BALLIKURUVA	BALLIKURUVA	MARTUR
4	BESTAVARIPETA	BESTAVARIPETA	C.S.PURAM
5	C.S.PURAM	C.S.PURAM	VELIGANDLA
6	CHIMAKURTHI	CHIMAKURTHI	SANTHANUTHALAPADU
7	CHINAGANJAM	CHINAGANJAM	NAGULUPPALAPADU
8	CHIRALA	CHIRALA	KARAMCHEDU
9	CUMBUM	СИМВИМ	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	BESTAVARIPETA
22	KONAKANAMITLA	KONAKANAMITLA	TARLAPADU
23	KONDAPI	KONDAPI	MARRIPUDI
24	KORISAPADU	KORISAPADU	J.PANGULURU

25	KOTHAPATNAM	KOTHAPATNAM	ONGOLE
26	KURICHEDU	KURICHEDU	TRIPURANTHAKAM
27	LINGASAMUDRAM	LINGASAMUDRAM	GUDLURU
28	MADDIPADU	MADDIPADU	CHIMAKURTHI
29	MARKAPUR	MARKAPUR	DONAKONDA
30	MARRIPUDI	MARRIPUDI	PODILI
31	MARTUR	MARTUR	J.PANGULURU
32	MUNDLAMURU	MUNDLAMURU	DARSI
33	NAGULUPPALAPADU	NAGULUPPALAPADU	MADDIPADU
34	ONGOLE	ONGOLE	TANGUTUR
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	BESTAVARIPETA
43	SANTHAMAGULURU	SANTHAMAGULURU	BALLIKURUVA
44	SANTHANUTHALAPADU	SANTHANUTHALAPADU	ONGOLE
45	SINGARAYAKONDA	SINGARAYAKONDA	ULAVAPADU
46	TANGUTUR	TANGUTUR	KOTHAPATNAM
47	TARLAPADU	TARLAPADU	MARKAPUR
48	THALLUR	THALLUR	CHIMAKURTHI
49	TRIPURANTHAKAM	TRIPURANTHAKAM	PULLALACHERUVU
50	ULAVAPADU	ULAVAPADU	KANDUKUR
51	VELIGANDLA	VELIGANDLA	HANUMANTHUNIPADU
52	VETAPALEM	VETAPALEM	CHIRALA
53	VOLETIVARIPALEM	VOLETIVARIPALEM	LINGASAMUDRAM
54	YEDDANAPUDI	YEDDANAPUDI	MARTUR
55	YERRAGONDAPALEM	YERRAGONDAPALEM	TRIPURANTHAKAM
56	ZARUGUMILLI	ZARUGUMILLI	KONDAPI

# Restructured Weather Based Crop Insurance Scheme for GROUNDNUT CROP ANANTAPUR District - Kharif 2016 Season

LIST OF RUA-RWS-BWS			Annexure XVII
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	AGALI	AGALI	ROLLA
2	AMADAGUR	AMADAGUR	O.D.CHERUVU
3	AMARAPURAM	AMARAPURAM	GUDIBANDA
4	ANANTAPUR	ANANTAPUR	B.K.SAMUDRAM
5	ATMAKUR	ATMAKUR	KUDAIR
6	B.K.SAMUDRAM	B.K.SAMUDRAM	SINGANAMALA
7	BATHALAPALLI	BATHALAPALLI	DHARMAVARAM
8	BELUGUPPA	BELUGUPPA	KUDAIR
9	BOMMANAHAL	BOMMANAHAL	KANEKAL
10	BRAHMASAMUDRAM	BRAHMASAMUDRAM	SETTUR

11	BUKKAPATNAM	BUKKAPATNAM	NALLAMADA
12	C.K.PALLI	C.K.PALLI	DHARMAVARAM
13	CHILAMATHUR	CHILAMATHUR	LEPAKSHI
14	D.HIREHAL	D.HIREHAL	BOMMANAHAL
15	DHARMAVARAM	DHARMAVARAM	C.K.PALLI
16	GANDLAPENTA	GANDLAPENTA	KADIRI
17	GARLADINNE	GARLADINNE	PAMIDI
18	GOOTY	GOOTY	PEDDAVADUGUR
19	GORANTLA	GORANTLA	O.D.CHERUVU
20	GUDIBANDA	GUDIBANDA	ROLLA
21	GUMMAGATTA	GUMMAGATTA	BRAHMASAMUDRAM
22	GUNTAKAL	GUNTAKAL	GOOTY
23	HINDUPUR	HINDUPUR	PARIGI
24	KADIRI	KADIRI	NALLAMADA
25	KALYANDURG	KALYANDURG	KAMBADUR
26	KAMBADUR	KAMBADUR	KUNDURPI
27	KANAGANIPALLI	KANAGANIPALLI	KAMBADUR
28	KANEKAL	KANEKAL	RAYADURG
29	KOTHACHERUVU	KOTHACHERUVU	PENUKONDA
30	KUDAIR	KUDAIR	URAVAKONDA
31	KUNDURPI	KUNDURPI	SETTUR
32	LEPAKSHI	LEPAKSHI	MADAKASIRA
33	MADAKASIRA	MADAKASIRA	GUDIBANDA
34	MUDIGUBBA	MUDIGUBBA	BUKKAPATNAM
35	N.P.KUNTA	N.P.KUNTA	GANDLAPENTA
36	NALLACHERUVU	NALLACHERUVU	GANDLAPENTA
37	NALLAMADA	NALLAMADA	BUKKAPATNAM
38	NARPALA	NARPALA	PUTLUR
39	O.D.CHERUVU	O.D.CHERUVU	NALLAMADA
40	PAMIDI	PAMIDI	VAJRAKARUR
41	PARIGI	PARIGI	MADAKASIRA
42	PEDDAPAPPUR	PEDDAPAPPUR	SINGANAMALA
43	PEDDAVADUGUR	PEDDAVADUGUR	PAMIDI
44	PENUKONDA	PENUKONDA	C.K.PALLI
45	PUTLUR	PUTLUR	YELLANUR
46	PUTTAPURTHI	PUTTAPURTHI	KOTHACHERUVU
47	RAMAGIRI	RAMAGIRI	KANAGANIPALLI
48	RAPTHADU	RAPTHADU	KANAGANIPALLI
49	RAYADURG	RAYADURG	D.HIREHAL
50	RODDAM	RODDAM	PARIGI
51	ROLLA	ROLLA	GUDIBANDA
52	SETTUR	SETTUR	KALYANDURG
53	SINGANAMALA	SINGANAMALA	GARLADINNE
54	SOMANADEPALLI	SOMANADEPALLI	PENUKONDA
55	TADIMARRI	TADIMARRI	BATHALAPALLI
56	TADIPATRI	TADIPATRI	PEDDAPAPPUR
57	TALUPULA	TALUPULA	KADIRI
58	TANAKAL	TANAKAL	AMADAGUR
59	URAVAKONDA	URAVAKONDA	KANEKAL

	60	VAJRAKARUR	VAJRAKARUR	GUNTAKAL
	61	VIDAPANAKAL	VIDAPANAKAL	URAVAKONDA
	62	YADIKI	YADIKI	PEDDAVADUGUR
	63	YELLANUR	YELLANUR	TADIMARRI
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### Restructured Weather Based Crop Insurance Scheme for GROUNDNUT CROP

#### CHITTOOR District - Kharif 2016 Season

	CHITTOOR District - Kharif 2016 Season		
	LIST OF RUA-RWS-BWS		Annexure XVIII
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
1	В КОТНАКОТА	В КОТНАКОТА	KURABALAKOTA
2	BAIREDDYPALLE	BAIREDDYPALLE	PALAMANER
3	BANGARUPALEM	BANGARUPALEM	THVANAMPALLE
4	BUCHINAIDUKHANDRIGA	BUCHINAIDUKHANDRIGA	THOTTAMBEDU
5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARANELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARANELLORE	GANGADHARANELLORE	SRIRANGARAJAPAURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDIPALLE	GUDIPALLE	SANTHIPURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURUKUPPAM
20	KUPPAM	KUPPAM	GUDIPALLE
21	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
23	MULAKALACHERUVU	MULAKALACHERUVU	В КОТНАКОТА
24	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
25	NAGARI	NAGARI	NARAYANAVANAM
26	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
27	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU(VALMIKIPURAM)
28	NINDRA	NINDRA	NAGARI
29	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPAURAM
32	PEDDAPANJANI	PEDDAPANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	В КОТНАКОТА
35	PENUMURU	PENUMURU	GANGADHARANELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA

38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMAKUPPAM	RAMAKUPPAM	VENKATAGIRIKOTA
43	RAMACHANDRAPURAM(K)	RAMACHANDRAPURAM(KAMMAPALLI)	CHANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATHI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
47	SANTHIPURAM	SANTHIPURAM	RAMAKUPPAM
48	SATYAVEDU	SATYAVEDU	VARADAIAHPALEM
49	SODAM	SODAM	CHOWDEPALLI
50	SOMALA	SOMALA	NIMMANAPALLE
51	SRIKALAHASTHI	SRIKALAHASTHI	YERPEDU
52	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURUKUPPAM
53	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
54	THVANAMPALLE	THVANAMPALLE	IRALA
55	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTHI
56	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATHI URBAN
57	TIRUPATHI URBAN	TIRUPATHI URBAN	CHANDRAGIRI
58	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
59	VARADAIAPALEM	VARADAIAPALEM	BUCHINAIDUKHANDRIGA
60	VEDURUKUPPAM	VEDURUKUPPAM	RAMACHANDRAPURAM(K)
61	VENKATAGIRIKOTA	VENKATAGIRIKOTA	BAIREDDYPALLI
62	VIJAYAPURAM	VIJAYAPURAM	NINDRA
63	VOYALPADU(V)	VOYALPADU(VALMIKIPURAM)	KALIKIRI
64	YADAMARRI	YADAMARRI	CHITTOOR
65	YERPEDU	YERPEDU	RENIGUNTA
66	YERRAVARIPALEM	YERRAVARIPALEM	CHINNAGOTTIGALLU

## Restructured Weather Based Crop Insurance Scheme for GROUNDNUT CROP KADAPA District - Kharif 2016 Season

#### **LIST OF RUA-RWS-BWS Annexure XIX** SI No. Reference Unit Area(RUA) **Reference Weather Station (RWS) Backup Weather Station (BWS)** 1 **ATLUR ATLUR BADVEL B.KODUR** 2 **B.KODUR PORUMAMILLA** 3 **B.MATTAM B.MATTAM B.KODUR BADVEL BADVEL B.KODUR** 4 5 CHAKRAYAPET CHAKRAYAPET **GALIVEEDU** KHAJIPET CHAPADU CHAPADU 6 7 **CHENNUR CHENNUR VALLUR** 8 CHINNAMANDEM CHINNAMANDEM **SAMBEPALLI** 9 CHITVEL **CHITVEL PENAGALUR** C.K.DINNE C.K.DINNE KADAPA 10 11 **DUVVUR DUVVUR MYDUKUR**

CHINNAMANDEM

**GALIVEEDU** 

**GALIVEEDU** 

12

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(RAILWAY)	KODUR(RAILWAY)	OBULAVARIPALLI
20	KONDAPURAM	KONDAPURAM	MYLAVARAM
21	LAKKIREDDYPALLI	LAKKIREDDYPALLI	CHAKRAYAPET
22	LINGALA	LINGALA	SIMHADRIPURAM
23	MUDDANUR	MUDDANUR	YERRAGUNTLA
24	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU
25	NANDALUR	NANDALUR	PENAGALUR
26	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET
27	PEDDAMUDIAM	PEDDAMUDIAM	JAMMALAMADUGU
28	PENAGALUR	PENAGALUR	RAJAMPET
29	PENDLIMARRI	PENDLIMARRI	C.K.DINNE
30	PORUMAMILLA	PORUMAMILLA	GOPAVARAM
31	PRODDATUR	PRODDATUR	CHAPADU
32	PULIVENDULA	PULIVENDULA	LINGALA
33	PULLAMPET	PULLAMPET	CHITVEL
34	RAJAMPET	RAJAMPET	PULLAMPET
35	RAJUPALEM	RAJUPALEM	PRODDATUR
36	RAMAPAURAM	RAMAPAURAM	LAKKIREDDYPALLI
37	RAYACHOTY	RAYACHOTY	GALIVEEDU
38	MYDUKUR	MYDUKUR	KHAJIPET
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU
40	SAMBEPALLI	SAMBEPALLI	T.SUNDUPALLI
41	SIDHAVATAM	SIDHAVATAM	VONTIMITTA
42	SIMHADRIPURAM	SIMHADRIPURAM	THONDUR
43	THONDUR	THONDUR	MUDDANUR
44	T SUNDUPALLE	T SUNDUPALLE	VEERABALLE
45	VALLUR	VALLUR	KHAJIPET
46	VEERABALLE	VEERABALLE	RAMAPAURAM
47	VEMPALLE	VEMPALLE	VEMULA
48	VEMULA	VEMULA	PULIVENDULA
49	VN PALLE	VN PALLE	VEMPALLE
50	VONTIMITTA	VONTIMITTA	NANDALUR
51	YERRAGUNTLA	YERRAGUNTLA	KAMALAPURAM

Restructured Weather Based Crop Insurance Scheme for GROUND NUT CROP  KURNOOL District - Kharif 2016 Season					
	LIST OF RUA-RWS-BWS		Annexure XX		
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)		

1	ADONI	ADONI	ASPARI
2	ALLAGADDA	ALLAGADDA	UYYALAWADA
3	ALUR	ALUR	HALAHARVI
4	ASPARI	ASPARI	ALUR
5	ATMAKUR	ATMAKUR	VELGODU
6	BANAGANAPALLI	BANAGANAPALLI	OWK
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI
9	C.BELAGAL	C.BELAGAL	GUDUR
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA
11	CHIPPAGIRI	CHIPPAGIRI	ALUR
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI
13	DHONE	DHONE	VELDURTHY
14	DORNIPADU	DORNIPADU	ALLAGADDA
15	GADIVEMULA	GADIVEMULA	PANYAM
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA
17	GOSPADU	GOSPADU	SIRIVEL
18	GUDUR	GUDUR	KODUMUR
19	HALAHARVI	HALAHARVI	CHIPPAGIRI
20	HOLAGUNDA	HOLAGUNDA	ADONI
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR
22	KALLUR	KALLUR	VELDURTHY
23	KODUMUR	KODUMUR	KALLUR
24	KOILKUNTLA	KOILKUNTLA	BANAGANAPALLI
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK
26	KOSIGI	KOSIGI	MANTRALAYAM
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR
28	KOWTHALAM	KOWTHALAM	ADONI
29	KRISHNAGIRI	KRISHNAGIRI	DHONE
30	KURNOOL	KURNOOL	KALLUR
31	MADDIKERA	MADDIKERA	PATTIKONDA
32	MAHANANDI	MAHANANDI	SIRIVEL
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	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
47	SANJAMALA	SANJAMALA	OWK
48	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

# Restructured Weather Based Crop Insurance Scheme for TOMATO CROP KURNOOL District - Kharif 2016 Season

LIST OF RUA-RWS-BWS			Annexure XXI		
SI No.	o. Reference Unit Area(RUA) Reference Weather Station (RWS)		Backup Weather Station (BWS)		
1	ADONI	ADONI	ASPARI		
2	ALLAGADDA	ALLAGADDA	UYYALAWADA		
3	ALUR	ALUR	HALAHARVI		
4	ASPARI	ASPARI	ALUR		
5	ATMAKUR	ATMAKUR	VELGODU		
6	BANAGANAPALLI	BANAGANAPALLI	OWK		
7	BANDI ATMAKUR	BANDI ATMAKUR	MAHANANDI		
8	BETHAMCHERLA	BETHAMCHERLA	BANAGANAPALLI		
9	C.BELAGAL	C.BELAGAL	GUDUR		
10	CHAGALAMARRI	CHAGALAMARRI	ALLAGADDA		
11	CHIPPAGIRI	CHIPPAGIRI	ALUR		
12	DEVANAKONDA	DEVANAKONDA	KRISHNAGIRI		
13	DHONE	DHONE	VELDURTHY		
14	DORNIPADU	DORNIPADU	ALLAGADDA		
15	GADIVEMULA	GADIVEMULA	PANYAM		
16	GONEGANDLA	GONEGANDLA	DEVANAKONDA		
17	GOSPADU	GOSPADU	SIRIVEL		
18	GUDUR	GUDUR	KODUMUR		
19	HALAHARVI	HALAHARVI	CHIPPAGIRI		
20	HOLAGUNDA	HOLAGUNDA	ADONI		
21	J.BUNGLOW	J.BUNGLOW	MIDTHUR		
22	KALLUR	KALLUR	VELDURTHY		
23	KODUMUR	KODUMUR	KALLUR		
24	KOILKUNTLA	KOILKUNTLA	BANAGANAPALLI		
25	KOLIMIGUNDLA	KOLIMIGUNDLA	OWK		
26	KOSIGI	KOSIGI	MANTRALAYAM		
27	KOTHAPALLI	KOTHAPALLI	ATMAKUR		
28	KOWTHALAM	KOWTHALAM	ADONI		
29	KRISHNAGIRI	KRISHNAGIRI	DHONE		
30	KURNOOL	KURNOOL	KALLUR		
31	MADDIKERA	MADDIKERA	PATTIKONDA		
32	MAHANANDI	MAHANANDI	SIRIVEL		

I	Ī		İ
33	MANTRALAYAM	MANTRALAYAM	NANDAVARAM
34	MIDTHUR	MIDTHUR	GADIVEMULA
35	NANDAVARAM	NANDAVARAM	YEMMIGANUR
36	NANDIKOTKUR	NANDIKOTKUR	MIDTHUR
37	NANDYAL	NANDYAL	MAHANANDI
38	ORVAKAL	ORVAKAL	PANYAM
39	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
47	SANJAMALA	SANJAMALA	OWK
48	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

## Restructured Weather Based Crop Insurance Scheme for OILPALM Plantation WEST GODAVARI District - Kharif 2016 Season

## LIST OF RUA-RWS-BWS ANNNEXURE-XXII

	LIST OF ROA-RWS ANNNEXURE-XXII					
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)			
1	ACHANTA	ACHANTA	PODUR			
2	AKIVEEDU	AKIVEEDU	UNDI			
3	ATTILI	ATTILI	GANAPAVARAM			
4	BHEEMAVARAM	BHEEMAVARAM	KALLA			
5	BHIMADOLE	BHIMADOLE	UNGUTURU			
6	BUTTAYAGUDEM	BUTTAYAGUDEM	POLAVARAM			
7	CHAGALLU	CHAGALLU	NIDADAVOLE			
8	CHINTHALAPUDI	CHINTHALAPUDI	T NARSAPURAM			
9	D THIRUMALA	D THIRUMALA	KAMAVARAPUKOTA			
10	DENDULRU	DENDULRU	BHIMADOLE			
11	DEVARAPALLE	DEVARAPALLE	NALLAJERLA			
12	ELURU	ELURU	DENDULURU			
13	GANAPAVARAM	GANAPAVARAM	PENTAPADU			
14	GOPALAPURAM	GOPALAPURAM	DEVARAPALLE			
15	IRAGAVARAM	IRAGAVARAM	PENUMANTRA			
16	JANAGAREDDIGUDEM	JANAGAREDDIGUDEM	KOYYALAGUDEM			
17	JEELUGUMILLI	JEELUGUMILLI	BUTTAYAGUDEM			
18	KALLA	KALLA	AKIVEEDU			
19	KAMAVARAPUKOTA	KAMAVARAPUKOTA	LINGAPALEM			

20	KOVVUR	KOVVUR	CHAGALLU
21	KOYYALAGUDEM	KOYYALAGUDEM	BUTTAYAGUDEM
22	LINGAPALEM	LINGAPALEM	CHINTHALAPUDI
23	MOGALTHUR	MOGALTHUR	BHEEMAVARAM
24	NALLAJERLA	NALLAJERLA	UNGUTURU
25	NARASAPURAM	NARASAPURAM	MOGALTHUR
26	NIDADAVOLE	NIDADAVOLE	TADEPALLIGUDEM
27	NIDAMARRU	NIDAMARRU	BHIMADOLE
28	PLACOLE	PLACOLE	VEERAVASARAM
29	PALAKODERU	PALAKODERU	BHEEMAVARAM
30	PEDAPADU	PEDAPADU	ELURU
31	PEDAVEGI	PEDAVEGI	DENDULURU
32	PENTAPADU	PENTAPADU	TADEPALLIGUDEM
33	PENUGONDA	PENUGONDA	ACHANTA
34	PENUMANTRA	PENUMANTRA	ATTILI
35	PERAVALI	PERAVALI	PENUGONDA
36	PODURU	PODURU	PALACOLE
37	POLAVARAM	POLAVARAM	GOPALAPURAM
38	T NARSAPURAM	T NARSAPURAM	JANGAREDDIGUDEM
39	TADEPALLIGUDEM	TADEPALLIGUDEM	UNGUTURU
40	TANUKU	TANUKU	UNDRAJAVARAM
41	THALLAPUDI	THALLAPUDI	GOPALAPURAM
42	UNDI	UNDI	GANAPAVARAM
43	UNDRAJAVARAM	UNDRAJAVARAM	PERAVALI
44	UNGUTURU	UNGUTURU	PENTAPADU
45	VEERAVASARAM	VEERAVASARAM	PALAKODERU
46	YELAMANCHILI	YELAMANCHILI	PODURU

#### Restructured Weather Based Crop Insurance Scheme for SWEET LIME

#### KADAPA District - Kharif 2016 Season

LIST OF RUA-RWS-BWS		Annexure XXIII	
SI No.	Reference Unit Area(RUA)	Reference Weather Station (RWS)	Backup Weather Station (BWS)
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	SAMBEPALLI
9	CHITVEL	CHITVEL	PENAGALUR
10	C.K.DINNE	C.K.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(RAILWAY)	KODUR(RAILWAY)	OBULAVARIPALLI			
20	KONDAPURAM	KONDAPURAM	MYLAVARAM			
21	LAKKIREDDYPALLI	LAKKIREDDYPALLI	CHAKRAYAPET			
22	LINGALA	LINGALA	SIMHADRIPURAM			
23	MUDDANUR	MUDDANUR	YERRAGUNTLA			
24	MYLAVARAM	MYLAVARAM	JAMMALAMADUGU			
25	NANDALUR	NANDALUR	PENAGALUR			
26	OBULAVARIPALLI	OBULAVARIPALLI	PULLAMPET			
27	PEDDAMUDIAM	PEDDAMUDIAM	JAMMALAMADUGU			
28	PENAGALUR	PENAGALUR	RAJAMPET			
29	PENDLIMARRI	PENDLIMARRI	C.K.DINNE			
30	PORUMAMILLA	PORUMAMILLA	GOPAVARAM			
31	PRODDATUR	PRODDATUR	CHAPADU			
32	PULIVENDULA	PULIVENDULA	LINGALA			
33	PULLAMPET	PULLAMPET	CHITVEL			
34	RAJAMPET	RAJAMPET	PULLAMPET			
35	RAJUPALEM	RAJUPALEM	PRODDATUR			
36	RAMAPAURAM	RAMAPAURAM	LAKKIREDDYPALLI			
37	RAYACHOTY	RAYACHOTY	GALIVEEDU			
38	MYDUKUR	MYDUKUR	KHAJIPET			
39	S.A.KASINAYANA	S.A.KASINAYANA	KALASAPADU			
40	SAMBEPALLI	SAMBEPALLI	T.SUNDUPALLI			
41	SIDHAVATAM	SIDHAVATAM	VONTIMITTA			
42	SIMHADRIPURAM	SIMHADRIPURAM	THONDUR			
43	THONDUR	THONDUR	MUDDANUR			
44	T SUNDUPALLE	T SUNDUPALLE	VEERABALLE			
45	VALLUR	VALLUR	KHAJIPET			
46	VEERABALLE	VEERABALLE	RAMAPAURAM			
47	VEMPALLE	VEMPALLE	VEMULA			
48	VEMULA	VEMULA	PULIVENDULA			
49	VN PALLE	VN PALLE	VEMPALLE			
50	VONTIMITTA	VONTIMITTA	NANDALUR			
51	YERRAGUNTLA	YERRAGUNTLA	KAMALAPURAM			
	Restructured Weather Based Crop Insurance Scheme for TOMATO CROP					

#### CHITTOOR District - Kharif 2016 Season

	LIST OF RUA-RWS-BWS	Annexure XXIV		
SI No. Reference Unit Area(RUA) F		Reference Weather Station (RWS)	Backup Weather Station (BWS)	
1	В КОТНАКОТА	В КОТНАКОТА	KURABALAKOTA	
2	BAIREDDYPALLE	BAIREDDYPALLE	PALAMANER	
3	BANGARUPALEM	BANGARUPALEM	THVANAMPALLE	
4	BUCHINAIDUKHANDRIGA	BUCHINAIDUKHANDRIGA	THOTTAMBEDU	

5	CHANDRAGIRI	CHANDRAGIRI	PAKALA
6	CHINNAGOTTIGALLU	CHINNAGOTTIGALLU	CHANDRAGIRI
7	CHITTOOR	CHITTOOR	GANGADHARANELLORE
8	CHOWDEPALLE	CHOWDEPALLE	NIMMANAPALLE
9	GANGADHARANELLORE	GANGADHARANELLORE	SRIRANGARAJAPAURAM
10	GANGAVARAM	GANGAVARAM	PALAMANER
11	GUDIPALLE	GUDIPALLE	SANTHIPURAM
12	GUDIPALA	GUDIPALA	CHITTOOR
13	GURRAMKONDA	GURRAMKONDA	PEDAMANDYAM
14	IRALA	IRALA	PUTHALAPATTU
15	K.V.B.PURAM	K.V.B.PURAM	NAGALAPURAM
16	KALAKADA	KALAKADA	GURRAAMKONDA
17	KALIKIRI	KALIKIRI	KAMBHAMVARIPALLE
18	KAMBHAMVARIPALLE	KAMBHAMVARIPALLE	PILERU
19	KARVETINAGAR	KARVETINAGAR	VEDURUKUPPAM
20	KUPPAM	KUPPAM	GUDIPALLE
21	KURABALAKOTA	KURABALAKOTA	MADANAPALLE
22	MADANAPALLE	MADANAPALLE	NIMMANAPALLE
23	MULAKALACHERUVU	MULAKALACHERUVU	В КОТНАКОТА
24	NAGALAPURAM	NAGALAPURAM	SATYAVEDU
25	NAGARI	NAGARI	NARAYANAVANAM
26	NARAYANAVANAM	NARAYANAVANAM	K.V.B.PURAM
27	NIMMANAPALLE	NIMMANAPALLE	VOYALPADU(VALMIKIPURAM)
28	NINDRA	NINDRA	NAGARI
29	PAKALA	PAKALA	PULICHERLA
30	PALAMANER	PALAMANER	BANGARUPALEM
31	PALASAMUDRAM	PALASAMUDRAM	SRIRANGARAJAPAURAM
32	PEDDAPANJANI	PEDDAPANJANI	GANGAVARAM
33	PEDDAMANDYAM	PEDDAMANDYAM	THAMBALLPALLE
34	PEDDATHIPPASAMUDRAM	PEDDATHIPPASAMUDRAM	В КОТНАКОТА
35	PENUMURU	PENUMURU	GANGADHARANELLORE
36	PICHATUR	PICHATUR	NAGALAPURAM
37	PILERU	PILERU	ROMPICHERLA
38	PULICHERLA	PULICHERLA	SODAM
39	PUNGANUR	PUNGANUR	RAMASAMUDRAM
40	PUTHALAPATTU	PUTHALAPATTU	PENUMURU
41	PUTTUR	PUTTUR	KARVETINAGAR
42	RAMAKUPPAM	RAMAKUPPAM	VENKATAGIRIKOTA
43	RAMACHANDRAPURAM(K)	RAMACHANDRAPURAM(KAMMAPALLI)	CHANDRAGIRI
44	RAMASAMUDRAM	RAMASAMUDRAM	MADANAPALLE
45	RENIGUNTA	RENIGUNTA	TIRUPATHI URBAN
46	ROMPICHERLA	ROMPICHERLA	CHINNAGOTTIGALLU
47	SANTHIPURAM	SANTHIPURAM	RAMAKUPPAM
48	SATYAVEDU	SATYAVEDU	VARADAIAHPALEM
49	SODAM	SODAM	CHOWDEPALLI

			•
50	SOMALA	SOMALA	NIMMANAPALLE
51	SRIKALAHASTHI	SRIKALAHASTHI	YERPEDU
52	SRIRANGARAJAPURAM	SRIRANGARAJAPURAM	VEDURUKUPPAM
53	THAMBALLAPALLE	THAMBALLAPALLE	MULAKALACHERUVU
54	THVANAMPALLE	THVANAMPALLE	IRALA
55	THOTTAMBEDU	THOTTAMBEDU	SRIKALAHASTHI
56	TIRUPATHI RURAL	TIRUPATHI RURAL	TIRUPATHI URBAN
57	TIRUPATHI URBAN	TIRUPATHI URBAN	CHANDRAGIRI
58	VADAMALAPETA	VADAMALAPETA	NARAYANAVANAM
59	VARADAIAPALEM	VARADAIAPALEM	BUCHINAIDUKHANDRIGA
60	VEDURUKUPPAM	VEDURUKUPPAM	RAMACHANDRAPURAM(K)
61	VENKATAGIRIKOTA	VENKATAGIRIKOTA	BAIREDDYPALLI
62	VIJAYAPURAM	VIJAYAPURAM	NINDRA
63	VOYALPADU(V)	VOYALPADU(VALMIKIPURAM)	KALIKIRI
64	YADAMARRI	YADAMARRI	CHITTOOR
65	YERPEDU	YERPEDU	RENIGUNTA
66	YERRAVARIPALEM	YERRAVARIPALEM	CHINNAGOTTIGALLU



Notified Weather

Station

#### **Relationship Beyond Insurance**

Crop

#### RESTRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS)

Proposal Form for Non-Loanee Farmer

Village

**Notified Area Details** 

**Customer Details** 

District

State

Date: Place:

Tehsil/Block

Nyay

Panchayat/Hubli

NAME:				FATHE	ER/HUSBAND NA	AME:			
ADD, PHO	NE & MOB. NO.:			BANK NAME & BRANCH:					
				ADD:					
				ACCOU	JNT NO.:				
				MICR (	CODE:				
				IFSC C	ODE:				
* I accept to pay & receive claim amount (if any) in the above given Bank a									
Customer		amount (if any) in the abo	ve given Bank a	1/C.					
General SC ST					OBC		Male/Femal	e	
Coverage	<u>Details</u>								
Crop Area	Land Record	Sum insured /ha	Total Sum In	sured	Premium Rate	Tota	al Premium	Farmer category	
(ha)	No/Survey No	(₹)	(₹)		(₹ / per unit)		(₹)	(Owner/Leased/Part ner)	
									1
									-
									-
l									
* Total Premiu	m/State Govt. and Centra	al Govt. Share would be as per	r notification issue	d by respect	ive state Govt.				
		visions of the Schem							
		ove are true and corre							
		m the insurance com ther crop insurance							
	•	nch or Primary Agri.		-				_	
any other (		y = -8	- r		(,			y	

Terms and Conditions (To be printed on back of Acknowledgement)

Insured Farmer Signature/Thumb Impression

- 1. The coverage under RWBCIS will be strictly as per operational guidelines framed DAC&FW, GOI and the notification issued by the state government for the relevant season
- 2. The proposer shall submit only one proposal form for a season.
- 3. The proposer shall disclose all material facts. Any discrepancy discovered later may lead to cancellation of insurance cover and forfeiture of premium. Material facts for this purpose will include but not restricted to facts relevant to crop insured, season insured, notified area insured and insurable interest.
- 4. The Insurance company reserves the right to reject this proposal if it is not signed / not completely filled / required documents in support of insurable interest are not enclosed/ full share of farmer's premium is not paid
- 5. The insurance cover may be cancelled if it is discovered at any time that:
  - a. The farmer has insured more area than the land with insurable interest for him.
  - b. Has taken insurance on the same land in the survey no. from different banks/ branches/ society or as loanee as well as non-loanee farmer or has sown some other crop than notified/ insured crop.

In above cases the premium would not be refunded without prejudice to the right to investigate and make changes in the coverage accordingly at insured's risk, cost and consequences.

- 6. Proposer undertakes to inform the insurer in the event of any change in crop, extent of area sown, bank account and insurable interest within one week, otherwise point no3. will follow.
- 7. Insurance company reserves the right to investigate ourselves or through others and reduce claim proportionately, if area insured is more than area sown.
- 8. Proposer undertakes to inform insurance company within 48 hours of occurrence of loss caused due to perils mentioned in the scheme in case of localized calamity/post-harvest losses
- 9. Proposer undertakes to assist insurance company and its loss assessors in every manner.
- 10. Payment of claim under prevented sowing will lead to cancellation of policy and no further claim will be paid.
- 11. If required, at the time of claim, if any, the insured may be required to submit identity and address proof.
- 12. Proposer undertakes to submit discharge certificate before receipt of claim.

#### Bajaj Allianz General Insurance Co. Ltd.



G.E. Plaza, Airport Road, Yerawada, Pune - 411006. IRDA Reg No.: 113.

**Relationship Beyond Insurance** 

UIN:BAL-WE-P14-50-V01-14-15 | CIN: U66010PN2000PLC015329

Bank Name

### **Restructured Weather Based Crop Insurance Scheme (RWBCIS)**

## Proposal & Declaration Form (Loanee)

Branch Office Address:

	(Address & Telephone	No. of Noda	al Bank)				
					Board No.: _		
	According to provisions of the Restructured Weather Based Crop Insurance Scheme (RWBCIS), we hereby declare the total in- sured amount for farmers according to schedule for the season mentioned below for loanee applicants /Kisaan Credit Card Holder, come under our Nodal Bank Authority area and have submitted their insurance proposal till last date.						
	This is to certify by this office on behalf of the Bank Branches / Primary Agriculture Cooperative Societies (PACS) of our authority, that:						
i	Alle ligibleLoanApplicants/KissanCreditCardholders, whohavesanctionedcreditlimitfortheinsurablecropsforthecorrections						
ii.	seasonand intended t All guidelines with reg Insur- ance Company I	ard to cove	rage under F				nd Jent / Bajaj Allianz General
	bank or insurer. A con		•	•		ch insured farmer by	
Date:		_					
	of the Authorized Signat nation:						
					Signature and	Seal of the Authorize	d Nodal Bank Officer
				SCHED	ULE		
Decla	ration form No. assigned	d by the Ban	k:			Nodal Bank Code:	
State*	*D	oistrict*		Tehsil*	Referer	nce WeatherStation*_	
					(as p	er notification)	
Seaso	n*Yea	r*	Crop*		Referen	ce Unit Area	
					(as per r	notification)	
Insure	ed Amount per unit area	for the Insur	ed Crop(S.I.)*	·(`)	Farmer Premi	um Per unit Area*(`)	
	Farmer's Category No. of Farmers		armers				
			MALE	FEMALE			
1.	Small / Marginal	SC					
	Farmers	ST					
		All Others					
2.	Other Farmers	SC					
		ST					

		All Others							
	Total								
*Total	Premium/State Govt. and Cen	tral Govt. Share	of premium w	ould be as per	the notification issued by	the respective st	ate Govt.		
DD/C	heque No		_DD/ Chequ	ie Date	DD/Cl	neque Amour	nt	 	 _
		Shall be co	mpleted by	Bajaj Alliar	nz General Insurance	e Company L	imited		
Policy	No.:				I	Receipt No.:			
Note:	1. All code boxes shall b	e filled by B	ajaj Allianz G	General Insu	rance Company Limit	ted			
	2. Please refer Direction f	orfillingthe	declarationfo	orm					
Receiv	ving Date:								

#### Guidelines for filling up Weather Based Crop Insurance Scheme Loanee Declaration Form:

- 1. This declaration form should be filled only with respect to the farmers who have functional / active loan accounts / Kisaan Credit Card holders having sanctioned loan limit.
- 2. Separate declaration form should be filled for every crop and every reference notified area.
- 3. Only one copy of the declaration form needs to be submitted to Bajaj Allianz General Insurance Company Limited. Banks shall keep one copy for their records and future reference.
- 4. The Nodal bank should give its complete address and phone number for future correspondence. Also the form should be signed and stamped by the Authorized Signatory of the nodal bank.
- 5. Suminsuredforanyfarmershould be based on the proposed area in the loan application considering the loan limit for a crop & pre-declared sum insured amount per unit area. There should be strict compliance with all the stipulations / guidelines of the Restructured Weather Based Crop Insurance Scheme (RWBCIS).
- 6. The declaration formalong with the premium cheque / DD should be submitted by the bank to "Bajaj Allianz General Insurance Company" round off the amount of premium to the nearest rupee, within the cut-off date mentioned in the notification issued by the State Govt.
- 7. There should be no duplication in insurance coverage of any cultivar 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 by the Bajaj Allianz GIC, the same must be clarified within one week's time. No clarification will be entertained by the company thereafter. The claims liability, if any, on such delayed clarifications will rest with the concerned Bank/Branch.

#### Specific Guidelines for filling in the Schedule:

- 1. Care should be taken to specify the correct Season, Crop and Reference Weather Station in each declaration form. Any kind of changes / corrections will not be entertained by the company after the stipulated period.
- 2. Care should also be taken to declare correct Acreage insured and Sum Insured. Increase in the Sum Insured following any changes / corrections will not be entertained by the company after the stipulated period.
- 3. The Insured amount for small / marginal farmers and other farmers should be declared separately. The categorization of Small / Marginal farm- ers should be done by considering total farm land ownership up to 2 hectare (5 acre).
- 4. TotalSumInsuredshouldbearrivedatforeachloaneefarmersbymultiplyingAreaaspertheloanapplicationwiththepre-declared "suminsured perunit area" applicable for the crop, and as per the Guidelines of the Restructure Weather Based Crop Insurance Scheme (RWBCIS).
- 5. The applicable premium rate and sum insured per unit area for the insurable crops would be communicated by Bajaj Allianz GICLtd at the begin- ning of each season, based on which total premium and total sum insured would be calculated.
- 6. The bank branches / PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

## **Bajaj Allianz General Insurance Company Limited**



Receiving Date:

**Relationship Beyond Insurance** 

## **Restructured Weather Based Crop Insurance** Scheme (RWBCIS) Declaration Form (Non-Loanee)

Insurance Company Limited

2. Please refer Direction for filling the declaration form

Baı	nk Name :							
(Ac	ddress & Telephone	No. of Nodal Ba	ank)		Branch Off	ice Addre	ss:	
					Board No.:		Mobile N	o.:
2.	insured amount for our Nodal Bank A This is to certify that: (i) All eligible in mentioned (ii) All guidelin	or farmers according thoracter and by this office on mon-loanee application in the 'Schedukes with regard to Company Ltd ha	rding to schedud have submitted to behalf of the Bicants, who have are included, to coverage under the schedulers.	alle for theed their insurance their insurance thank Branches / leve approached use and ler RWBCIS issu	season menti e proposal till las Primary Agricultu s for insuring thei ed by the Govt of	ioned below st date. re Coopera r crop and i	v for non-loane ative Societies intended to be te Government	hereby declare the total eapplicants, come under (PACS) of our authority, grown during the season A Bajaj Allianz General
	Name of the Auth	norized Signato	ry of Nodal Ba	nk :				
	Designation:				Signatu	ire and Sea	al of the Autho	orized Nodal Bank Office
				SCHE	DULE			
Dec	claration form No. a	assigned by the	Bank :			N	lodal Bank Co	ode :
								ation)
								•
								rea*(₹)
.No	Farmer's (			Farmers (2)	Area to be Insured (Ha) (3)	= Area	um Insured a x Sum d Per unit ea (₹) (4)	Farmer Share = Area x Farmer Premium Per unit area (₹) (5)
			MALE	FEMALE				
1.	Small / Marginal							
	Farmers	ST All Others						
2.	Other Farmers	SC						
		ST						
		All Others						
	Total							
	Premium/State Govt. and Central (	·			e Date	Е	)D/Cheque Am	ount
		Shall be	completed by	Bajaj Allianz G	eneral Insuranc	e Compan	y Limited	
Poli	cy No.:					_		
						R	eceipt No.:	
Not	e: 1. All code box	xes shall be fille	ed by Bajaj Alli	anz General		R	eceiving Date:	

#### Guidelines for filling up Restructured Weather Based Crop Insurance Scheme non-Loanee Declaration Form:

- 1. This declaration form should be filled only with respect to the farmers who have submitted necessary documents and premium along with the proposal form within the cutoff date specified in the notification.
- 2. Separate declaration form should be filled for every crop and every reference weather station.
- 3. Only one copy of the declaration form needs to be submitted to Bajaj Allianz General Insurance Company Limited. Banks shall keep one copy for their records and future reference.
- 4. The Nodal bank should give its complete address and phone number for future correspondence. Also the form should be signed
  - and stamped by the Authorized Signatory of the nodal bank.
- 5. Sum insured for any farmer should be based on the area and crop proposed in the proposal form & predeclared sum insured amount per unit area. There should be strict compliance with all the stipulations / guidelines of the Restructured Weather Based Crop Insurance Scheme (RWBCIS).
- 6. The declaration form along with the premium cheque / DD should be submitted by the nodal bank to Bajaj Allianz General Insurance Company within the cut off date mentioned in the notification issued by the State Govt.
- 7. There should be no duplication in insurance coverage of any cultivar 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 by the Bajaj Allianz GIC, the same must be clarified within one week's time. No clarification will be entertained by the company thereafter. The claims liability, if any, on such delayed clarifications will rest with the concerned Bank/Branch.

#### Specific Guidelines for filling in the Schedule:

- 1. Care should be taken to specify the correct Season, Crop and Reference Weather Station in each declaration form. Any kind of changes / corrections will not be entertained by the company after the stipulated period.
- 2. Care should also be taken to declare correct Acreage insured and Sum Insured. Increase in the Sum Insured following any changes / corrections will not be entertained by the company after the stipulated period.
- 3. The Insured amount for small / marginal farmers and other farmers should be declared separately. The categorization of Small / Marginal farmers should be done by considering total farm land ownership up to 2 hectare (5 acre).
- 4. Total Sum Insured should be arrived at for each farmers by multiplying Area as mentioned in the proposal form with the pre-declared "sum insured per unit area" applicable for the crop, and as per the Guidelines of the Restructured Weather Based Crop Insurance Scheme (RWBCIS).
- The applicable premium rate and sum insured per unit area for the insurable crops would be communicated by Bajaj
  Allianz GIC Ltd at the beginning of each season, based on which total premium and total sum insured would be
  calculated.
- 6. The bank branches / PACS shall process and verify the details of crops grown and acreage operated, if and wherever required.

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## **Mandate Form for Electronic Transfer of Claim Payments**

To Bajaj Allianz General Insuran	Ltd	office Code & Name : i-track Number :								
Partner ID (To be filled by Office):										
	Shri / Smt / Kum									
	(As appears in	your bai	nk accou	unt)						
Full Address:						PIN Code	 e:			
Contact / Mobile No:										
Bank Name:										
Branch Name & Address:										
Branch Tel No & Contact No:										
Branch IFSC Code for NEFT										
Branch MICR Code										
Name of the Account Holder : (As per Bank Account)										·
Account Type	Savings	6		Curi	rent		Cas	sh Cre	edit	
Account No. (as appearing in the cheque book)										
I/we have read the declarations / co	onditions mentic	oned ove	erleaf.	<u> </u>	1	, 1	1 1			
Place:Da		(Be	eneficiar	y's						

#### **MANDATORY REQUIREMENT**

#### **PLEASE ATTACH HERE**

Cancelled blank Cheque of your bank for ensuring accuracy of name of the bank, branch name, Account number and FSC code. If NAME OR IFSC code of the payee is not printed on the cheque leaf, please attach copy of the first page of the bank passbook also.
have verified the documents attached with the mandate and confirm that these documents correctly belong to the Partner ID & Partner Name mentioned in the mandate. ( To be verified by superior )
Employee Code Employee Name: Designation
Place Date Signature

#### **DECLARATION**

- I / We hereby declare that the particulars given above are correct and complete and no blanks have been left. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information I / we would not hold Bajaj Allianz General Insurance Company Limited responsible.
- I / We undertake to revoke the instruction for NEFT in the event of the business relationship expiring and or being 'terminated' and further hereby specifically authorize Bajaj Allianz General Insurance Company Limited, to do so, for me and on my behalf, in case the revocation communication is not received from me within seven days of expiry and or being termination of relationship.
- I / We further undertake to refund, at any time, any excess amount whether demanded by Bajaj Allianz General Insurance Company Limited or not, which has been credited to my account [due to any reason] by Bajaj Allianz General Insurance Company Limited, in excess of (i) the amount due to me, or (ii) in excess of amount for which I gave mandate, and or (iii) agreed rent/license fees/compensation/refundable security deposit/Commission/Claim/Refund/ Any other payment.
- I / We agree that the payment will be endeavoured to be credited starting from the date of next payment cycle and unless the Mandate is revoked by me/us issuance of relevant credit instruction for electronic payment from Bajaj Allianz General Insurance Company Limited into the aforesaid account will be valid discharge to Bajaj Allianz General Insurance

Company Limited for having paid (i) the amount due to me, or (ii) in excess of amount for which I gave mandate, and or (iii) agreed rent/license fees/compensation/refundable security deposit/ Commission/Claim/Refund/ Any other payment.

- I / We further confirm that we understand this mode as a method of payment introduced by Reserve Bank of India, which provides us an option to receive the amount and or to collect our payments by electronic payment mode directly through my/our bank accounts.
- I / We further confirm that I/we understand, Bajaj Allianz General Insurance Company Limited, shall make electronic payment to my account by issuing the Payment instruction electronically through its banker to the Clearing Authority and the Clearing Authority would ensure credit to my/our specified bank account provided hereinabove.
- I / We further undertake to inform Bajaj Allianz General Insurance Company Limited with an advance notice of 6 weeks, to withdraw from this mode of electronic payment.
- I / We further confirm that Bajaj Allianz General Insurance Company Limited will have, at its sole discretion, the right to return back to the option of paying to me/us by way of cheque if there are more than 2 consecutive failures in remittances for no fault on the side of Bajaj Allianz General Insurance Company Limited.
- After Bajaj Allianz General Insurance Company Limited issuing the Payment instruction electronically through its banker, for whatever reasons, if I/we do not get the credit to my/our account, then same shall neither constitute the default in (i) Payment of amount requested by me, or (ii) Payment of amount due to me/us, or (iii) Payment of agreed rent/license fees/compensation/refundable security deposit/ commission/claim/ Refund/Any other payment by Bajaj Allianz General Insurance Company Limited nor constitute default of any terms and conditions of any agreement/MOU/ Claim/Refund/Other contract and or Lease agreement/Leave and license agreement with me/us.

T.VIJAY KUMAR SPECIAL CHIEF SECRETARY TO GOVERNMENT

//ATTESTED//

ASSISTANT SECRETARY TO GOVERNMENT

# Notification of Unified Package Insurance Scheme (UPIS) (pilot) during 2016-17 in Andhra Pradesh

The Department of Agriculture, Cooperation & Farmers Welfare (DAC & FW), Ministry of Agriculture, Government of India vide letter No.13015/03/2016-Credit-II, dated.23rd February, 2016 have issued administrative approval for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) to be implemented from Kharif 2016 season in all the states and Union Territories of India. The Government of India also announced Unified Package Insurance Scheme (UPIS) as a part of the PMFBY & WBCIS on pilot basis in the selected Districts. The state Government has also accorded administrative approval to implement PMFBY, WBCIS & UPIS vide memo.No.3095/Agri.II(1)/2016, dated.16.5.2016.

Government of Andhra Pradesh in the State Level Coordination Committee on Crop Insurance (SLCCCI) meeting held on 17th March, 2016 decided to implement UPIS scheme during 2016-17 in **Ananthapur** district on pilot basis in Andhra Pradesh.

#### **IMPLIMENTING AGENCY:**

As per the operational guidelines, the pilot scheme will be administered through AIC & empanelled Insurance Companies to be selected as Implementing Agency of PMFBY/WBCIS. The State Government is decided that, M/s Bajaj Allianz GIC Ltd., selected as Implementing Agency for WBCIS, which is covering major quantum of Crop Insurance will also implement the UPIS in Ananthapur District on pilot basis during the year 2016-17.

#### THE MAIN FEATURES/OPERATIONAL MODALITIES

- 1. The UPIS will be implemented in Ananthapur District on Pilot basis during 2016-17. A farmer (both Loanee and Non- Loanee) can access to Banks whereas non- loanee farmer shall be covered through banks and /or insurance intermediaries.
- 2. UPIS contain total 7 Sections out of which Section 1 (PMFBY or WBCIS) is mandatory. However, farmers have to choose at <u>least 2 other sections</u> (out of remaining 6) to avail the applicable subsidy under PMFBY section.
- 3. The cover will be for one full year except for section 1 (which will be bi-annual separately for Kharif and Rabi seasons) renewable from year to year.
- 4. The scheme would be offered / administered through AIC & empanelled General Insurance companies to be selected as implementing agency of PMFBY.

- 5. If the farmer has already availed any insurance policy covering any of sections (2-6) and sum insured not less than as mentioned in the UPIS than they would be exempted from taking such section(s). However details of such policy would be provided in their proposal form.
- 6. The farmers are required to fill up and sign the proposal cum declaration form giving all the required details in the relevant sections which they wish to avail. Such filled and signed proposal form shall be submitted along with the premium to the bank/intermediary/insurance company who will issue a stamped/signed receipt for the same. The proposal form is mandatory for both loanee and non loanee farmers.
- 7. After accepting the proposal forms from farmers, banks shall provide **unique reference number** to such proposal forms. Acknowledgement shall be provided by banks to the farmers. Such acknowledgements shall have the same unique reference number which is given to proposal forms.
- 8. No change in the particulars furnished in the proposal form will be admissible unless specifically agreed in writing by insurance company.
- 9. The Bank will continue to have existing tie-up with the same insurance companies except for PMFBY. If the existing tied up company does not agree with the term and conditions of UPIS (Section 2 to 7), then implementing crop insurance company will arrange insurance for other sections.

#### **Section 1: Crop Insurance**

Pradhan Mantri Fasal Bima Yojna (PMFBY) / Weather Based Crop Insurance Scheme (WBCIS)

#### **Section 2: Personal Accident Insurance**

(Coverage as per Pradhan Mantri Suraksha Bima Yojana – (PMSBY)

**Details of Scheme:** The scheme will be a one year cover, renewable from year to year, Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. There will be no change in the existing relationship structure of Bank- insurance company which was established for PMSBY and here also the premium will be submitted to the insurance company with which bank is already

tied up. If the farmer has already availed this section in the form of PMSBY, he/she need not to choose this section again. However, he/she is required to provide the detail of the policy which will be captured in proposal cum declaration form under PMFBY.

**Scope of coverage:** All farmers eligible for crop insurance under PMFBY/WBCIS in the age 18 to 70 years will be entitled to join. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only. Aadhar would be the primary KYC for the bank account.

**Enrollment Modality / Period:** For new enrolments, the cover shall be provided for one year period starting from the date of enrolment or 1<sup>st</sup> June, whichever is later and the cover will end on next 31<sup>st</sup> May under PMFBY. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

#### Benefits: As per the following table:

	Table of Benefits (anyone will be applicable)	Sum Insured
a.	Death	Rs. 2 Lakh
b.	Total and irrecoverable loss of both eyes or loss of use of both	Rs. 2 Lakh
	hands or feet or loss of sight of one eye and loss of use of hand or foot	
C.	Total and irrecoverable loss of sight of one eye or loss of use of	Rs. 1 Lakh

**Premium:** Rs.12/- per annum per member. The premium will be deducted from the account holder's savings bank account through 'auto debit' facility in one installment with in the cut off dates as mentioned under PMFBY.

**Master Policy Holder:** As mentioned in PMSBY, Participating Bank will be the Master policy holder on behalf of the participating subscribers.

**Termination of cover:** The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

1. On attaining age 70 years (age nearest birthday).

- 2. At the time of renewal, closure of account with the Bank or insufficiency of balance to keep the insurance in force.
- 3. In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one only and the premium shall be liable to be forfeited.
- 4. If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date for renewal or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.

**Administration of PMSBY:** PMSBY, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period through 'auto-debit' process.

Enrollment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

#### **Appropriation of Premium:**

- 1) Insurance Premium to Insurance Company: Rs.10/- per annum per member
- 2) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.1/- per annum per member
- 3) Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

#### Section -3: Life Insurance

(as per Pradhan Mantri Jeevan Jyoti Bima Yojana PMJJBY) Benefits:

- 1. Death Cover: Rs. 2,00,000 per member
- 2. To be provided by Life Insurance Companies

#### Rules of the Scheme

- a) In these Rules, the following words and expressions shall unless repugnant to the context, have the following meanings:-
- b) THE SCHEME" shall mean 'PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA' for the Savings Bank Account Holders of BANK'.
- c) "THE RULES" shall mean the Rules of the Scheme as set out below and as amended from time to time.
- a) "THE MEMBER" shall mean a Savings Bank Account Holder who has been admitted to benefits of the Scheme and on whose life an assurance has been or is to be effected in accordance with these Rules.
- e) "TERMINAL DATE" shall mean in respect of each Member the Annual Renewal Date following the date on which member completes the age of 55 or the member closes his account with the Bank or discontinuance of premium payment whichever is earlier.
- f) "THE ASSURANCE" shall mean the particular Assurance to be effected on the life of the Member.
- g) "THE BENEFICIARY" shall mean the person or persons who has/have been appointed by the Member as Nominee and whose name or names have been entered in the Bank Records.

#### Eligibility:-

The savings bank account holder of the participating banks aged between 18 years (completed) and 50 years (age nearer birthday) and who have given the consent to join the scheme during the 'enrollment period' are eligible to join the scheme.

#### Admission of Age:

Age as recorded by the Bank as per the Age Proof submitted by the Savings Bank Account holder.

#### Evidence of Health:

Satisfactory evidence of health as required by the insurance company shall be furnished by every eligible member, at the time of his entry into the Scheme, after the 'Enrollment Period', as incorporated in the "Consent-cum- Declaration Form" for joining the scheme.

#### Premium:

Premium to be deducted from member's SB Account. The premium is Rs.330/- plus Service Tax (if payable). Renewal premium is chargeable as per the rate decided from time to time on Annual Renewal dates.

**Enrollment Modality / Period:** For new enrolments, the cover shall be provided for one year period starting from the date of enrolment or 1<sup>st</sup> June, whichever is later and the cover will end on next 31<sup>St</sup> May under PMFBY. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

There will be no change in the existing relationship structure of Bank-insurance company which was established for PMJJY and here also the premium will be submitted to the insurance company with which bank is already tied up. If the farmer has already availed this section in the form of PMJJY, he/she need not to choose this section again. However, he/she is required to provide the detail of the policy which will be captured in proposal cum declaration form under PMFBY.

#### Assurance:

An assurance of Rs.2,00,000/- on death of the insured member is payable to the

Nominee. Benefit on Death prior to Terminal Date:

Upon the death of the Member prior to Terminal Date, the sum assured under the Assurance shall be payable to the nominated Beneficiary, provided the assurance is kept in force by payment of premium for that member.

#### Termination of Assurance:

The Assurance on the life of a Member shall terminate on an Annual Renewal Date upon happening of any of the following events and no benefit will become payable thereunder:On attaining age 55 years (age nearest birthday) on annual renewal date.

Closure of account with the Bank or insufficiency of balance to keep the insurance in force.

#### Suspension of Risk:

If the insurance cover is ceased due to any technical reasons such as insufficient balance for payment of premium on due date of renewal, the same can be reinstated after the grace period on receipt of premium and a satisfactory statement of good health.

#### RESTRAINT ON ANTICIPATION OR ENCUMBRANCE:

The benefits assured under the Scheme are strictly personal and cannot be assigned, charged or alienated in any way.

#### Discontinuance or Amendment of the Scheme:

The "Bank" or Insurance Company reserves the right to discontinue the Scheme at any time or to amend the Rules thereof on any Annual Renewal Date subject to giving one month's notice. Any amendment to the Rules of the Scheme will be done based on mutual agreement between Insurance Company and "Bank".

#### Jurisdiction:

All Assurances issued under the Scheme shall be Indian Contracts. They will be subject to Indian Laws including the Insurance Act, 1938 as amended, the Income Tax Act, 1961 and to any legislation subsequently introduced. All benefits under the Scheme arising out of death of any Member shall be payable in Indian Rupees.

#### Section 4: Building and Contents Insurance (Fire & Allied Perils)

The indemnity under this section is based on fixed sum Insured basis (maximum liability of the insurer will be sum insured or actual loss whichever is less)

The Company will indemnify the Insured in respect of loss of or damage to the Buildings/ Contents whilst contained in the insured premises by:

- a) Fire, Lighting, Explosion of gas in domestic appliances,
- b) Bursting and overflowing of water tanks, apparatus or pipes,
- c) Aircraft or articles dropped therefrom,
- d) Riot, Strike, or Malicious damage
- e) Earthquake, (Fire and / or Shock) Subsidence and Landslide (including Rockslide) damage
- f) Flood, inundation, storm, tempest, typhoon, hurricane, Tornado or cyclone.
- g) Impact damage
- h) Bush Fire

**Enrollment of Farmers:** The farmers shall provide the basic details of their home and dwellings in the proposal form. It shall include complete address of the house. The Sum insured has been capped at Rs.50,000 for building and Rs.20,000 for contents.

#### Claim process methodology:

- 1. In case of damage due to above mentioned perils, farmers shall intimate the Concerned insurance company via phone or in writing within 72 hours. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. It is necessary to share unique reference number of proposal cum declaration form while intimating the claims. No repair/reinstatement to be carried out until loss assessment procedure is completed.
- 2. The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
- 3. Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
- 4. Basis of claim settlement would be market value of the property on the date of loss. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/ insurance company within 10 days of date of survey. Claims would be paid on assessment basis only within 20 days of survey and submission of all required documents. Payment would be done in the farmer's bank account directly through NEFT.

#### **Special Exclusions:**

The Company shall not be liable in respect of:

- 1. Loss or damage by burglary and / or housebreaking or theft where any member of the insured's family is concerned as principal or accessory
- 2. Loss of or damage to articles of consumable nature
- 3. Loss of or damage to money, securities, stamps, stamp collections, bullion, livestock, motor vehicles and pedal cycles
- 4. Loss of or damage to deeds, bonds, bills of exchange, promissory notes, shares and stock certificates, business books, manuscripts, documents of any kind, unset precious stones and Jewelry and Valuable
- 5. Willful act or gross negligence of the Insured or his representatives
- 6. Terrorism

#### **Section 5: Agriculture Pumpset Insurance (Upto 10 Horse Power)**

The Insurance covers the Centrifugal pump sets (electrical and diesel) upto 10 Horsepower capacity which are used for agricultural purposes only.

#### **Scope of Cover:**

- 1. Fire & lightning
- 2. Burglary (due to violent forcible entry provided the pump set is kept in a locked enclosure).
- 3. Mechanical / electrical breakdown
- 4. Riot, Strike, malicious damage

**Enrollment of Farmers:** The farmers shall provide the electrical and mechanical specifications of the pump set in the proposal form. It shall include complete details of the pump set such as serial number, make, model and specifications. The Sum insured has been capped to Rs.25,000. Agriculture pump sets of age upto 7 year can be covered under this section.

#### Claim process methodology:

- 1. In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 72 hours giving an indication as to the nature and extent of loss or damage. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. No repair/reinstatement to be carried out until loss assessment procedure is completed.
- 2. The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
- 3. Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
- 4. Preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
- 5. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/insurance company within 10 days of date of survey. Claims would be paid on assessment basis only within 20 days of survey and submission of all required documents. Payment would be done in the farmer's bank account directly through NEFT.
- 6. Claims for repair of pump set will be on reinstatement value basis. The claim for total loss of pump will be on market value basis.
- 7. In case of burglary claims, FIR should be lodged immediately and its copy may be made available to the surveyor.

The liability of the Company under this Section in respect of any item of property sustaining damage for which indemnity is provided, shall cease if the same item is kept in operation without being repaired to the satisfaction of the Company.

Note: Submersible Pumps will be added in the cover subsequently

#### Special Exclusion to Agricultural Pump set Insurance:

- 1. Normal wear & tear, gradual deterioration due to atmospheric condition or otherwise.
- 2. Willful act or gross negligence of the Insured or his representatives.
- 3. Faults existing at the time of commencement of insurance and known to the Insured or his representative.
- 4. Loss or damage for which the manufacturer or supplier of pumpset is responsible either by law or under contract.
- 5. Cost of dismantling, transport to workshop and back as also cost of re-erection.
- 6. Loss due to floods

#### **Section 6: Student Safety Insurance**

Schedule of Benefits (for Parent/ Student): SI per student

Summary of Benefits

Contingency Amount of Compensation

Part A. Accidental death Rs. 50000 (parent/student)

Part B. Permanent total disablement Rs. 50000 (student) Part C. Loss of one limb/Eye Rs. 25000 (student) Part D. Accidental hospitalization Rs. 5000 (student)

In case of death of Father or Mother, the Claim amount to be converted into Fixed deposit in the name of student till attainment of 18 year of age.

#### Part A

If at any time during the currency of this policy the parent / guardian/ student named in the schedule shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the parent /guardian from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the insured Student or parent / guardian as the case may be the capital sum insured stated in the schedule.

#### Part B

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means and if such injury shall within six calendar months of the occurrence be the sole and direct cause of death or total and irrecoverable loss of two limbs or two eyes or 100% Permanent Total Disablement (permanently totally and absolutely disable the insured student from engaging in any employment or occupation of any description whatsoever) then the company shall pay to the parent / guardian or insured Student as the case may be the capital sum insured stated in the schedule of benefits.

#### Part C

If at any time during the currency of this policy the insured Student shall sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means resulting into irrecoverable loss of one limb or one eye, then the company shall pay to the parent / guardian or insured Student as the case may be 50% of the capital sum insured stated in the schedule of benefits. However, if such injury shall within six calendar months of the occurrence be the sole and direct cause of death, remaining 50% of the capital sum insured shall be payable to the parents/guardian as the case may be.

In case of death of both student and the parent / guardian named in the schedule of the policy resulting solely and directly from same accident caused by outward, violent and visible means, within six calendar months of its occurrence then the company shall pay the legal heir of the parent / guardian sums stated in the schedule.

#### Part D

Subject to the terms, conditions & exclusions the Company undertakes that if during the period stated in the Policy any insured student sustains any bodily injury through accident, and takes treatment at any Nursing Home/Hospital in India as an inpatient, the Company will pay to the Insured Person such expenses as are reasonably and necessarily incurred subject to the limits prescribed but not exceeding the Sum Insured during the period of insurance stated against that person in the policy upon submission of supporting documents with bills. Age Limit: Students: 5-25 years, parents: 18-70 Years

#### Exclusion

- 1. Payment of compensation in respect of death or injury as a direct consequence of: a. Committing or attempting suicide or intentional self-injury. b. Being under the influence of intoxicating liquor or drugs.
  - c. Engaging in aviation other than travelling as a bonafide passenger in any duly licensed standard type of aircraft anywhere in the world.

- d. Pregnancy or child birth.
- e. Venereal disease or insanity.
- f. Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and/or any mutant derivative or variation of HIV or AIDS.
- 2. Committing any breach of law with criminal intent.

#### Documents required for settlement of claims:

- 1. Claim Form
- Doctor's report, prescriptions and certificate confirming the nature and degree of disability
- 3. Police Report and Postmortem Report in case of accidental death
- 4. Bills, Receipts and Prescriptions of Doctor for reimbursement hospitalization expenses
- 5. Medical Practitioner's Certificate

#### **Section 7: Agricultural Tractor Insurance**

This section will be provided as per the provisions, terms, exceptions, conditions and endorsements of standard Motor Insurance Policy related to Agriculture tractor and trailers

Covers the insured against loss or damage to the Agriculture Tractor by fire, explosion, self- ignition or lightning, burglary, housebreaking, theft, riot and strike, earthquake, fire and shock, inundation, typhoon, hurricane, storm, tempest, cyclone, hailstorm, frost, landslide/rockslides by accidental external means, malicious act, terrorism activity while in transit by road, rail, inland waterway. Also provides coverage against death or permanent disablement of the driver, due to an accident while driving the Tractor insured during any one policy period

Subject to a deduction for depreciation at the rates mentioned below in respect of parts replaced: - For all rubber/nylon/plastic parts, tyres, tubes, batteries and air bags - 50%

- For fiber glass components 30%
- For all parts made of glass Nil
- Rate of depreciation for all other parts including wooden parts will be as per the schedule.

**Age wise Sum Insured and Premium:** (the rates are subject to change as per IRDAI regulations and the below table is for illustration purpose only):

		Sum Insured (Rs)	Premium amount (own damage premium rate @ 1.3%  TP for Tractor: Rs.2730 (as per motor tariff subject to change as per IRDA regulations)  TP for trailer: Rs.1238 (as per motor tariff subject to change as per IRDA regulations						
S.No	Age of Tractor								
			Comprehensive (without trailer) (Rs.) (ST Extra)	Comprehensive (with trailer) (Rs.) (ST Extra)	TP Only (without trailer) (Rs.) ( ST Extra)	TP Only (with trailer) (Rs.) (ST Extra)			
1	Less than 1 year	500000	9230	10468	2730	3968			
2	Exceeding 1 year- not exceeding 2 year	400000	7930	9168	2730	3968			
3	Exceeding 2 year- not exceeding 3 year	350000	7280	8518	2730	3968			
4	Exceeding 3 year- not exceeding 4 year	300000	6630	7868	2730	3968			
5	Exceeding 4 year- not exceeding 5 year	250000	5980	7218	2730	3968			
6	Exceeding 5 year- not exceeding 6 year	150000	4680	5918	2730	3968			
7	Exceeding 6 year- not exceeding 7 year	100000	4030	5268	2730	3968			
8	Exceeding 7 years- upto 10 years	50000	3380	4618	2730	3968			

Please note that applicable service tax will be applied to above mentioned premium amounts

Legal Liability to Third Parties: - Compensates for death/ bodily injury to third parties in the event of tractor being involved in an accident as per M.V. Act, 1988.

Enrollment of farmers: A farmer can opt for comprehensive cover or Third Party cover only. In case of comprehensive cover, it is important to inspect the vehicle before insurance. Post receipt of satisfactory inspection report of tractor, an Own damage cover will be provided. Comprehensive cover for Agriculture tractors of age up to 10 year and power up to 45 HP can be provided while there will not be any age limit for third party cover.

For comprehensive cover, a farmer will submit his existing policy and registration certificate to avail the benefit of no claim bonus. However for Third Party cover, only Registration certificate is needed. Banks will take special care to submit previous insurance policy and/or registration certificate to insurance companies while submitting the proposal cum declaration form. In case of break in the existing policy under comprehensive cover, insurance company will arrange for a pre insurance inspection. The coverage can be provided only after satisfactory inspection report.

For tractor trailers, farmers have to declare the same in the proposal form and only Third party cover can be offered. It will have separate premium amount in addition to the premium paid for tractor. Only one trailer can be covered.

Separate Certificate of Insurance for this section only will be provided by insurance companies.

#### Claim process methodology:

- 1. In case of damage due to above mentioned perils, farmers shall intimate the concerned insurance company via phone or in writing within 48 hours giving an indication as to the nature and extent of loss or damage. For intimation, farmers may choose to intimate directly to insurance company or through financial institutions/same intermediary channel vide which they have availed insurance. No repair/reinstatement to be carried out until loss assessment procedure is completed.
- 2. The claim is admissible only if the premium is paid with in the cut off dates as mentioned in section 1 of PMFBY/WBCIS.
- 3. Farmer will extend full co-operation to the surveyor appointed by the insurance company and provide necessary documents to substantiate the loss. A claim form issued by the company is also to be submitted.
- 4. Preserve the damaged or defective parts and make them available for inspection by an Official or Surveyor of the Company.
- 5. Basis of claim settlement under OD claim would be market value of the vehicle on the date of loss. Insurance company gets the survey done of the site within 3 days of intimation. The farmer will submit the claim forms and other relevant documents to surveyor/insurance company within 15 days of date of survey. Claims would be paid on assessment basis only within 30 days of survey and submission of all required documents. Payment would be done in the farmer's bank account directly through NEFT.
- 6. In case of burglary claims, FIR should be lodged immediately and its copy may be made available to the surveyor.

#### Policy Exclusions:

- 1. Any accidental loss or damage and/or liability caused sustained or incurred outside the geographical area.
- 2. Any claim arising out of any contractual liability.
- 3. Any accidental loss or damage and/or liability caused sustained or incurred whilst the vehicle insured herein is
  - a. Being used otherwise than in accordance with the Limitations of Use (tractor as well as trailer can only be used for agriculture purpose)
  - b. Being driven by or is for the purpose of being driven by him/her in the charge of any person other than a Driver as stated in the Driver's Clause.

#### 4. Losses such as

- a. Any accidental loss or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss.
- b. Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purposes of this exception combustion shall include any self-sustaining process of nuclear fission. Any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- 5. Any accidental loss or damage/liability directly or indirectly or proximately or remotely occasioned by, contributed to by or traceable to or arising out of or in connection with war, invasion, the act of foreign enemies, hostilities or war like operations (whether before or after declaration of war), civil war, mutiny, rebellion, military or usurped power or by any direct or indirect consequences of any of the said occurrences and in the event of any claim here under the insured shall prove that the accidental loss damage and/or liability arose independently of and was in no way connected with or occasioned by or contributed to by or traceable to any of the said occurrences or any consequences thereof and in default of such proof, the Company shall not be liable to make any payment in respect of such a claim

#### **General Conditions and Definitions for All Sections**

**Mis-description:** This Policy shall be void and all premium paid hereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material particular.

**Reasonable Care:** The Insured shall take all reasonable steps to safeguard the property insured against any loss or damage. The Insured shall exercise reasonable care that only competent employees are employed and shall take all reasonable precautions to prevent all accidents and shall comply with all statutory or other regulations.

**Fraud:** If any claim under this Policy shall in any respect be fraudulent or if any fraudulent means or devices are used by the Insured or any one acting on the Insured's behalf to obtain any benefit under this Policy, all benefits under the Policy shall be forfeited.

**Arbitration:** In case of a dispute, a committee mentioned in the succeeding para will decide on the issues under sections 2 to 7. The participating insurance company and officials of banks may form members of the committee. The decision of the committee will be binding to all.

**Contribution:** In the event of any loss damage liability or expenses covered by this Policy there shall be any other insurance covering the same loss damage liability or expenses, whether effected by the Insured or not this Policy shall pay only so much of the excess of such loss damage liability or expenses as is not recoverable under such other insurance subject always to the limitations of this Policy.

**Indemnity:** The Company may at its option reinstate/replace or repair the property or premises lost or damaged or any part thereof instead of paying the amount of the loss or damage or may join with any other insurer in so doing but the Company shall not be bound to reinstate exactly or completely but only as circumstances permit and in reasonably sufficient manner and in no case shall the Company be bound to expend more in reinstatement than it would have cost to reinstate such property as it was at the time of occurrence of such loss or damage and not more than the Sum Insured by the Company thereon.

**Grievance Redressal Mechanism:** To address any grievance/ complaint under the scheme, a committee consisting of District Agriculture Officer (Nodal Officer), representatives of implementing insurance company and bank/ financial institution shall be constituted. The working of the grievance committee will be monitored by District Level Monitoring Committee (DLMC) under the chairmanship of District Magistrate.

**Observance of Terms and Conditions:** The due observance and fulfillment of the terms, conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured shall be a condition precedent to any liability of the Company to make any payment under this Policy.

**General Exclusions:** The Company shall not be liable in respect of:

- Loss or damage, liability or expenses whether directly or indirectly, occasioned by happening through or arising from any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny, military, or usurped power or civil commotion or loot or pillage in connection herewith.
- 2. Loss or damage caused by depreciation or wear and tear
- 3. Consequential loss of any kind or description.
- 4. a) Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.

b) This Insurance does not cover loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of Condition 4 (b) only combustion shall include any self- sustaining process of nuclear fission.

#### 5. Excess/Deductible:

The excess/deductible will be applicable as following:

- Section 4 (Building and content): As per IRDAI Rules & Provisions. a.
- Section 5 (Pump set): As per IRDAI Rules & Provisions. c. Section 7 b. (Tractor): As per Motor Policy of the Company

#### **Service Charges:**

Under pilot UPIS, the designated Insurance Company under PMFBY will pay the following service charges to Banks w.r.t. of premium received by it:-

- (i) Sec. 1@4%
- (ii) Sec. 2-3 – As per PMSSBY & PMJJY

contract between me/us and insurance company. I

(iii) Sec 4-6 @10%

Where ever the above coverage are provided by the tied-up Insurance Companies (life/non-life) of respective banks, the service charges payable will be as per terms & conditions of the respective tie-up agreement.

a	The liability of the Company does not commence until the proposal has been ccepted by the Company and full premium paid.
C	Please visit respective company's website for complete set of general and specific onditions and exceptions
mate	e hereby declare that the particulars contained herein are true and correct and that no trial fact has been withheld, misstated or misrepresented and also that this proposal-schedule form part of the company's standard policy and shall be the basis of the

/ We further declare that the sum Insured herein represent the declared value of the property / persons described herein.

		<b>-</b> .
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Maaiu		Clause

I ----- do hereby assign the money payable in the event of my death by ----- to ----- further declare that his receipt shall be sufficient discharge to the Company.

Place: Signature of the Proposer

Date :

#### **Acknowledgement of Premium Receipt**

Į	Jnique Declaration Reference Number
(	IFSC of Insuring Bank A/c No. of Farmer):
(	To be generated by bank /intermediaries)

Sr. No.	Sections Opted for	Applicable Premium (incl. of Service Tax)	Name of Insurance Company
1	PMFBY (Crop Insurance)		
2	PMSBY (Accidental Death Insurance)		
3	PMJJBY (Life Insurance)		
4	Fire & Allied Insurance		
5	Agriculture Pumpset Insurance		
6	Student Safety Insurance		
7	Agriculture Tractor Insurance		
	Gross Premium (Rs. Incl. of ST)		

	hereby ./Shri	acknowledge	receipt	of	Proposal-cum-Declaration	Form	from
ho	lding Ba	nk A/c/KCC A	/c no				_ consenting
and	authorizi	ng auto-debit	from the sp	ec	cified Saving Bank A/c no./K	CC A/d	c. no. to join
Unif	ied Pack	kage Insuranc	e Scheme	(	UPIS) subject to correctne	ess of	information
prov	iding elig	jibility and rece	ipt of prem	iun	n amount.		

Seal and signature of authorized Bank Official/ Insurance Intermediary/Insurance Company

#### Roles and Responsibilities of various Agencies for UPIS

In addition to the provisions mentioned in Operational Guidelines of PMFBY/WBCIS, the following are the additional roles and responsibilities under UPIS:

#### **Banks/Financial Institutions:**

- Banks will educate the farmers on UPIS and guide them in filling up the proposal form. Banks will accept the proposal form duly filled by farmers incorporating the specific details like serial no. etc. of pump set. (Both Loanee & Non-Loanee farmers)
- Banks will collect the proposal form and remit the premium to respective insurance companies along with photo copies of the proposal form.
- 3. The Bank will continue to have existing tie-up with the same insurance companies except for PMFBY. (Sec 1)
- 4. The Banks will issue acknowledgement confirming the insurance to the farmers with unique reference no.: IFSC code of insuring Bank branch/Banks A/c no. of insured
- 5. The claim intimation received at Banks level will be forwarded to concerned respective insurance companies within 48 hours of its receipt.
- 6. Banks will cover both loanee & non-loanee farmers having Bank account in the same Bank or different Bank.
- 7. The coverage details and premium remittance under section 2 6 will be provided by the Banks to the concerned Insurance company within 24 hours
- 8. Banks will provide details of coverage in a format decided by DAC &FW preferably on the web portal.

#### **Insurance Companies:**

- Insurance companies will sensitize the banks, intermediaries and farmers about the provisions of UPIS. Wider publicity will be provided in the districts designated for UPIS
- 2. Wherever Banks do not have tie-ups, the insurance company allotted the district under PMFBY, will have responsibility of tie-ups, where ever required.
- 3. The Insurance Company will issue acknowledgement confirming the insurance to the farmers with unique reference no.: IFSC code of insuring Bank branch/ Banks A/c no. of insured

- 4. For the claim intimation received at Insurer level, a unique claim number will be generated and shall be shared with respective Bank/Insured farmer within 48 hours of receipt of claim intimation.
- 5. Certificate of Insurance for Tractor will be as per Motor Vehicle Act.
- 6. In sections 4, 5 and 7, it is the responsibility of insurance company to conduct the survey within 3 days of claim intimation. For sections 1, 2, 3 & 6 standard claim procedures related to these sections will be followed by insurance companies.
- 7. Claims would be paid within designated days (as mentioned in the respective sections) of survey and submission of all required documents.
- 8. Surveyor of insurance companies will assist claimant and banks for proper filling and timely submission of documents
- 9. Insurance companies will carry out break in inspection if any for tractor policy and shall give applicable No Claim Bonus in case of renewal of tractor policy.
- 10. For non loanee farmers, coming directly to insurance companies, it is the responsibility of insurance companies to help him/her in filling the proposal forms and give him/her an acknowledgment of premium received. For tractor, separate policy will be issued.

T.VIJAY KUMAR SPECIAL CHIEF SECRETARY TO GOVERNMENT

//ATTESTED//

ASSISTANT SECRETARY TO GOVERNMENT