



# Rainfall Insurance Scheme for Coffee (RISC) – 2016-17

## KERALA

### Blossom, Backing, Monsoon & Post Monsoon Showers



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**Coffee Board**  
**Head Office:** No.1, Dr. B.R. Ambedkar Veedhi  
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## **Rainfall Insurance Scheme for Coffee (RISC) – 2016-17 – Kerala**

Coffee Rainfall insurance is a unique rainfall based insurance scheme specially designed for the coffee growers of the country. This Scheme has been designed by the Agriculture Insurance Company of India Limited (AIC) in consultation with Coffee Board and the Coffee Growers Associations. The insurance scheme provides effective risk management aid to those coffee growers likely to be impacted by adverse rainfall incidence. The most important benefits of Coffee Rainfall insurance are:

1. Trigger events like adverse rainfall can be independently verified and measured.
2. The parameters considered in designing this insurance product are relevant, appropriate and to a large extent captures the rainfall induced risks affecting Coffee production.
3. Allows for speedy settlement of indemnities.

### **Applicability**

All the coffee growers in the country cultivating Arabica/ Robusta coffee are eligible to buy the insurance. The small growers owning up to 10 ha are eligible for subsidy support towards premium payable by them from the Government of India. The medium and large growers can subscribe to the scheme by paying full premium.

### **Scope of Coverage**

The policy compensates the insured against the likelihood of diminished coffee output/ yield resulting from shortfall/ excess in the actual rainfall (as the case may be) for different coverage options within a specific geographical location and specified time period, subject to a maximum of the Sum Insured specified in the policy under each of the coverage options. The Scheme provides payout against deficit rainfall in Blossom & Backing showers and excess rainfall during Monsoon & Post monsoon showers.

### **The coverage options of the Scheme are as follows:**

**“Blossom Showers”** shall mean the rainfall received between 1<sup>st</sup> March to 30<sup>th</sup> April in the case of Arabica and 20<sup>th</sup> February to 5<sup>th</sup> April in the case of Robusta for the flower buds to blossom (i.e., bud enlargement, opening and anthesis). The normal requirement of rainfall for blossom is 25mm for Arabica and 20mm for Robusta occurring over 5 consecutive days.

**“Backing Showers”** shall mean the rainfall received from 18<sup>th</sup> day of the starting of Blossom Showers till 40<sup>th</sup> day to achieve fruit development & retention. The normal requirement of rainfall is 12mm occurring in two consecutive days, both for Arabica and Robusta.

**“Monsoon Showers”** shall mean the rainfall received during 1<sup>st</sup> June to 30<sup>th</sup> September. The rainfall within the normal range is beneficial for the fruit enlargement, maturity and ripening. The aggregate rainfall of beyond a specified limit, which is distinct for each zone, in any seven consecutive days during the monsoon period is likely to adversely affect the coffee yield (by way of abnormal immature fruit drop).

**“Post Monsoon Showers”** shall mean the cumulative rainfall of at least 100 mm received continuously over a period of 5 days in case of Arabica during 1<sup>st</sup> November to 31<sup>st</sup> January and cumulative rainfall of at least 125 mm received continuously over a period of 7 days in case of Robusta coffee during 1<sup>st</sup> December to 15<sup>th</sup> February. Untimely excess rain beyond a specified limit during the post-monsoon season coinciding with harvesting would adversely impact the crop yield and quality (by way of fruit drop).

**Period of Insurance:** The insurance operates during 20<sup>th</sup> February 2015 to 15<sup>th</sup> February 2016 for Robusta and 1<sup>st</sup> March 2015 to 31<sup>st</sup> January 2016 for Arabica. The periods under different coverage are as follows:

Coverage Options	Period of Insurance	
	Robusta variety	Arabica variety
<b>Blossom Showers</b>	20 <sup>th</sup> February to 5 <sup>th</sup> April 2016	1 <sup>st</sup> March to 30 <sup>th</sup> April 2016
<b>Backing Showers</b>	From 18 <sup>th</sup> day of starting of Blossom showers till 40 <sup>th</sup> day failing which the period shall be from 1 <sup>st</sup> May till 19 <sup>th</sup> May 2016	
<b>Monsoon Showers</b>	1 <sup>st</sup> June to 30 <sup>th</sup> September 2016	
<b>Post Monsoon Showers</b>	1 <sup>st</sup> December 2016 to 15 <sup>th</sup> February 2017	1 <sup>st</sup> November 2016 to 31 <sup>st</sup> January 2017

### Options to choose

The Insurance options available during the season are

- (1) Blossom Showers
- (2) Backing Showers
- (3) Monsoon Showers
- (4) Post Monsoon Showers.

A grower can subscribe for the insurance cover either for any of the individual options (except for standalone backing showers option) or for a combination of options as shown below:

- (i) **Blossom Showers**
- (ii) **Monsoon Showers**
- (iii) **Post-Monsoon Showers**
- (iv) **Blossom & Backing Showers**
- (v) **Blossom & Monsoon Showers**
- (vi) **Blossom, Backing & Monsoon Showers**
- (vii) **Blossom, Backing, Monsoon & Post Monsoon Showers**
- (viii) **Monsoon & Post Monsoon Showers**

### Insured

Any coffee grower, cultivating Robusta/ Arabica variety of coffee in the selected coffee zones of Kerala are eligible to buy the insurance.

### Claim triggers

**“Blossom Showers Trigger”** shall mean a point below which the payout triggers. The payout shall commence if the rainfall is below **25 mm for Arabica and 20 mm** for Robusta during the specified period (in **five** consecutive days) and full payout is given if the rainfall is below

5mm. In case there are multiple events and all are less than **25 mm /20 mm** (in **five** consecutive days), the event with maximum rainfall would be considered.

**“Backing Showers Trigger”** shall mean a point below which the payout triggers. The payout shall commence if the rainfall is below **12 mm** (both for Arabica and Robusta) during the specified period (in two consecutive days) and full payout is given if the rainfall is below 5 mm. The period for Backing Showers shall be counted from the 18<sup>th</sup> day of the starting of Blossom Showers till 40<sup>th</sup> day, failing which the period for backing showers shall be from 1<sup>st</sup> May till 19<sup>th</sup> May.

**“Monsoon Showers Trigger”** shall mean a point above which the payout triggers. The payout shall commence if the aggregate rainfall is beyond a specified limit (distinct for each zone) in any seven consecutive days during the period. A single event of highest rainfall would be considered for deciding the payout.

**“Post Monsoon Showers”** shall mean a point above which the payout triggers. The payout shall commence if the aggregate rainfall is beyond 100 mm in any 5 consecutive days for Arabica and 125 mm in any 7 consecutive days for Robusta during the period. One event of highest rainfall would be considered for deciding the payout.

### **Sum Insured**

Maximum sum insured per hectare for Arabica and Robusta varieties shall be Rs.40000 and Rs.30000 respectively for covering all risk options like Blossom, Backing, Monsoon and Post Monsoon phases. This is the maximum indemnity that AIC will pay in all under each cover note/ policy. The phase-wise break-up is as follows:

<b>Phase</b>	<b>Arabica</b>	<b>Robusta</b>
Blossom Showers	Rs. 10,000	Rs. 8,000
Backing Showers	Rs. 6,000	Rs. 4,000
Monsoon Showers	Rs. 14,000	Rs. 10,000
Post Monsoon Showers	Rs. 10,000	Rs. 8,000
<b>Total</b>	<b>Rs. 40,000</b>	<b>Rs. 30,000</b>

### **Premium**

Premium chargeable would be statistically/ actuarially calculated based on the type of coffee crop, location, the coverage sought, the past rainfall pattern in the specified geographical area and the acreage under cultivation. Those growers who buy all four phases together would save on the premium. This would be finalized for each year by AIC in consultation with the Coffee Board and stakeholders before the commencement of the marketing season.

The premium differs from zone to zone/ year to year as per the historical data of the zone. The farmers can choose all the 4 options/ combinations of phases or individual option with respective sum insured. The premium can be worked out as per the respective term sheet attached.

### **Premium Subsidy**

The Government of India and Coffee Board is extending premium subsidy to all small coffee growers with plantation size **up to 10 hectares (25 acres)** in all the coffee growing districts.

The sharing of insurance premium and subsidy pattern by the Central Govt/ Coffee Board is in accordance with the proposed scheme on the Plantation Crop Insurance Scheme (PCIS), by PSFT, Ministry of Commerce, Govt of India for the growers of Tea, Coffee, Rubber, Tobacco and Spices. Accordingly, the extent of support on the premium subsidy for coffee is as follows.

Category of Grower	Central Govt./Coffee Board's Subsidy Share	Net Grower share of premium
SC/ST Small Growers (upto 10 Ha)	60% of total premium	40% of total premium
Other Small Growers (upto 10 Ha)	50% of total premium	50% of total premium

#### **Agencies for data:**

**Reference Rainuage (RRGs)/ Weather Station** shall mean the Automatic Weather Station of Coffee Board/ IMD, and wherever required of a third party provider, installed at each Reference Unit Area (RUA).

**Back-up Rainuage (BRGs)/ Weather Station** The data of the Backup Rainuage/ Weather Station shall be considered for those specific dates for which the rainfall data from the Reference Rainuage/ Weather Station are not available. The data shall be collected from the "Backup Rainuage/ Weather Station" as specified in the cover note/Policy.

#### **How Claims become Payable:**

In the event that, in the geographical location (coffee zone) and during the time period specified in the schedule to this policy for different options, the actual rainfall is deficit/ excess compared to the specified trigger level, the benefit payable to the insured shall be a sum specified corresponding to the trigger level, subject to maximum of the sum insured specified under various options of the scheme.

#### **Claim Documentation:**

Claims are automated and will be settled on the basis of actual rainfall data received from the concerned agencies/ institutions. Claims when become payable, will be paid at a uniform rate to all the insured growers in the Coffee Zone growing a particular variety of coffee. Claims are directly credited to the Bank account of the insured grower, as specified in the proposal form.

The insured shall be required to furnish the copy of the Cover Note issued as a proof of insurance and any other document/ proof specifically requested by Agriculture Insurance Company of India Limited (AIC) for the settlement of the claim.

#### **How to avail insurance**

Coffee growers can avail insurance cover from the Agriculture Insurance Company of India Ltd. or their designated agency or through the Agents of United India Insurance Co. Ltd in the coffee growing zones.

The large growers can also enroll under the scheme in the same manner by paying full premium with the AIC or their designated agency or through the Agents of United India Insurance Co. Ltd in the coffee growing zones.

**Proposal form and Documents:** The prescribed Proposal form filled in all respects shall be submitted along with following documents viz.,

1. Land proof like Latest Tax Receipt/Patta/ Katha/CRC/ RTC to the extent of the area insured.
2. Copy of Bank Pass Book/ Cancelled Cheque Leaf (account number should appear)
3. SC / ST proof wherever applicable (to avail SC / ST subsidy)

**Insurance availing period:**

Coverage Options	Robusta	Arabica
Blossom/Backing/Full(All Cover) options	29 <sup>th</sup> February 2016	
Monsoon/Monsoon & Post Monsoon	31 <sup>st</sup> May 2016	
Post Monsoon	30 <sup>th</sup> November 2016	31 <sup>st</sup> October 2016

**Notices**

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, or facsimile to:

<b>Agriculture Insurance Company of India Limited Regional Office (Kerala):</b> 8 <sup>th</sup> Floor, Carmel Towers, Cotton Hill PO, Vazhuthacaud, Thiruvananthapuram-695 014 Ph. (0471) 2334493; Fax (0471) 2334989 E-mail: ro.thiruvananthapuram@aicoindia Website: www.aicoindia.com
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Notice and instructions will be deemed served seven days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

**Important Notice**

The cover note issued if any in this regard may be produced by the beneficiary/ nominee, in the unfortunate event of the beneficiary's death or disablement, at the time of submitting a claim. In the event that a claim is to be submitted, the beneficiary/ nominee may contact the Company through the telephone numbers provided above. It shall be at the Company's sole discretion to determine whether a particular claim is valid and admissible.

*Insurance is the subject matter of solicitation*

<i>In case of any Grievance please contact the Grievance Redressal Officer of the AIC Regional office at Thiruvananthapuram Ph: 0471-2334493.</i>
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Thanking you,

Yours faithfully,

**(Rajesh.D)**  
Regional Manager

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**AGRICULTURE INSURANCE COMPANY OF INDIA LTD  
KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**

**RISC -2016-17 BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS**

**List of Notified RRGs & BRGs**

	District	Coffee Zone	Panchayat	Reference Ranguage/Weather Stations	Backup Ranguage/Weather Stations
1	Idukki	Adimali	Rajakumari, Rajakkad, Bison Valley	AWS at Panchayat Office Rajakkad	AWS at Panchayat Office Adimali
2			Adimali, Pallivasal, Vellathooval, Mankulam	AWS at Panchayat Office Adimali	Manual RGS at JLO Adimali
3			Munnar, Devikulam, Edamalakkudy	AWS at Munnar	AWS at Panchayat Office Adimali
4			Senapathy, Udumbanchola, Chinnakkanal, Santhanpara	AWS at KVK Santhanpara	AWS at Panchayat Office Adimali
5		Kattappana	Nedunkandam, Pampadumpara, Vandanmedu	AWS at CRS Pambadumpara	Manual RGS at TEC Vazhavara
6			Karunapuram	AWS at Karshaka Samrakshana Samithi Nechithozhu	Manual RGS at TEC Vazhavara
7			Kattappana, Erattayar, Ayyappankovil, Kanchiyar, Kamakshi	AWS at TEC Vazhavara	Manual RGS at TEC Vazhavara
8			Mariyapuram, Kanjikkuzhi, Vazhathope, Arakkulam	AWS at Vazhathope	Manual RGS at TEC Vazhavara
9			Konnathadi, Vathikkudi	AWS at Krishi Bhavan Konnathadi	Manual RGS at TEC Vazhavara
10			Vannapuram, Kodikkulam, Karimannur	AWS at SSF Karimannur	AWS at Block Office Alakkode
11			Veliyattom, Alakkode, Kudayathoor, Muttom	AWS at Block Office Alakkode	AWS at SSF Karimannur
12		Vandipperiya	Peruvanthanam, Kokkayar	AWS at Panchayat Office Peruvanthanam	Manual RGS at TEC Vandipperiya
13			Elappara, Peerumedu, Upputhara	AWS at Krishi Bhavan Elappara	Manual RGS at TEC Vandipperiya
14			Kumily, Vandipperiya, Chakkupallom	AWS at State Veg Farm Vandipperiya	Manual RGS at TEC Vandipperiya
15	Palakkad	Palakkad	Agali	AWS at Agali Tribal Society Farm Chindakki	RGS of KGP Private Estate At Sholayoor
16			Sholayur, Pudur	RGS of KGP Private Estate At Sholayoor	AWS at Agali Tribal Society Farm Chindakki
17	Wayanad	Mananthawady	Thavinjal, Periya, Valad	AWS at Krishi Bhavan Thavinjal	AWS of NCMSL at JLO's Office Mananthawady
18			Vellamunda, Thondarnad, Padinjarethara, Kuppadithara	KSEB's RGS at Banasuradasagar Dam Site Padinjarethara	AWS of NCMSL at JLO's Office Mananthawady
19			Mananthawady, Edavaka, Kuzhinilam	AWS of NCMSL at JLO's Office Mananthawady	RGS of Revenue Deptt., Mananthawady
20			Thirunelly, Thrissillery, Payyampally	AWS at Kattikkulam Thrissillery	AWS of NCMSL at JLO's Office Mananthawady
21		Chundale	Chundale	AWS of NCMSL at JLO Office Chundale	Manual RGS at Regional Coffee Research Stn. Chundale
22			Kavummannom	KSEB's RGS at Banasuradasagar Dam Site Padinjarethara	Manual RGS at Regional Coffee Research Stn. Chundale
23			Vaduvanchal	AWS of NCMSL at Panchayat Office Vaduvanchal	Manual Rain Gauge Station, KAU Ambalavayal
24		Kalpetta	Pozhuthana, Vythiri	AWS at Krishi Bhavan Vythiri	Manual RGS at Regional Coffee Research Stn. Chundale
25			Kalpatta, Vengappally	AWS at SLO Office Kalpetta	Manual RGS at TEC Kalpetta
26		Meenangadi	Kottathara, Thariode	AWS at Krishi Bhavan Thariode	Manual RGS at TEC Kalpetta
27			Krishnagiri, Poothady, Meenangadi, Muttill	AWS at JLO Office Meenangadi	Ground Water Deptt., Meenangadi
28		Meppady	Meppady, Mooppainadu	AWS at Krishi Bhavan Meppady	Manual RGS at Regional Coffee Research Stn. Chundale
29		Panamaram	Anjukkunnu, Cherukkattur, Kaniyambatta, Nadavayal, Panamaram, Porunnannoor	AWS at JLO Office Panamaram	AWS of NCMSL at JLO's office Meenangadi
30		Pulpally	Irulam, Mullankolli, Padichira, Perikkallur, Pulpally	AWS of NCMSL at JLO's Office Pulpally	Rose Maria Estate, Pambra Post(Via) Pulpally
31		S Bathery	Ambalavayal, Thomattuchal	AWS at Krishi Bhavan Ambalavayal	Manual RGS of KAU, Ambalavayal
32			Cheeral, Nenmeni	AWS at Village Office Cheeral	Manual RGS of Coffee Board, S. Bathery
33			Beenachi, Kidanganad, Sulthan Bathery	AWS at EEC Market Ammayippalam	Manual RGS of Coffee Board, S. Bathery
34			Noolppuzha	AWS at Krishi Bhavan Noolppuzha	Manual RGS of Coffee Board, S. Bathery



**AGRICULTURE INSURANCE COMPANY OF INDIA LTD**

**KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**

**RISC 2016 PREMIUM TABLE - BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS**

COFFEE VARIETY:		ROBUSTA Premium/Acre																							
Coverage Options		BLOSSOM SHOWERS			MONSOON SHOWERS			POST MONSOON SHOWERS			BLOSSOM & BACKING SHOWERS			BLOSSOM & MONSOON SHOWERS			BLOSSOM, BACKING & MONSOON SHOWERS			BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS			MONSOON & POSTMONSOON SHOWERS		
Sum insured in Rs/ Acre		3200			4000			3200			4800			7200			8800			12000			7200		
Premium payable by Grower with service tax Rs. per Acre																									
Sl No	Zone/Panchayat	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax
	<b>Idukki</b>																								
1	Adimali	883	498	404	706	404	324	255	146	117	1138	652	521	1452	832	665	1786	1022	818	1982	1135	908	922	528	422
2	Kattappana (All Panchayats except Karunapuram)	903	517	414	746	427	342	177	101	81	1295	742	593	1315	753	602	1688	966	773	1806	1034	827	883	506	404
3	Kattappana(Karunapuram)	785	450	360	746	427	342	177	101	81	1178	674	539	1256	719	575	1649	944	755	1766	1011	809	883	506	404
4	Vandipperyiar	903	517	414	942	539	432	314	180	144	1374	786	629	1806	1034	827	2277	1303	1043	2591	1483	1186	1256	719	575
	<b>Palakkad</b>																								
5	Palakkad (Agali,Pudur, Sholoayoor)	1550	888	710	1020	584	468	98	56	45	2296	1315	1052	2571	1472	1178	3297	1888	1510	3356	1921	1537	1080	618	494
	<b>Wayanad</b>																								
6	Chundale(Chundale)	864	494	396	805	461	368	98	56	45	1178	674	539	1590	910	728	1943	1112	890	1982	1135	908	844	483	386
7	Chundale(Kavumannom)	922	528	422	1550	888	710	98	56	45	1236	708	566	2178	1247	998	2434	1393	1115	2492	1427	1142	1590	910	728
8	Chundale(Vaduvanchal)	864	494	396	805	461	368	98	56	45	1178	674	539	1590	910	728	1943	1112	890	1982	1135	908	844	483	386
9	Chundale (Vythiri, Pozhuthana)	824	472	378	1060	607	485	98	56	45	1138	652	521	1688	966	773	2041	1168	935	2080	1191	953	1099	629	503
10	Meppady	942	539	432	1060	607	485	98	56	45	1256	719	575	1806	1034	827	2139	1225	980	2198	1258	1007	1099	629	503
11	Kalpetta	1138	652	521	687	393	315	118	68	54	1747	1000	800	1668	955	764	2277	1303	1043	2336	1337	1070	766	438	350
12	Mananthavady (All Panchayats except Kuppadithara)	1570	899	719	706	404	324	118	68	54	2139	1225	980	2277	1303	1043	2846	1629	1303	2964	1697	1357	766	438	350
13	Mananthavady( Kuppadithara)	1413	809	647	1550	888	710	118	68	54	1963	1124	899	2944	1686	1348	3513	2011	1609	3552	2034	1627	1590	910	728
14	Meenangadi (All Panchayats except Muttill)	1001	573	458	1020	584	468	157	90	72	1511	865	692	2002	1146	917	2512	1438	1150	2552	1461	1168	1060	607	485
15	Meenangadi ( Muttill)	1138	652	521	687	393	315	118	68	54	1747	1000	800	1668	955	764	2277	1303	1043	2336	1337	1070	766	438	350
16	Panamaram	1433	820	656	785	450	360	78	45	36	1923	1101	881	2178	1247	998	2689	1539	1232	2728	1562	1250	824	472	378
17	Pulpally	1236	708	566	510	292	234	98	56	45	1649	944	755	1668	955	764	2120	1214	971	2159	1236	989	569	326	261
18	S. Bathy( Ambalavayal, Thomattuchal)	726	416	332	785	450	360	157	90	72	1119	640	512	1511	865	692	1904	1090	872	1963	1124	899	844	483	386
19	S. Bathy (S Bathy, Kidanganad, Beenachi, Cheeral)	1099	629	503	785	450	360	157	90	72	1492	854	683	1884	1079	863	2277	1303	1043	2316	1326	1061	844	483	386
20	S. Bathy (Nenmeni, Noolppuzha)	981	562	450	1295	742	593	157	90	72	1374	786	629	2257	1292	1034	2650	1517	1214	2708	1550	1240	1354	775	620

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD**

**KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**

**RISC 2016 PREMIUM TABLE - BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS**

COFFEE VARIETY:		ARABICA Premium/Hectare																							
Coverage Options		BLOSSOM SHOWERS			MONSOON SHOWERS			POST MONSOON SHOWERS			BLOSSOM & BACKING SHOWERS			BLOSSOM & MONSOON SHOWERS			BLOSSOM, BACKING & MONSOON SHOWERS			BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS			MONSOON & POSTMONSOON SHOWERS		
Sum insured in Rs/ Hectre		10000			14000			10000			16000			24000			30000			40000			24000		
Premium payable by Grower with service tax Rs. per Hactre																									
Sl No	Zone/Panchayat	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax
	<b>Idukki</b>																								
1	Adimali	491	281	225	2551	1461	1169	2257	1292	1034	1815	1039	831	2944	1685	1348	4318	2472	1978	6428	3680	2944	4808	2753	2202
2	Kattappana (All Panchayats except Karunapuram)	343	197	157	2699	1545	1236	2012	1152	921	981	562	449	2944	1685	1348	3582	2051	1640	5446	3118	2494	4710	2697	2157
3	Kattappana(Karunapuram)	736	421	337	2699	1545	1236	2012	1152	921	1717	983	787	3189	1826	1461	3827	2191	1753	5692	3258	2607	4710	2697	2157
4	Vandiperiyar	638	365	292	3533	2022	1618	3091	1770	1416	2699	1545	1236	3680	2107	1685	5741	3287	2629	8783	5028	4022	6575	3764	3011
	<b>Palakkad</b>																								
5	Palakkad (Agali,Pudur, Sholoayoor)	2944	1685	1348	3533	2022	1618	4171	2388	1910	6084	3483	2787	6477	3708	2966	9617	5506	4405	13738	7865	6292	7703	4410	3528
	<b>Wayanad</b>																								
6	Chundale(Chundale)	736	421	337	2944	1685	1348	589	337	270	2208	1264	1011	3484	1994	1596	5054	2893	2315	5495	3146	2517	3435	1966	1573
7	Chundale(Kavumannom)	343	197	157	5495	3146	2517	589	337	270	1963	1124	899	5544	3174	2539	6771	3876	3101	6918	3961	3169	5643	3230	2584
8	Chundale(Vaduvanchal)	343	197	157	2944	1685	1348	589	337	270	1963	1124	899	3140	1798	1438	4808	2753	2202	5250	3006	2405	3435	1966	1573
9	Chundale (Vythiri, Pozhuthana)	393	225	180	3827	2191	1753	638	365	292	2012	1152	921	3974	2275	1820	5348	3062	2449	5790	3315	2652	4072	2331	1865
10	Meppady, Muppainad	393	225	180	3827	2191	1753	638	365	292	1963	1124	899	3925	2247	1798	5299	3034	2427	5790	3315	2652	4072	2331	1865
11	Kalpetta	1619	927	742	1914	1096	876	2306	1320	1056	4023	2303	1843	2993	1713	1371	5544	3174	2539	7703	4410	3528	4171	2388	1910
12	Mananthavady (All Panchayats except Kuppadithara)	932	534	427	2551	1461	1169	1079	618	494	3435	1966	1573	3386	1938	1551	5937	3399	2719	6575	3764	3011	3238	1854	1483
13	Mananthavady( Kuppadithara)	932	534	427	5495	3146	2517	1178	674	539	3435	1966	1573	5692	3258	2607	8734	5000	4000	9911	5674	4539	6673	3820	3056
14	Meenangadi (All Panchayats except Muttil)	736	421	337	3533	2022	1618	1374	787	629	2453	1405	1124	4269	2444	1955	5986	3427	2742	7311	4185	3348	4907	2809	2247
15	Meenangadi ( Muttil)	1619	927	742	1914	1096	876	2306	1320	1056	4023	2303	1843	2993	1713	1371	5544	3174	2539	7703	4410	3528	4171	2388	1910
16	Panamaram	2061	1180	944	2846	1629	1303	1570	899	719	3729	2135	1708	4808	2753	2202	6477	3708	2966	6820	3905	3124	4367	2500	2000
17	Pulpally	491	281	225	1864	1067	854	540	309	247	2257	1292	1034	2306	1320	1056	3827	2191	1753	4269	2444	1955	2404	1376	1101
18	S. Bathery(Ambalavayal, Thomattuchal)	2061	1180	944	2748	1573	1258	1325	758	607	3435	1966	1573	4808	2753	2202	6182	3539	2831	7164	4101	3281	4023	2303	1843
19	S. Bathery (S Bathery, Kidanganad, Beenachi, Cheeral)	2061	1180	944	2748	1573	1258	1325	758	607	3435	1966	1573	4808	2753	2202	6182	3539	2831	7164	4101	3281	4023	2303	1843
20	S. Bathery (Nenmeni,Noolppuzha)	2061	1180	944	4514	2584	2067	1325	758	607	3435	1966	1573	6575	3764	3011	7949	4551	3640	8930	5112	4090	5544	3174	2539

**AGRICULTURE INSURANCE COMPANY OF INDIA LTD**

**KERALA REGIONAL OFFICE, THIRUVANANTHAPURAM**

**RISC 2016 PREMIUM TABLE - BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS**

COFFEE VARIETY:		ARABICA Premium/Acre																								
Coverage Options		BLOSSOM SHOWERS			MONSOON SHOWERS			POST MONSOON SHOWERS			BLOSSOM & BACKING SHOWERS			BLOSSOM & MONSOON SHOWERS			BLOSSOM, BACKING & MONSOON SHOWERS			BLOSSOM, BACKING, MONSOON & POST MONSOON SHOWERS			MONSOON & POSTMONSOON SHOWERS			
Sum insured in Rs/ Acre		4000			5600			4000			6400			9600			12000			16000			9600			
Premium payable by Grower with service tax Rs. per Acre																										
Sl No	Zone/Panchayat	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	Premium without S.T	Small Grower other than SC/ST premium @ 50% Subsidy with S.Tax	SC/ST Small grower premium @ 60% Subsidy with S.Tax	
	<b>Idukki</b>																									
1	Adimali	196	112	90	1020	584	467	903	517	413	726	416	333	1178	674	539	1727	989	791	2571	1472	1178	1923	1101	881	
2	Kattappana (All Panchayats except Karunapuram)	137	79	63	1080	618	494	805	461	369	392	225	180	1178	674	539	1433	820	656	2178	1247	998	1884	1079	863	
3	Kattappana(Karunapuram)	294	169	135	1080	618	494	805	461	369	687	393	315	1276	730	584	1531	876	701	2277	1303	1043	1884	1079	863	
4	Vandiperiyar	255	146	117	1413	809	647	1236	708	566	1080	618	494	1472	843	674	2296	1315	1052	3513	2011	1609	2630	1506	1204	
	<b>Palakkad</b>																									
5	Palakkad (Agali,Pudur, Sholoayoor)	1178	674	539	1413	809	647	1668	955	764	2434	1393	1115	2591	1483	1187	3847	2202	1762	5495	3146	2517	3081	1764	1411	
	<b>Wayanad</b>																									
6	Chundale(Chundale)	294	169	135	1178	674	539	236	135	108	883	506	404	1394	798	638	2022	1157	926	2198	1258	1007	1374	787	629	
7	Chundale(Kavumannom)	137	79	63	2198	1258	1007	236	135	108	785	449	360	2218	1270	1016	2708	1551	1240	2767	1584	1267	2257	1292	1034	
8	Chundale(Vaduvanchal)	137	79	63	1178	674	539	236	135	108	785	449	360	1256	719	575	1923	1101	881	2100	1202	962	1374	787	629	
9	Chundale (Vythiri, Pozhuthana)	157	90	72	1531	876	701	255	146	117	805	461	369	1590	910	728	2139	1225	980	2316	1326	1061	1629	933	746	
10	Meppady	157	90	72	1531	876	701	255	146	117	785	449	360	1570	899	719	2120	1213	971	2316	1326	1061	1629	933	746	
11	Kalpetta	648	371	297	766	438	351	922	528	422	1609	921	737	1197	685	548	2218	1270	1016	3081	1764	1411	1668	955	764	
12	Mananthavady (All Panchayats except Kuppaddithara)	373	213	171	1020	584	467	432	247	198	1374	787	629	1354	775	620	2375	1360	1088	2630	1506	1204	1295	742	593	
13	Mananthavady( Kuppaddithara)	373	213	171	2198	1258	1007	471	270	216	1374	787	629	2277	1303	1043	3494	2000	1600	3964	2270	1816	2669	1528	1222	
14	Meenangadi (All Panchayats except Muttil)	294	169	135	1413	809	647	550	315	252	981	562	449	1708	978	782	2394	1371	1097	2924	1674	1339	1963	1124	899	
15	Meenangadi ( Muttil)	648	371	297	766	438	351	922	528	422	1609	921	737	1197	685	548	2218	1270	1016	3081	1764	1411	1668	955	764	
16	Panamaram	824	472	378	1138	652	521	628	360	288	1492	854	683	1923	1101	881	2591	1483	1187	2728	1562	1249	1747	1000	800	
17	Pulpally	196	112	90	746	427	342	216	124	99	903	517	413	922	528	422	1531	876	701	1708	978	782	962	551	440	
18	S. Bathery(Ambalavayal, Thomattuchal)	824	472	378	1099	629	503	530	303	243	1374	787	629	1923	1101	881	2473	1416	1133	2866	1640	1312	1609	921	737	
19	S. Bathery (S Bathery, Kidanganad, Beenachi, Cheeral)	824	472	378	1099	629	503	530	303	243	1374	787	629	1923	1101	881	2473	1416	1133	2866	1640	1312	1609	921	737	
20	S. Bathery (Nenmeni,Noolppuzha)	824	472	378	1806	1034	827	530	303	243	1374	787	629	2630	1506	1204	3180	1820	1456	3572	2045	1636	2218	1270	1016	

# **Rainfall Insurance Scheme for Coffee (RISC) – 2016-17**

**Kerala**

**Blossom, Backing,  
Monsoon & Post Monsoon  
Showers**

**Term Sheets for  
Robusta Variety**

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Adimali All Panchayats as in Notification  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 600 mm during the risk period

RF >(In mm)	Payout (in Rs)
600	3200
800	6400
1050	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2208	379	1011	632	1264
Monsoon	10000	1766	303	809	506	1011
Post Monsoon	8000	638	110	292	183	365
Blossom and Backing	12000	2846	489	1303	815	1629
Blossom and Monsoon	18000	3631	624	1663	1039	2079
Blossom, Backing and Monsoon	22000	4465	767	2045	1278	2556
Blossom, Backing, Monsoon and Post Monsoon	30000	4956	851	2270	1419	2837
Monsoon & Post Monsoon	18000	2306	396	1056	660	1320

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Katapanna All Panchayats except Karunapuram  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
350	3200
400	6400
550	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2257	388	1034	646	1292
Monsoon	10000	1864	320	854	534	1067
Post Monsoon	8000	442	76	202	126	253
Blossom and Backing	12000	3238	556	1483	927	1854
Blossom and Monsoon	18000	3287	565	1506	941	1882
Blossom, Backing and Monsoon	22000	4220	725	1933	1208	2416
Blossom, Backing, Monsoon and Post	30000	4514	775	2067	1292	2584
Monsoon & Post Monsoon	18000	2208	379	1011	632	1264

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Kattapanna Panchayat: Karunapuram  
 Variety : Robusta Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 20-Feb To 05-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

**Cover :1 a) Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

**Cover :2 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
350	3200
400	6400
550	10000

**Cover :2 a) Post Monsoon Rainfall**

Period : 01-Dec To 15-Feb

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	1963	337	899	562	1124
Monsoon	10000	1864	320	854	534	1067
Post Monsoon	8000	442	76	202	126	253
Blossom and Backing	12000	2944	506	1348	843	1685
Blossom and Monsoon	18000	3140	539	1438	899	1798
Blossom, Backing and Monsoon	22000	4122	708	1888	1180	2360
Blossom, Backing, Monsoon and Post	30000	4416	758	2022	1264	2528
Monsoon & Post Monsoon	18000	2208	379	1011	632	1264

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Vandiperiyar *All Panchayats as per notification*  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 250 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
250	3200
350	6400
450	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2257	388	1034	646	1292
Monsoon	10000	2355	405	1079	674	1348
Post Monsoon	8000	785	135	360	225	449
Blossom and Backing	12000	3435	590	1573	983	1966
Blossom and Monsoon	18000	4514	775	2067	1292	2584
Blossom, Backing and Monsoon	22000	5692	978	2607	1629	3258
Blossom, Backing, Monsoon and Post	30000	6477	1112	2966	1854	3708
Monsoon & Post Monsoon	18000	3140	539	1438	899	1798

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Palakkad Zone: Palakkad Panchayat: Agali, Pudur,Sholayoor  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
350	3200
500	6400
700	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	3876	666	1775	1110	2219
Monsoon	10000	2551	438	1169	730	1461
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	5741	986	2629	1643	3287
Blossom and Monsoon	18000	6428	1104	2944	1840	3680
Blossom, Backing and Monsoon	22000	8243	1416	3775	2360	4719
Blossom, Backing, Monsoon and Post	30000	8390	1441	3843	2402	4803
Monsoon & Post Monsoon	18000	2699	463	1236	772	1545

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Chundale  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	3200
600	6400
750	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2159	371	989	618	1236
Monsoon	10000	2012	346	921	576	1152
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	2944	506	1348	843	1685
Blossom and Monsoon	18000	3974	683	1820	1138	2275
Blossom, Backing and Monsoon	22000	4857	834	2225	1390	2781
Blossom, Backing, Monsoon and Post	30000	4956	851	2270	1419	2837
Monsoon & Post Monsoon	18000	2110	362	966	604	1208

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat:Kavumannom  
 Variety : Robusta Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 20-Feb To 05-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

**Cover :1 a) Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

**Cover :2 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
475	3200
600	6400
750	10000

**Cover :2 a) Post Monsoon Rainfall**

Period : 01-Dec To 15-Feb

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2306	396	1056	660	1320
Monsoon	10000	3876	666	1775	1110	2219
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	3091	531	1416	885	1770
Blossom and Monsoon	18000	5446	935	2494	1559	3118
Blossom, Backing and Monsoon	22000	6084	1045	2787	1742	3483
Blossom, Backing, Monsoon and Post	30000	6231	1070	2854	1784	3567
Monsoon & Post Monsoon	18000	3974	683	1820	1138	2275

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Meppady Panchayat: Meppady, Muppainad  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	3200
600	6400
750	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2355	405	1079	674	1348
Monsoon	10000	2650	455	1213	758	1517
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	3140	539	1438	899	1798
Blossom and Monsoon	18000	4514	775	2067	1292	2584
Blossom, Backing and Monsoon	22000	5348	919	2449	1531	3062
Blossom, Backing, Monsoon and Post	30000	5495	944	2517	1573	3146
Monsoon & Post Monsoon	18000	2748	472	1258	787	1573

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Vaduvanchal  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	3200
600	6400
750	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2159	371	989	618	1236
Monsoon	10000	2012	346	921	576	1152
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	2944	506	1348	843	1685
Blossom and Monsoon	18000	3974	683	1820	1138	2275
Blossom, Backing and Monsoon	22000	4857	834	2225	1390	2781
Blossom, Backing, Monsoon and Post	30000	4956	851	2270	1419	2837
Monsoon & Post Monsoon	18000	2110	362	966	604	1208

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Vythiri, Pozhuthana  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 20 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	3200
600	6400
750	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2061	354	944	590	1180
Monsoon	10000	2650	455	1213	758	1517
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	2846	489	1303	815	1629
Blossom and Monsoon	18000	4220	725	1933	1208	2416
Blossom, Backing and Monsoon	22000	5103	876	2337	1461	2921
Blossom, Backing, Monsoon and Post	30000	5201	893	2382	1489	2978
Monsoon & Post Monsoon	18000	2748	472	1258	787	1573

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Kalpetta All Panchayats as in notification  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 450 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
450	3200
550	6400
650	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2846	489	1303	815	1629
Monsoon	10000	1717	295	787	492	983
Post Monsoon	8000	294	51	135	84	169
Blossom and Backing	12000	4367	750	2000	1250	2500
Blossom and Monsoon	18000	4171	716	1910	1194	2388
Blossom, Backing and Monsoon	22000	5692	978	2607	1629	3258
Blossom, Backing, Monsoon and Post	30000	5839	1003	2674	1671	3343
Monsoon & Post Monsoon	18000	1914	329	876	548	1096

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Meenangadi Panchayat: Muttil  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 450 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
450	3200
550	6400
650	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2846	489	1303	815	1629
Monsoon	10000	1717	295	787	492	983
Post Monsoon	8000	294	51	135	84	169
Blossom and Backing	12000	4367	750	2000	1250	2500
Blossom and Monsoon	18000	4171	716	1910	1194	2388
Blossom, Backing and Monsoon	22000	5692	978	2607	1629	3258
Blossom, Backing, Monsoon and Post	30000	5839	1003	2674	1671	3343
Monsoon & Post Monsoon	18000	1914	329	876	548	1096

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Mananthavady Panchayat: Kuppadithara  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 450 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
450	3200
575	6400
725	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	3533	607	1618	1011	2022
Monsoon	10000	3876	666	1775	1110	2219
Post Monsoon	8000	294	51	135	84	169
Blossom and Backing	12000	4907	843	2247	1405	2809
Blossom and Monsoon	18000	7360	1264	3371	2107	4214
Blossom, Backing and Monsoon	22000	8783	1508	4022	2514	5028
Blossom, Backing, Monsoon and Post	30000	8881	1525	4067	2542	5084
Monsoon & Post Monsoon	18000	3974	683	1820	1138	2275

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone:Mananthawady *All Panchayats notified except Kuppadhithara*  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 450 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
450	3200
575	6400
725	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	3925	674	1798	1124	2247
Monsoon	10000	1766	303	809	506	1011
Post Monsoon	8000	294	51	135	84	169
Blossom and Backing	12000	5348	919	2449	1531	3062
Blossom and Monsoon	18000	5692	978	2607	1629	3258
Blossom, Backing and Monsoon	22000	7114	1222	3258	2037	4073
Blossom, Backing, Monsoon and Post	30000	7409	1272	3393	2121	4242
Monsoon & Post Monsoon	18000	1914	329	876	548	1096

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Meenangadi *All Panchayats as notified except Muttill*

Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 325 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
325	3200
400	6400
500	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2502	430	1146	716	1433
Monsoon	10000	2551	438	1169	730	1461
Post Monsoon	8000	393	67	180	112	225
Blossom and Backing	12000	3778	649	1730	1081	2163
Blossom and Monsoon	18000	5005	860	2292	1433	2865
Blossom, Backing and Monsoon	22000	6280	1079	2876	1798	3596
Blossom, Backing, Monsoon and Post	30000	6379	1096	2921	1826	3652
Monsoon & Post Monsoon	18000	2650	455	1213	758	1517

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Panamaram *All Panchayats as per Notification*  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
300	3200
375	6400
475	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	3582	615	1640	1025	2051
Monsoon	10000	1963	337	899	562	1124
Post Monsoon	8000	196	34	90	56	112
Blossom and Backing	12000	4808	826	2202	1376	2753
Blossom and Monsoon	18000	5446	935	2494	1559	3118
Blossom, Backing and Monsoon	22000	6722	1155	3079	1924	3848
Blossom, Backing, Monsoon and Post	30000	6820	1171	3124	1952	3905
Monsoon & Post Monsoon	18000	2061	354	944	590	1180

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Pulpally *All Panchayats as per Notification*  
 Variety : Robusta Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 20-Feb To 05-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

### Cover :1 a) Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

### Cover :2 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 280 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
280	3200
350	6400
450	10000

### Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 15-Feb

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	3091	531	1416	885	1770
Monsoon	10000	1276	219	584	365	730
Post Monsoon	8000	245	42	112	70	140
Blossom and Backing	12000	4122	708	1888	1180	2360
Blossom and Monsoon	18000	4171	716	1910	1194	2388
Blossom, Backing and Monsoon	22000	5299	910	2427	1517	3034
Blossom, Backing, Monsoon and Post	30000	5397	927	2472	1545	3090
Monsoon & Post Monsoon	18000	1423	244	652	407	815

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone:S Bathery Panchayat: Ambalavayal, Thommattuchal  
 Variety : Robusta Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 20-Feb To 05-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

**Cover :1 a) Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

**Cover :2 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
300	3200
375	6400
450	10000

**Cover :2 a) Post Monsoon Rainfall**

Period : 01-Dec To 15-Feb

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	1815	312	831	520	1039
Monsoon	10000	1963	337	899	562	1124
Post Monsoon	8000	393	67	180	112	225
Blossom and Backing	12000	2797	480	1281	801	1601
Blossom and Monsoon	18000	3778	649	1730	1081	2163
Blossom, Backing and Monsoon	22000	4759	817	2180	1362	2725
Blossom, Backing, Monsoon and Post	30000	4907	843	2247	1405	2809
Monsoon & Post Monsoon	18000	2110	362	966	604	1208

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala

District:Wayanad

Zone: S Bathery

Panchayat: S Bathery, Kidangand,  
Beenachi, Cheeral

Variety : Robusta

Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 20-Feb To 05-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

**Cover :1 a) Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

**Cover :2 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
300	3200
375	6400
450	10000

**Cover :2 a) Post Monsoon Rainfall**

Period : 01-Dec To 15-Feb

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2748	472	1258	787	1573
Monsoon	10000	1963	337	899	562	1124
Post Monsoon	8000	393	67	180	112	225
Blossom and Backing	12000	3729	640	1708	1067	2135
Blossom and Monsoon	18000	4710	809	2157	1348	2697
Blossom, Backing and Monsoon	22000	5692	978	2607	1629	3258
Blossom, Backing, Monsoon and Post	30000	5790	994	2652	1657	3315
Monsoon & Post Monsoon	18000	2110	362	966	604	1208

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: S Bathery Panchayat: Nenmeni Noolpuzha  
 Variety : Robusta Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 20-Feb To 05-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	2000
20	3000
15	4500
10	6000
5	8000

**Cover :1 a) Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

**Trigger and payout slab** ::

RF <(In mm)	Payout (in Rs)
25	1300
15	2600
5	4000

**Cover :2 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
300	3200
375	6400
450	10000

**Cover :2 a) Post Monsoon Rainfall**

Period : 01-Dec To 15-Feb

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 125 mm during the risk period

**Trigger and payout slab** ::

RF >(In mm)	Payout (in Rs)
125	4000
150	5500
200	8000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State	Without State Share	With State Share	Without State Share
Blossom	8000	2453	421	1124	702	1405
Monsoon	10000	3238	556	1483	927	1854
Post Monsoon	8000	393	67	180	112	225
Blossom and Backing	12000	3435	590	1573	983	1966
Blossom and Monsoon	18000	5643	969	2584	1615	3230
Blossom, Backing and Monsoon	22000	6624	1138	3034	1896	3792
Blossom, Backing, Monsoon and Post	30000	6771	1163	3101	1938	3876
Monsoon & Post Monsoon	18000	3386	581	1551	969	1938

**Rainfall Insurance Scheme  
for Coffee (RISC) – 2016-17  
KERALA**

**Blossom, Backing,  
Monsoon & Post Monsoon  
Showers**

**Term Sheets for  
Arabica Variety**

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Adimali All Panchayats as per Notification  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 600 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
600	5000
800	9000
1050	14000

### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Gross	Premium			
			SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	491	84	225	140	281
Monsoon	14000	2551	438	1169	730	1461
Post Monsoon	10000	2257	388	1034	646	1292
Blossom and Backing	16000	1815	312	831	520	1039
Blossom and Monsoon	24000	2944	506	1348	843	1685
Blossom, Backing and Monsoon	30000	4318	742	1978	1236	2472
Blossom, Backing, Monsoon and Post	40000	6428	1104	2944	1840	3680
Monsoon & Post Monsoon	24000	4808	826	2202	1376	2753

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Kattapanna All Panchayats except Karunapuram  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
350	5000
400	9000
550	14000

### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	343	59	157	98	197
Monsoon	14000	2699	463	1236	772	1545
Post Monsoon	10000	2012	346	921	576	1152
Blossom and Backing	16000	981	169	449	281	562
Blossom and Monsoon	24000	2944	506	1348	843	1685
Blossom, Backing and Monsoon	30000	3582	615	1640	1025	2051
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	5446	935	2494	1559	3118
Monsoon & Post Monsoon	24000	4710	809	2157	1348	2697

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Kattapanna Panchayat Karunapuram  
 Variety : Arabica Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

**Cover :2 Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

**Cover :3 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
350	5000
400	9000
550	14000

**Cover :4 Post Monsoon Rainfall**

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	736	126	337	211	421
Monsoon	14000	2699	463	1236	772	1545
Post Monsoon	10000	2012	346	921	576	1152
Blossom and Backing	16000	1717	295	787	492	983
Blossom and Monsoon	24000	3189	548	1461	913	1826
Blossom, Backing and Monsoon	30000	3827	657	1753	1096	2191
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	5692	978	2607	1629	3258
Monsoon & Post Monsoon	24000	4710	809	2157	1348	2697

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Idukki Zone: Vandipperiya *All Panchayats as per Notification*  
 Variety : Arabica Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

**Cover :2 Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfall till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 2 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

**Cover :3 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 250 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
250	5000
350	9000
450	14000

**Cover :4 Post Monsoon Rainfall**

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	638	110	292	183	365
Monsoon	14000	3533	607	1618	1011	2022
Post Monsoon	10000	3091	531	1416	885	1770
Blossom and Backing	16000	2699	463	1236	772	1545
Blossom and Monsoon	24000	3680	632	1685	1053	2107
Blossom, Backing and Monsoon	30000	5741	986	2629	1643	3287
Blossom, Backing, Monsoon and Post Monsoon	40000	8783	1508	4022	2514	5028
Monsoon & Post Monsoon	24000	6575	1129	3011	1882	3764

### Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Palakkad Zone: Palakkad Panchayat: Agali, Puthur,Sholayoor  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

#### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 350 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
350	5000
500	9000
700	14000

#### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	2944	506	1348	843	1685
Monsoon	14000	3533	607	1618	1011	2022
Post Monsoon	10000	4171	716	1910	1194	2388
Blossom and Backing	16000	6084	1045	2787	1742	3483
Blossom and Monsoon	24000	6477	1112	2966	1854	3708
Blossom, Backing and Monsoon	30000	9617	1652	4405	2753	5506
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	13738	2360	6292	3933	7865
Monsoon & Post Monsoon	24000	7703	1323	3528	2205	4410

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Chundale  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
600	9000
750	14000

### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	736	126	337	211	421
Monsoon	14000	2944	506	1348	843	1685
Post Monsoon	10000	589	101	270	169	337
Blossom and Backing	16000	2208	379	1011	632	1264
Blossom and Monsoon	24000	3484	598	1596	997	1994
Blossom, Backing and Monsoon	30000	5054	868	2315	1447	2893
Blossom, Backing, Monsoon and Post Monsoon	40000	5495	944	2517	1573	3146
Monsoon & Post Monsoon	24000	3435	590	1573	983	1966

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Kavummannom  
 Variety : Arabica Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

**Cover :2 Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

**Cover :3 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
600	9000
750	14000

**Cover :4 Post Monsoon Rainfall**

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	343	59	157	98	197
Monsoon	14000	5495	944	2517	1573	3146
Post Monsoon	10000	589	101	270	169	337
Blossom and Backing	16000	1963	337	899	562	1124
Blossom and Monsoon	24000	5544	952	2539	1587	3174
Blossom, Backing and Monsoon	30000	6771	1163	3101	1938	3876
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	6918	1188	3169	1980	3961
Monsoon & Post Monsoon	24000	5643	969	2584	1615	3230

### Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Meppady Panchayat: Meppady, Muppainad  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

#### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
600	9000
750	14000

#### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	393	67	180	112	225
Monsoon	14000	3827	657	1753	1096	2191
Post Monsoon	10000	638	110	292	183	365
Blossom and Backing	16000	1963	337	899	562	1124
Blossom and Monsoon	24000	3925	674	1798	1124	2247
Blossom, Backing and Monsoon	30000	5299	910	2427	1517	3034
Blossom, Backing, Monsoon and Post Monsoon	40000	5790	994	2652	1657	3315
Monsoon & Post Monsoon	24000	4072	699	1865	1166	2331

## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Vaduvanchal  
 Variety : Arabica Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

**Cover :2 Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

**Cover :3 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
600	9000
750	14000

**Cover :4 Post Monsoon Rainfall**

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	343	59	157	98	197
Monsoon	14000	2944	506	1348	843	1685
Post Monsoon	10000	589	101	270	169	337
Blossom and Backing	16000	1963	337	899	562	1124
Blossom and Monsoon	24000	3140	539	1438	899	1798
Blossom, Backing and Monsoon	30000	4808	826	2202	1376	2753
Blossom, Backing, Monsoon and Post Monsoon	40000	5250	902	2405	1503	3006
Monsoon & Post Monsoon	24000	3435	590	1573	983	1966

### Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone: Chundale Panchayat: Vythiri, Pozhuthana  
 Variety : Arabica Unit : Hectare

#### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

#### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

#### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 475 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
475	5000
600	9000
750	14000

#### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

#### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	393	67	180	112	225
Monsoon	14000	3827	657	1753	1096	2191
Post Monsoon	10000	638	110	292	183	365
Blossom and Backing	16000	2012	346	921	576	1152
Blossom and Monsoon	24000	3974	683	1820	1138	2275
Blossom, Backing and Monsoon	30000	5348	919	2449	1531	3062
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	5790	994	2652	1657	3315
Monsoon & Post Monsoon	24000	4072	699	1865	1166	2331







## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala District:Wayanad Zone:Mananthawady All Panchayats notified except Kuppadithara  
 Variety : Arabica Unit : Hectare

### Cover :1 Blossom Rainfall

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

### Cover :2 Backing Rainfall

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

### Cover :3 Monsoon Rainfall

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 450 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
450	5000
575	9000
725	14000

### Cover :4 Post Monsoon Rainfall

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	932	160	427	267	534
Monsoon	14000	2551	438	1169	730	1461
Post Monsoon	10000	1079	185	494	309	618
Blossom and Backing	16000	3435	590	1573	983	1966
Blossom and Monsoon	24000	3386	581	1551	969	1938
Blossom, Backing and Monsoon	30000	5937	1020	2719	1699	3399
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	6575	1129	3011	1882	3764
Monsoon & Post Monsoon	24000	3238	556	1483	927	1854







## Rainfall Insurance Scheme for Coffee(RISC)2016

State : Kerala Distri Wayanad Zone: S Bathery Panchayat: Ambalavayal, Thommattuchal  
 Variety : Arabica Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 01-Mar To 30-Apr

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

**Cover :2 Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition** : The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

**Cover :3 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition** : The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
300	5000
375	9000
450	14000

**Cover :4 Post Monsoon Rainfall**

Period : 01-Nov To 31-Jan

**Condition** : The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	2061	354	944	590	1180
Monsoon	14000	2748	472	1258	787	1573
Post Monsoon	10000	1325	228	607	379	758
Blossom and Backing	16000	3435	590	1573	983	1966
Blossom and Monsoon	24000	4808	826	2202	1376	2753
Blossom, Backing and Monsoon	30000	6182	1062	2831	1770	3539
Blossom, Backing, Monsoon and Post Monsoon	40000	7164	1230	3281	2051	4101
Monsoon & Post Monsoon	24000	4023	691	1843	1152	2303

## Rainfall Insurance Scheme for Coffee(RISC)2016

Panchayat: S Bathery, Kiangana,  
Beenachi, Cheeral

State : Kerala Distri Wayanad Zone: S Bathery  
 Variety : Arabica Unit : Hectare

**Cover :1 Blossom Rainfall**

Period : 01-Mar To 30-Apr

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 7 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 7 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

**Cover :2 Backing Rainfall**

Period : From 18 th day of the starting of blossom rainfaill till 40 th day

In case of Blossom shower less than 25 mm, a minimum of 5 mm shall be considered as fulfillment of Blossom Shower for the purpose of counting the Backing shower period, failing of which the period for Backing Showers shall be from 1st May till 19th May

**Condition :** The payout will start if the cumulative rainfall is less than 25 mm in 2 consecutive days during the specified period  
 In case of multiple events and all are of less than 25 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
25	2000
15	4000
5	6000

**Cover :3 Monsoon Rainfall**

Period : 01-Jun To 30-Sep

**Condition :** The payout will start if the maximum of 7 consecutive day's cumulative rainfall is more than 300 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
300	5000
375	9000
450	14000

**Cover :4 Post Monsoon Rainfall**

Period : 01-Nov To 31-Jan

**Condition :** The payout will start if the maximum of 5 consecutive day's cumulative rainfall is more than 100 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
100	5000
150	7500
200	10000

**Premium description**

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S.Tax	
			With State Share	Without State Share	With State	Without State Share
Blossom	10000	2061	354	944	590	1180
Monsoon	14000	2748	472	1258	787	1573
Post Monsoon	10000	1325	228	607	379	758
Blossom and Backing	16000	3435	590	1573	983	1966
Blossom and Monsoon	24000	4808	826	2202	1376	2753
Blossom, Backing and Monsoon	30000	6182	1062	2831	1770	3539
Blossom, Backing, Monsoon and Post Monsoon & Post Monsoon	40000	7164	1230	3281	2051	4101
Monsoon & Post Monsoon	24000	4023	691	1843	1152	2303







അഗ്രികൾച്ചർ ഇൻഷുറൻസ് കമ്പനി ഓഫ് ഇന്ത്യ ലിമിറ്റഡ്

റീജിയണൽ ഓഫീസ് (കേരള)

റ്റി.സി. 14/1765, ഗ്രൗണ്ട്ഫ്ലോർ, വഴുതക്കാട് റോഡ്, ബേക്കറി ജംഗ്ഷൻ, തിരുവനന്തപുരം-695014  
ഹെഡ് ഓഫീസ് : 13-ാം നില, അമ്പാദിപ്, 14, കസ്തൂർബ ഗാന്ധിമാർഗ്ഗ്, ന്യൂഡൽഹി-110001

കർഷക രജിസ്ട്രേഷൻ ഫോറം

\*മാർക്ക് ചെയ്തിട്ടുള്ളവ നിർബന്ധമായും പൂരിപ്പിക്കേണ്ടതാണ്

വ്യക്തിവിവരങ്ങൾ			
കർഷകന്റെ പേര്*	ശ്രീ/ശ്രീമതി	ആധാർ നമ്പർ :	
കർഷകന്റെ പേര് (ഇംഗ്ലീഷിൽ)*	Mr./Mrs.	പാൻ നമ്പർ :	
		ലിംഗം* :	<input type="checkbox"/> പുരുഷൻ <input type="checkbox"/> സ്ത്രീ
ബന്ധപ്പെടാനുള്ള വിവരങ്ങൾ			
കർഷകന്റെ മേൽവിലാസം		ഫോൺ നമ്പർ (ഓഫീസ്)	
വീട്ടുപേര്*		ഫോൺ നമ്പർ (വീട്)*	
വീട് നമ്പർ*		മൊബൈൽ നമ്പർ*	
റോഡ്/സ്റ്റ്രീറ്റിന്റെ പേര്*		ഫാക്സ് നമ്പർ:	
പോസ്റ്റാഫീസ്*	പി.ഒ	ഇമെയിൽ 1.	
വില്ലേജ്/സിറ്റി/ മുനിസിപ്പാലിറ്റി*		ഇമെയിൽ 2.	
ജില്ല*			
സംസ്ഥാനം			
പിൻകോഡ്*			
ബാങ്ക് അക്കൗണ്ട് വിവരങ്ങൾ (ബാങ്ക്/അക്കൗണ്ട് വിവരങ്ങൾ നൽകാത്തപക്ഷം നഷ്ടപരിഹാരത്തുക അക്കൗണ്ടിൽ നിക്ഷേപിക്കുന്നതല്ല.)			
കർഷകന്റെ പേര്* (ബാങ്ക് അക്കൗണ്ട് പ്രകാരം)		ബാങ്കിന്റെ പേര്*	
ബ്രാഞ്ചിന്റെ പേര്*		IFSC കോഡ്*	
ബ്രാഞ്ച് മേൽവിലാസം*		(IFSC കോഡ് ഇല്ലാത്ത എക്കൗണ്ട് ആണെങ്കിൽ 000000000000 എന്ന് രേഖപ്പെടുത്തുക)	
അക്കൗണ്ട് ഏത്വിധം*	<input type="checkbox"/> സേവിംഗ്സ് ബാങ്ക് (SB) <input type="checkbox"/> മറ്റുള്ളവ	അക്കൗണ്ട് നമ്പർ*	
ബാങ്ക് ഫോൺനമ്പർ*			
<small>(മുകളിൽ നൽകിയ വിവരങ്ങൾ കാണിക്കുന്ന ബാങ്ക് പാസ്ബുക്കിന്റെ കോപ്പി/ ക്യാൻസൽ ചെയ്ത ചെക്ക്ബുക്കിന്റെ കോപ്പി ഇതോടൊപ്പം സമർപ്പിക്കേണ്ടതാണ്.)</small>			
മറ്റുവിവരങ്ങൾ			
ജനനതീയതി (dd/mm/yyyy)		തൊഴിൽ/വ്യവസായം*	
അച്ഛന്റെ/ദർത്താവിന്റെ പേര്*		മൊത്ത സ്ഥലവിസ്തീർണം (ഹെക്ടറിൽ)*	
കർഷകൻ ഏതുവിഭാഗത്തിൽപ്പെടുന്നുവെന്ന് മാർക്ക് ചെയ്യുക*			
1. <input type="checkbox"/> ഗ്രാമീണ കർഷകൻ <input type="checkbox"/> നാഗരിക കർഷകൻ	2. <input type="checkbox"/> SC <input type="checkbox"/> SC <input type="checkbox"/> OBC <input type="checkbox"/> ജനറൽ		
3. <input type="checkbox"/> നാമമാത്ര കർഷകൻ <input type="checkbox"/> ചെറുകിടകർഷകൻ <input type="checkbox"/> മറ്റുള്ളവർ	4. കൃഷിവാത്പ എടുത്തിട്ടുള്ളവർ <input type="checkbox"/>		
5. മതം <input type="checkbox"/> ഹിന്ദു <input type="checkbox"/> മുസ്ലീം <input type="checkbox"/> ക്രിസ്ത്യൻ <input type="checkbox"/> മറ്റുള്ളവർ	കൃഷിവാത്പ എടുക്കാത്തവർ <input type="checkbox"/>		
മറ്റു തിരിച്ചറിയൽ രേഖ			
<input type="checkbox"/> ഷെൻകാർഡ് <input type="checkbox"/> വോട്ടർ ID കാർഡ് <input type="checkbox"/> ഡ്രൈവിംഗ് ലൈസൻസ് <input type="checkbox"/> മറ്റുള്ളവ	തിരിച്ചറിയൽ നമ്പർ: <input type="text"/>		
നോമിനിയുടെ വിവരങ്ങൾ			
അനന്തര അവകാശിയുടെ പേര്	ശ്രീ/ശ്രീമതി		
കർഷകനുമായുള്ള ബന്ധം			
സൗജന്യ എസ്.എം.എസ് സേവനങ്ങൾ			
താങ്കൾക്ക് എസ്.എം.എസ് അറിയിപ്പ് ആവശ്യമാണോ? <input type="checkbox"/> വേണം <input type="checkbox"/> വേണ്ട	പുതിയ പദ്ധതി സംബന്ധമായ അറിയിപ്പ് <input type="checkbox"/> വേണം <input type="checkbox"/> വേണ്ട		
ക്ലെയിം അറിയിപ്പുകൾ <input type="checkbox"/> വേണം <input type="checkbox"/> വേണ്ട	മറ്റു മൂല്യാധിഷ്ഠിത സേവനങ്ങൾ <input type="checkbox"/> വേണം <input type="checkbox"/> വേണ്ട		
മുകളിൽ നൽകിയിട്ടുള്ള വിവരങ്ങൾ എന്റെ അറിവിലും വിശ്വാസത്തിലും പൂർണ്ണമായും ശരിയാണെന്ന് ഇതിനാൽ സാക്ഷ്യപ്പെടുത്തുന്നു.			
സ്ഥലം :		കർഷകന്റെ ഒപ്പ്/വിരലടയാളം	
തീയതി :		(വിരലടയാളം രേഖപ്പെടുത്തുന്നപക്ഷം സാക്ഷിവിവരങ്ങൾ രേഖപ്പെടുത്തുക )	
ബ്രോക്കിംഗ് പ്രതിനിധിയുടെ പേര്		സാക്ഷി:	
എന്തെങ്കിലും പരാതിയുള്ളപക്ഷം എ.ഐ.സി.യുടെ റീജിയണൽ ഓഫീസിലുള്ള ഗ്രീവൻസ് റിഡ്രസ്സ് ഓഫീസുമായി ബന്ധപ്പെടേണ്ടതാണ് : 0471- 2334493			

