



Agriculture Insurance Company of India Ltd.

Circular No: AIC/RISC 2013

Dated: 18.02.2013

Rainfall Insurance Scheme for Coffee (RISC) – 2013

With reference to Government of India approval vide Government order No.04/11/2012-Plant-B dated 1st February 2013 Coffee Board letter No. MAR/MIU/WI/2012-13/104 dated 05.02.2013 Rainfall Insurance Scheme for Coffee is being implemented during the year 2013 in Chickmagalur, Kodagu and Hassan districts of Karnataka by Agriculture Insurance Company of India Ltd (AIC) with following details.

Rainfall Insurance Scheme for Coffee (RISC) is a unique rainfall insurance product specially designed for the coffee growers. This product has been designed by the Agriculture Insurance Company of India Limited (AIC) in consultation with Coffee Board, Central Coffee Research Institute and the Coffee Growers. This rainfall insurance provides effective risk management aid to those coffee growers likely to be impacted by adverse rainfall incidence.

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. RISC provides payout against deficit rainfall in Blossom & Backing showers and excess rainfall during Monsoon & Post Monsoon showers.

Areas covered: The Scheme is applicable for the coffee growing Sub Zones in Chickmagalur, Kodagu and Hassan Districts of Karnataka (Refer Annexure 2 for list).

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

Covers and Cover Combinations: The policy provides the following coverage options:

“Blossom Showers” shall mean the rainfall received between 1st March to 30th April (Arabica) and 1st March to 15th April (Robusta) for the bud to flower (bud enlargement and anthesis). The normal requirement of rainfall is 25 mm in seven consecutive days for Arabica and 20 mm in seven consecutive days for Robusta.

“Backing Showers” shall mean the rainfall received from 18th day of the starting of Blossom Showers till 40th day (failing which it shall be from 1st May to till 19th May) to achieve fruit development & retention. The normal requirement of rainfall is 12 mm in two consecutive days.

“Monsoon Showers” shall mean the rainfall received during 1st June to 30th September for the fruit to grow in size. The rainfall within normal range is beneficial for early ripening and maturity. The aggregate rainfall of beyond a specified limit (distinct for each zone) in any seven consecutive days during the period is likely to adversely affect the coffee yield.

“Post Monsoon Showers” shall mean the cumulative rainfall of at least 100 mm received over a period of 5 consecutive days in case of Arabica during 1st November to 31st January. The cumulative rainfall of at least 125 mm received over a period of 7 consecutive days in case of Robusta coffee during 1st December to 28th February.

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A grower can choose insurance for any of the cover combinations viz., (C1) Blossom Showers (C2) Monsoon Showers (C3) Post-Monsoon Showers (C4) Blossom & Backing Showers (C5) Blossom & Monsoon Showers (C6) Blossom, Backing & Monsoon Showers (C7) Monsoon & Post Monsoon Showers (C8) Blossom, Backing, Monsoon & Post Monsoon Showers.

Period of Insurance: The insurance operates during 1st March to 28th February. The periods under different covers are as follows:

Cover	Cover Period	
	Arabica	Robusta
Blossom Showers	1 st March to 30 th April	1 st March to 15 th April
Backing Showers	18 th day of starting of Blossom showers till 40 th day failing which it shall be from 1 st May till 19 th May.	
Monsoon Showers	1st June to 30th September	
Post Monsoon Showers	1st November to 31st January	1st December to 28th February

Sum Insured: Maximum sum insured per hectare for Arabica and Robusta varieties shall be Rs. 40,000 and Rs. 30,000 respectively as per the details below.

Phase	Arabica	Robusta
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
Total	Rs. 40,000	Rs. 30,000

Premium: Premium chargeable would be statistically/actuarially calculated based on the coffee variety, location (sub zone), 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. Kindly refer Annexure-2a, 2b and 2c for Gross Premium, SC/ST small planters and other small planters premium respectively.

Premium Subsidy: Government of India / Coffee Board is extending premium subsidy to all small coffee growers with plantation size up to 10 hectares, as follows.

Category (Growers up to 10 Hectares)	Central Govt.	State Govt.*	Grower
SC / ST	60%	25%	15%
Others	50%	25%	25%

*In case, the State Government is not willing to bear its share of Subsidy, the same shall be borne by the concerned Growers, in addition to their own contribution.

As response from Karnataka State Government is awaited, C1 and C4 Cover Combinations only shall be marketed without State Govt Subsidy during the 1st phase of marketing i.e. up to 28.02.2013 and the remaining covers shall be marketed after confirmation.

The planters are required to pay the premium net off subsidy. The growers having plantations more than 10 hectares shall also participate by paying full premium (without subsidy).

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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 seven consecutive days) and full payout is given if the rainfall is below 5 mm. In case there are multiple events and all are less than 25 mm in Arabica and 20 mm for Robusta (in seven consecutive days), the event with maximum payout 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, and full payout is given if the rainfall is below 5 mm.

“**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 if the aggregate rainfall is beyond 125 mm in any 7 consecutive days for Robusta during the period. One event of highest rainfall would be considered for deciding the payout.

Kindly refer Annexure-3 for Termsheets.

Agencies for data:

“**Reference Rain Gauge Station (RRGs)**” shall mean the Telemetric Rain Gauge (TRG) Stations installed by Karnataka State Natural Disaster Monitoring Centre (KSNDMC) of State Govt., the Automatic Weather Station (AWS) set up by National Collateral Management Services Ltd. (NCMSL) or any other as specified. The Rainfall data shall be collected from the Reference Rain Gauge Station, as specified in the Cover.

“**Backup Rain gauge Station (BRGs)**” : The rainfall data of the Backup Rain Gauge station shall be considered for those specific dates for which rainfall data from the Reference Rain gauge station are not available. Kindly refer Annexure-1 for details of RRGs and BRGs.

Claim: 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 submit the original cover note 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: Planters can avail insurance cover from the Agriculture Insurance Company of India Ltd., through their designated agencies. Premium net off subsidy may be paid through Demand Draft in favour of “**Agriculture Insurance Company of India Ltd, Axis Bank A/c No. 009010200008570**” payable at **Bangalore** within the stipulated cutoff date. The large growers can also enroll by paying full premium.

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Proposal form and Documents: The prescribed Proposal form (Ref. RISC/PF-1 in annexure) filled in all respects shall be submitted along with documents viz.,

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

Insurance availing period or Cut off dates: The Cut off date for participation of planters under the scheme is as follows.

Cover Code	Cover	Cutoff date for enrollment	
		Arabica	Robusta
C1	Blossom	28.02.2013	
C4	Blossom + Backing		
C5	Blossom + Monsoon		
C6	Blossom + Backing + Monsoon		
C8	Blossom + Backing + Monsoon + Post Monsoon		
C2	Monsoon	31.05.2013	
C7	Monsoon + Post Monsoon		
C3	Post-Monsoon	31.10.2013	30.11.2013

For further details please contact us.

In case of any Grievance Please contact Grievance Redressal Officer of the Regional Office at at 080-22115158

D.D.Dange,
Regional Manager.

- Encl: 1. List of TRGs and RRGs with location details (Annexure-1)
2. Sum Insured and Premium details (Annexure-2, 2a, 2b and 2c)
3. Termsheets
4. Proposal Form (RISC/PF/1)

Insurance is the subject matter of solicitation

RISC 2013 - List of Notified Reference RainGauge Stations (RRG) & Back up Rain Gauge Stations (BRG) with Location Details

S.No	Zone	Sub-zone	Reference Station	Location	Back up station	Location
CHICKMAGALUR						
1	Aldur	Aldur	KSNDMC TRG - Aldur	Premises of Travellers Bungalow	KSNDMC TRG - Mudigere	Premises of Inspection bungalow
2	Aldur	Elekhan	NCMSL AWS - Elekhan	Sri.S.Mukthiar Ahmed, GoldenEarth estate, Elekhan village, Aldur Post-577111 Chikmagalur Dt.	KSNDMC TRG - Aldur	Premises of Inspection bungalow
3	Balehonnur	Balehonnur	NCMSL AWS - Balehonnur	CCRI Campus	KSNDMC TRG - Balehonnur	Premises of Seed Production Centre
4	Chikmagalur	Chikmagalur	NCMSL AWS - Joldal	Mr. J L Krishna Gouda,Joldal Estate, Chikmagalur (Tk)-577130	KSNDMC TRG - Vasthare	Premises of Govt.Hospital
5	Giris	Giris	NCMSL AWS - Giris	Mr. K Srinivasa Rao, Ramgiri Coffee Estate, Bisagnimutte Mahal (PO), Chikmagalur-577131	NCMSL AWS - Joldal	Mr. J L Krishna Gouda, Joldal Estate, Chikmagalur (Tk), Chikmagalur-577130
6	Gonibeedu	Devarunda	NCMSL AWS - Devarunda	Sri.H.B.Chandregowda, S/o Byregowda, Chandrika Estate, Koodurasthe, Devarunda-577151, Chikmagalur Dt.	NCMSL AWS - Devaladakere	Mr D Aswath, Choudigudi Estates, Devalakere (Po),Hanbal, Sakaleshpur (Tk), Hasan-577119
7	Gonibeedu	Gonibeedu	KSNDMC TRG - Gonibeedu	Premises of Grama Panchayat Office	KSNDMC TRG - Mudigere	Premises of Inspection bungalow
8	Kalasa	Balehole	NCMSL AWS - Balehole	Mr. Pradeep Kumar B.P.B.NO-3, Bantaganahalli, Mudigree (Tk), Ballehole-577179	KSNDMC TRG - Balehonnur	Premises of Seed Production Centre
9	Kalasa	Hirebyle	NCMSL AWS - Hirebyle	Mr. Rajkumar Wilson, JOONKTOLLE teak industries ltd, Goomankhan Estates, Hirebele (PO), Chikmagalur-577121	KSNDMC TRG - Javali	Premises of Grama Panchayath office
10	Kalasa	Javali	KSNDMC TRG - Javali	Premises of Grama Panchayat Office	KSNDMC TRG - Idakani	Grama Panchayat office, Hirebail
11	Kalasa	Kalasa	KSNDMC TRG - Kalasa	Premises of Govt.Hospital	KSNDMC TRG - Javali	Premises of Grama Panchayat
12	Kalasa	Niduvale	NCMSL AWS - Niduvale	Mr. U K Laxman Gouda, Urvin Khan Estate, Niduvale (Vill & Po), Mudigere (Tk), Chikmagalur-577122	KSNDMC TRG - Banakal	Grama Panchayat office, Banakal
13	Koppa	Jayapura	KSNDMC TRG - Megunda	Premises of Inspection Bungalow	KSNDMC TRG - Balehonnur	Premises of Seed Production Centre
14	Koppa	Koppa	KSNDMC TRG - Koppa	Premises of PWD Office	KSNDMC TRG - Hariarpura	Premises of Grama Panchayat
15	Koppa	N.R.Pura	KSNDMC TRG - N.R.Pura	Premises of Ayurvedic Hospital	KSNDMC TRG - Balehonnur	Premises of Seed Production Centre
16	Koppa	Sringeri	KSNDMC TRG - Sringeri	Premises of Inspection bungalow	KSNDMC TRG - Jayapura	Premises of Inspection bungalow
17	Mallandur	Bogase	NCMSL AWS - Bogase	Sri Krishna Shetty, Bogase (vill & Po)-577130. Chikmagalur Dt	KSNDMC TRG - Sangameshvarapet	Premises of Forest office Dept
18	Mallandur	Mallandur	NCMSL AWS - Mallandur	Mr. Ramesh Kumar M E, I G Road, Chickmagalur. Pin: 577 101	NCMSL AWS - Joldal	Mr. J L Krishna Gouda, Joldal Estate, Chikmagalur (Tk), Chikmagalur Dt -577130
19	Mudigere	Hosakere	NCMSL AWS - Hosakere	Mr.H.S.Sundaresh, Husakere (Vill), Urubage (Po), Mudigere (Tk), Chickmagalur Dist. Mudikeri (Tk), Chikmagalur	KSNDMC TRG - Mudigere	Premises of Taluk Office
20	Mudigere	Mudigere	KSNDMC TRG - Mudigere	Premises of Inspection bungalow	KSNDMC TRG - Gonibeedu	Premises of Grama Panchayat Office
Hassan						
21	Belur	Belur	NCMSL AWS - Arehally	Mr. U M Tejpal, Arahalli Main Road, Arahalli (PO), Belur, Hasan-573101	KSNDMC TRG - Biccodu	Premises of the Govt.Boys General Hostel
22	Belur	Biccodu	KSNDMC TRG - Biccodu	Premises of the Govt. Boys General Hostel	NCMSL AWS - Arehally	Mr. U M Tejpal, Arahalli Main Road, Arahalli (Po), Belur, Hasan-573101
23	Hanbal	Hanbal	NCMSL AWS - Devaladakere	Mr D Aswath, Choudigudi Estates, Devalakere (PO), Hanbal (Tk), Sakaleshpura, Hasan - 577119	KSNDMC TRG - Hanbal	Gram Panchayat Office
24	Hanbal	Maranahalli	NCMSL AWS - Maranahalli	Mr. John P Puthurmana, Nettally Estate, Heggadde(PO), Sakleshpur, Hassan-57 3145	NCMSL AWS - Devaladakere	Mr D Aswath, Choudigudi Estates, Devalakere (Po), Hanbal (Tk), Sakaleshpura, Hasan-577119
25	RK Magge	Hallyiyur	NCMSL AWS - Hallyiyur	Mr. K C Poovaiiah, Hallyiyur (Village), Malagalale (PO), K Hoskate (VIA),Alur (Tk), Hassan-573129	KSNDMC TRG - K.Hosakote	Premises of Primary Health centre
26	RK Magge	K.Hosakote	KSNDMC TRG - K.Hosakote	Premises of Primary Health centre	NCMSL AWS - Hallyiyur	Mr. K C Poovaiiah, Hallyiyur (Vill), Malagalale (Po), K Hoskate (Via), Alur (Tk), Hassan-573129
27	RK Magge	RK Magge	KSNDMC TRG - Kundur	Premises of Samudaya Bhavan	KSNDMC TRG - K Hosakote	Premises of Primary Health centre
28	Sakaleshpur	Ballupet	KSNDMC TRG - Belagodu	Premises of Govt High School	KSNDMC TRG - Sakaleshpur	Premises of Inspection Bungalow office
29	Sakaleshpura	Sakaleshpura	KSNDMC TRG - Sakaleshpur	Premises of Inspection Bungalow Office	KSNDMC TRG - Belagodu	Premises of Govt High School
30	Yeslur	Hethur	KSNDMC TRG - Hethur	Grama Panchayat Office, Hethur (vill & Po)- 573137 Sakleshpur Taluk, Hassan Dist.	NCMSL AWS -- Uchangi	Mr. S R Kumar, Uchangi (Vill & Po), Sakleshpur (Tk), Hassan-573137

RISC 2013 - List of Notified Reference RainGauge Stations (RRG) & Back up Rain Gauge Stations (BRG) with Location Details

S.No	Zone	Sub-zone	Reference Station	Location	Back up station	Location
31	Yeslur	Uchangi	NCMSL AWS - Uchangi	Mr. S R Kumar, S/o late U R Srekanthaya, Uchangi (Vill & Po), Sakleshpur (Tk), Hassan-573137	KSNDMC TRG - Yeslur	Premises of Primary Health centre
32	Yeslur	Yeslur	KSNDMC TRG - Yeslur	Premises of Primary Health centre	NCMSL AWS - Uchangi	Mr. S R Kumar, Uchangi (Vill & Po), Sakleshpur (Tk), Hassan-573137
KODAGU						
33	Gonikoppal	Gonikoppal	KSNDMC TRG - Ponnampet	Premises of Agricultural Research Centre	KSNDMC TRG - Devamachi	Gram Panchayat Office
34	Gonikoppal	Thithimathi	NCMSL AWS - Thithimathi	Mr. Bheemaiah T M, Tata coffe ltd, Balmny Estate, THITHIMATHI (PO), Virajpet (Tk), Coorg -571254	KSNDMC TRG - Ponnampet	Premises of Agricultural Research Centre
35	Madikeri	Madikeri	KSNDMC TRG - Madikeri	Premises of Inspection Bungalow	KSNDMC TRG - Napoklu	Premises of Inspection bungalow
36	Madikeri	Makkandur	NCMSL AWS - Makkandur	Mr. M S Monnappa, Udayanivar[Chinnikoppa Estate], Makkandur(Vill & Po), Mdikeri, North Kodagu -5712201	KSNDMC TRG - Madikeri	Premises of Inspection Bungalow
37	Madikeri	Murnad	NCMSL AWS - Murnad	Mr.Baduvanda A Chinnappa, Sharadanivan, Opp JuniorCollege, Murnad (Po), Madikeri(Tk), Dist-North Kodagu-571252	KSNDMC TRG - Madikeri	Premises of Inspection Bungalow
38	Napoklu	Cherambane	NCMSL AWS - Cherambane	Mr.Ramakrishna, Charambane (PO), Madikeri (Tk), Kodagu Dist.	KSNDMC TRG - Napoklu	Premises of Inspection bungalow
39	Napoklu	Karada	NCMSL AWS - Karada	Mr. B P Subbaiaar, Karada (Vill &Po), Mudikeri (TALUKA), North Kodagu -571212	KSNDMC TRG - Virajpet	Premises of veterinary Hospital
40	Napoklu	Napoklu	NCMSL AWS - Napoklu	Mr. A C Appayya,C/o.Naresh.P.J. Pallicad Estate, Kakabbe Post Dist-South Kodagu,,5 7 1 2 1 2,Karnataka.	KSNDMC TRG - Napoklu	Premises of Inspection bungalow
41	Shanivarsanthe	Arkanhalli	KSNDMC TRG - Kodlipet	Premises of Primary Health Hospital	KSNDMC TRG - Sanivarsanthe	Premises of Inspection bungalow
42	Shanivarsanthe	Shanivarsanthe	KSNDMC TRG - Sanivarsanthe	Premises of Inspection bungalow	KSNDMC TRG - Yeslur	Premises of Primary Health centre
43	Siddapur	Ammathi	KSNDMC TRG - Ammathi	Premises of Revenue Dept.	KSNDMC TRG - Virajpet	Premises of veterinary Hospital
44	Siddapur	Maldare	NCMSL AWS - Maldare	Premises of Grama Panchayat Office	KSNDMC TRG - Virajpet	Premises of veterinary Hospital
45	Siddapur	Siddapur	NCMSL AWS - Siddapur	JLO Coffeeboard, Polibetta Road, South Kodagu-571253	KSNDMC TRG - Ammathi	Premises of Revenue Dept.
46	Somwarpet	Abburkatte	NCMSL AWS - Abburkatte	Shri. T.S. PRAKASH, Abbrukatte (Vill & Po), Somwarpet (Tk), Kodagu-571236	KSNDMC TRG - Somwarpet	Premises of Inspection bungalow
47	Somwarpet	Basavanahalli	NCMSL AWS - Basavanahalli	Mr. B S Shivshankar, Belur Estate(Po), Somwarpet, North Kodagu-571236	KSNDMC TRG - Santicoppa	Premises of Nadakacheri
48	Somwarpet	Hanacodu	NCMSL AWS - Hanacodu	Mr. S Dayananda, Gajjenkode(Village), Hancode(Po), Somwarpet (Tk), Dist-North Kodagu-571236	KSNDMC TRG - Somwarpet	Premises of Inspection bungalow
49	Somwarpet	Shanthalli	KSNDMC TRG - Shanthalli	Premises of Govt.Hospital	KSNDMC TRG - Somwarpet	Premises of Inspection bungalow
50	Somwarpet	Somwarpet	KSNDMC TRG - Somwarpet	Premises of Inspection bungalow	KSNDMC TRG - Shanthalli	Premises of Govt.Hospital
51	Srimangala	Nagarahole	NCMSL AWS - Nagarahole	Sri.K.G.Chethan, MGM COMPLEX, Near Canara Bank, Kutta-571250, South Kodagu.	KSNDMC TRG - Balele	Premises of Govt.Hospital
52	Srimangala	Srimangala	KSNDMC TRG - Srimangala	Premises of Inspection bungalow	KSNDMC TRG - Devamachi	Gram Panchayat Office
53	Srimangala	Vatekolli	NCMSL AWS - Vatekolli	Mr. Aiyappa K A, V S S N Bank, Birunani (Vill & Po), Virajpet (TQ), South Coorg -571249	KSNDMC TRG - Balele	Premises of Govt.Hospital
54	Sunticoppa	Chettalli	CRSS ó AWS ó Chettalli	Premises of CRSS	KSNDMC TRG - Madikeri	Premises of Inspection Bungalow
55	Sunticoppa	Garvale	NCMSL AWS - Garvale	Sri.I.K.Girish, Garvale (Vill & Po), Somwarpet (Tk), Kodagu Dist.	KSNDMC TRG - Shanthalli	Premises of Govt.Hospital
56	Sunticoppa	Madapura	NCMSL AWS - Madapura	Mr. Santosh Mohan,CoumburEstates, Madapur,P.B.No-01,somavarapet (Tk),Dist-Kodagu,571251	KSNDMC TRG - Somwarpet	Premises of Inspection bungalow
57	Sunticoppa	Sunticoppa	KSNDMC TRG - Sunticoppa	Premises of Nadakacheri	KSNDMC TRG - Madikeri	Premises of Inspection Bungalow
58	Sunticoppa	Valnoor	NCMSL AWS - Valnoor	Grama Panchayat Office, Valnoor -571234, Kushalanagar (Via), Somwarpet (Tk), Kodagu Dist.	KSNDMC TRG - Sunticoppa	Premises of Nadakacheri
59	Virajpet	B. Shettigeri	NCMSL AWS - B. Shettigeri	Village Panchayat Office, B.Shettigeri (Vill & Po), Virajpet (Tk), South Kodagu.	NCMSL AWS - Vatekolli	Mr. Aiyappa K A, VSSN Bank, Birunani (Vill & Po), Virajpet (TQ), South Coorg -571249
60	Virajpet	Virajpet	KSNDMC TRG - Virajpet	Premises of veterinary Hospital	KSNDMC TRG - Napoklu	Premises of Inspection bungalow

RISC 2013 - Cover Wise Gross Premium / Hectare applicable for Big Planters (more than 10 Hectares)

(Amount in Rs. Excl S Tax)

Variety	Net Premium															
	Arabica								Robusta							
Covers	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Sum Insured	10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
Sub Zones																
Chickmagalur District																
1 Aldur	1814	1822	1441	2882	3188	4084	2763	4929	2822	1242	368	3815	3804	4576	1455	4766
2 Elekhan	550	2633	1838	1778	2926	3906	3580	5467	2176	1759	368	2839	3714	4377	1934	4567
3 Balehonnur	1686	1457	1198	2214	2522	3050	1804	3559	2293	1011	368	2629	3001	3339	1203	3598
4 Chickmagalore	1879	1497	1755	3244	3031	4375	2617	5348	3263	969	368	4167	4189	4872	1193	5062
5 Giris	2046	1501	2224	3235	3136	4285	3000	5857	3766	972	658	4688	4659	5491	1350	5702
6 Devarunda	755	2742	863	3252	3605	5902	3278	6430	1540	1927	450	3364	3506	5272	2233	5527
7 Gonibeedu	1317	2519	1224	3224	3270	5206	3500	5910	2835	1612	400	4085	4186	5353	1966	5543
8 Balehole	2176	1097	500	2349	3246	3446	1347	3771	2410	713	647	2507	3054	3072	1150	3529
9 Hirebyle	1197	2157	1308	3655	2904	5306	3447	6051	1826	1392	368	3395	2883	4453	1500	4747
10 Javali	550	1397	460	2435	1740	3603	1503	4063	3153	905	368	4715	4008	5570	1100	5760
11 Kalasa	2198	1817	1570	3132	3710	4626	2500	5504	2760	1242	368	3530	3742	4477	1400	4667
12 Niduvale	2221	2291	669	3230	3791	4797	2467	5098	2642	1601	368	3453	3663	4474	1809	4664
13 Jayapura	1717	1312	2243	2972	3038	4100	3081	5750	2276	826	368	3222	3016	3961	1100	4169
14 Koppa	2928	1688	1546	5200	4004	6245	2747	7205	3140	1194	368	4665	3714	5279	1454	5459
15 N R Pura	5302	1233	1570	7368	5900	8179	2057	9580	5368	801	400	6320	5887	6845	1075	7140
16 Sringeri	2936	2415	2568	4197	5131	6352	4111	8225	4648	1685	450	5871	6313	7357	2057	7547
17 Mallandur	1012	1268	1474	1932	1935	2905	2243	3949	2786	823	450	3109	3330	3652	1124	3871
18 Hosakere	2600	2937	1863	3176	4846	5423	4038	7284	3471	2008	368	4027	5010	5525	2150	5715
19 Bogase	600	1725	2041	1688	2089	3412	3145	4749	1498	1115	450	2211	2393	3084	1485	3344
20 Mudigere	1503	1145	1503	3017	2303	3778	2159	4610	2362	744	368	3458	2818	3914	977	4126
Hassan District																
21 Belur	1720	815	771	3183	2174	3751	1225	4051	2388	557	368	3115	2632	3353	828	3599
22 Biccodu	2009	4638	1298	3124	5957	7218	5100	8120	3655	3166	368	4625	6352	7289	3250	7459
23 Hanbal	2399	2335	1061	3365	4458	5424	2980	5904	3283	1567	368	4309	4623	5546	1827	5736
24 Maranahalli	5075	6178	1386	7198	9617	11395	6600	12507	5327	4062	368	6632	8843	9872	4290	10062
25 Halliyur	2004	1257	500	2171	2729	2923	1638	3364	3525	815	368	4319	3948	4735	1155	4988
26 K. Hoskote	1178	2415	1109	3277	3291	5155	3207	5947	2534	1599	368	3407	3513	4358	1628	4548
27 R.K.Magge	3068	882	669	4489	3498	4914	1143	5204	3723	576	368	4541	3995	4813	861	5003
28 Ballupet	3222	1172	1371	4832	3965	5219	2198	6420	4810	761	368	5459	5285	5935	1058	6179
29 Shaklespur	2330	2150	2271	2978	3457	4112	3950	6300	3633	1332	400	4770	4328	5327	1636	5517
30 Hethur	1968	2987	1831	2920	4335	5286	3971	7117	3376	2046	763	4006	5422	6052	2250	6379
31 Uchangi	2798	1571	500	4419	3496	5113	1750	5428	2930	1074	368	3859	3406	4325	1250	4533
32 Yeslur	1939	1756	1109	3898	3018	4925	2668	5551	2692	1179	368	4146	3826	5003	1481	5193
Kodagu District																
33 Gonikoppal	1625	2008	781	2743	2950	4195	2222	4473	2720	1340	545	3646	3811	4647	1600	4837
34 Thithimathi	1679	1893	1290	2144	3055	3520	2785	4229	3128	1318	710	3357	4071	4300	1730	4542
35 Madikeri	1248	2911	1382	2825	3529	4766	3506	6116	3644	1992	400	4081	5635	6073	2150	6263
36 Makkandur	1685	2327	839	3065	3885	4909	2555	5366	2421	1489	368	3579	3689	4681	1543	4833
37 Murnad	1376	1817	1347	1992	2572	3188	2500	3948	2315	1242	368	2696	3297	3678	1400	3911
38 Cherambane	1166	2106	886	2027	2773	3780	3038	4379	2217	1359	368	2469	3241	3493	1648	3723
39 Karada	600	1199	1503	820	1568	1859	2450	2706	2801	853	368	3070	3118	3387	1146	3626
40 Napoklu	1469	1131	1266	1832	1945	2435	2542	3630	1905	805	535	2478	2207	2881	1083	3081
41 Arkanahalli	916	966	1370	2647	1813	3190	1861	4295	2601	630	368	4318	2751	3943	868	4311
42 S. Santhe	3196	1217	692	4438	3988	5231	1648	5479	3886	790	400	4591	4476	5099	1089	5289
43 Ammathy	1122	950	951	1469	1850	1987	1438	2874	2853	568	400	2987	3090	3225	828	3479
44 Maldare	1856	644	923	2390	2310	2844	1377	3423	3452	460	560	3809	3556	3897	896	4243
45 Siddapur	1555	2162	955	1867	3358	3670	2703	4255	2607	1386	368	3103	3991	4487	1657	4677
46 Abburukatte	1636	1853	1503	2171	2972	3500	2550	4375	3706	1270	368	4042	4719	5055	1400	5246
47 Basavanahalli	1286	1968	753	3232	2622	4421	2250	4881	2633	1317	368	3683	3655	4705	1633	4895
48 Hanacodu	2193	2156	856	3817	4464	5997	2727	6488	4042	1400	450	5538	5801	6631	1778	7315
49 Santhahalli	1594	2999	1747	4011	4214	6536	4014	8000	3266	2027	450	4604	5073	6410	2250	6600
50 Somwarpet	1633	2020	997	3120	2913	4350	2672	5173	2984	1342	368	3627	3894	4537	1475	4728
51 Nagarhole	1840	1040	1418	3281	2295	3672	2250	4754	2421	650	545	3355	2661	3593	1050	3921
52 Srimangala	3393	3096	2312	5524	6489	8002	3880	9624	4146	2137	1543	5563	6283	7424	2975	8414
53 Vatekoli	2835	5763	2291	3684	8598	9447	6552	10934	4502	4019	704	4892	8521	8912	4250	9251
54 Chettali	2316	971	669	3885	2878	4477	1271	4824	4154	633	368	5285	4471	5209	905	5399
55 Garvale	1929	3274	979	3118	4581	5839	4032	6331	2534	2198	400	3317	4290	5063	2290	5330
56 Madapura	2221	1721	771	3861	3222	4538	2098	4964	3273	1218	368	4258	4424	5134	1477	5324
57 Suntikoppa	2293	1172	1233	3017	3082	3805	2183	4791	3370	761	368	3868	4066	4475	994	4665
58 Valnoor	1761	1436	923	3438	3054	4435	2209	4995	3282	931	368	4133	4026	5016	1156	5206
59 B. Shettigeri	1160	2836	791	2885	3830	4669	3257	5419	765	1861	450	1990	2603	3200	2224	3670
60 Virajpet	1688	2729	1301	2317	4140	4755	3300	5986	2960	1825	450	3430	4564	5034	2050	5224

Note:	Cover Code	Cover	Cover Code	Cover
	C1	Blossom	C5	Blossom + Monsoon
	C2	Monsoon	C6	Blossom + Backing + Monsoon
	C3	Post-Monsoon	C7	Monsoon + Post Monsoon
	C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

RISC 2013 - Cover Wise Net Premium / Hectare applicable for SC / ST Small Growers (up to 10 Hectares)

(Amount in Rs. Excl S Tax)

Variety	Net Premium															
	Arabica								Robusta							
Covers	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Sum Insured	10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
Sub Zones																
Chickmagalur District																
1 Aldur	726	729	576	1153	1275	1634	1105	1972	1129	497	147	1526	1522	1830	582	1906
2 Elekhan	220	1053	735	711	1170	1562	1432	2187	870	704	147	1136	1486	1751	774	1827
3 Balehonnur	674	583	479	886	1009	1220	722	1424	917	404	147	1052	1200	1336	481	1439
4 Chikmagalore	752	599	702	1298	1212	1750	1047	2139	1305	388	147	1667	1676	1949	477	2025
5 Giris	818	600	890	1294	1254	1714	1200	2343	1506	389	263	1875	1864	2196	540	2281
6 Devarunda	302	1097	345	1301	1442	2361	1311	2572	616	771	180	1346	1402	2109	893	2211
7 Gonibeedu	527	1008	490	1290	1308	2082	1400	2364	1134	645	160	1634	1674	2141	786	2217
8 Balehole	870	439	200	940	1298	1378	539	1508	964	285	259	1003	1222	1229	460	1412
9 Hirebyle	479	863	523	1462	1162	2122	1379	2420	730	557	147	1358	1153	1781	600	1899
10 Javali	220	559	184	974	696	1441	601	1625	1261	362	147	1886	1603	2228	440	2304
11 Kalasa	879	727	628	1253	1484	1850	1000	2202	1104	497	147	1412	1497	1791	560	1867
12 Niduvale	888	916	268	1292	1516	1919	987	2039	1057	640	147	1381	1465	1790	724	1866
13 Jayapura	687	525	897	1189	1215	1640	1232	2300	910	330	147	1289	1206	1584	440	1668
14 Koppa	1171	675	618	2080	1602	2498	1099	2882	1256	478	147	1866	1486	2112	582	2184
15 N R Pura	2121	493	628	2947	2360	3272	823	3832	2147	320	160	2528	2355	2738	430	2856
16 Sringeri	1174	966	1027	1679	2052	2541	1644	3290	1859	674	180	2348	2525	2943	823	3019
17 Mallandur	405	507	590	773	774	1162	897	1580	1114	329	180	1244	1332	1461	450	1548
18 Hosakere	1040	1175	745	1270	1938	2169	1615	2914	1388	803	147	1611	2004	2210	860	2286
19 Bogase	240	690	816	675	836	1365	1258	1900	599	446	180	884	957	1234	594	1338
20 Mudigere	601	458	601	1207	921	1511	864	1844	945	298	147	1383	1127	1566	391	1650
Hassan District																
21 Belur	688	326	308	1273	870	1500	490	1620	955	223	147	1246	1053	1341	331	1440
22 Biccodu	804	1855	519	1250	2383	2887	2040	3248	1462	1266	147	1850	2541	2916	1300	2984
23 Hanbal	960	934	424	1346	1783	2170	1192	2362	1313	627	147	1724	1849	2218	731	2294
24 Maranahalli	2030	2471	554	2879	3847	4558	2640	5003	2131	1625	147	2653	3537	3949	1716	4025
25 Halliyur	802	503	200	868	1092	1169	655	1346	1410	326	147	1728	1579	1894	462	1995
26 K. Hoskote	471	966	444	1311	1316	2062	1283	2379	1014	640	147	1363	1405	1743	651	1819
27 R.K.Magge	1227	353	268	1796	1399	1966	457	2082	1489	230	147	1816	1598	1925	344	2001
28 Ballupet	1289	469	548	1933	1586	2088	879	2568	1924	304	147	2184	2114	2374	423	2472
29 Shaklespur	932	860	908	1191	1383	1645	1580	2520	1453	533	160	1908	1731	2131	654	2207
30 Hethur	787	1195	732	1168	1734	2114	1588	2847	1350	818	305	1602	2169	2421	900	2552
31 Uchangi	1119	628	200	1768	1398	2045	700	2171	1172	430	147	1544	1362	1730	500	1813
32 Yeslur	776	702	444	1559	1207	1970	1067	2220	1077	472	147	1658	1530	2001	592	2077
Kodagu District																
33 Gonikoppal	650	803	312	1097	1180	1678	889	1789	1088	536	218	1458	1524	1859	640	1935
34 Thithimathi	672	757	516	858	1222	1408	1114	1692	1251	527	284	1343	1628	1720	692	1817
35 Madikeri	499	1164	553	1130	1412	1906	1402	2446	1458	797	160	1632	2254	2429	860	2505
36 Makkandur	674	931	336	1226	1554	1964	1022	2146	968	596	147	1432	1476	1872	617	1933
37 Murnad	550	727	539	797	1029	1275	1000	1579	926	497	147	1078	1319	1471	560	1564
38 Cherambane	466	842	354	811	1109	1512	1215	1752	887	544	147	988	1296	1397	659	1489
39 Karada	240	480	601	328	627	744	980	1082	1120	341	147	1228	1247	1355	458	1450
40 Napoklu	588	452	506	733	778	974	1017	1452	762	322	214	991	883	1152	433	1232
41 Arkanahalli	366	386	548	1059	725	1276	744	1718	1040	252	147	1727	1100	1577	347	1724
42 S. Santhe	1278	487	277	1775	1595	2092	659	2192	1554	316	160	1836	1790	2040	436	2116
43 Ammathy	449	380	380	588	740	795	575	1150	1141	227	160	1195	1236	1290	331	1392
44 Maldare	742	258	369	956	924	1138	551	1369	1381	184	224	1524	1422	1559	358	1697
45 Siddapur	622	865	382	747	1343	1468	1081	1702	1043	554	147	1241	1596	1795	663	1871
46 Abburukatte	654	741	601	868	1189	1400	1020	1750	1482	508	147	1617	1888	2022	560	2098
47 Basavanahalli	514	787	301	1293	1049	1768	900	1952	1053	527	147	1473	1462	1882	653	1958
48 Hanacodu	877	862	342	1527	1786	2399	1091	2595	1617	560	180	2215	2320	2652	711	2926
49 Santhahalli	638	1200	699	1604	1686	2614	1606	3200	1306	811	180	1842	2029	2564	900	2640
50 Somwarpet	653	808	399	1248	1165	1740	1069	2069	1194	537	147	1451	1558	1815	590	1891
51 Nagarhole	736	416	567	1312	918	1469	900	1902	968	260	218	1342	1064	1437	420	1568
52 Srimangala	1357	1238	925	2210	2596	3201	1552	3850	1658	855	617	2225	2513	2970	1190	3366
53 Vatekoli	1134	2305	916	1474	3439	3779	2621	4374	1801	1608	282	1957	3408	3565	1700	3700
54 Chettali	926	388	268	1554	1151	1791	508	1930	1662	253	147	2114	1788	2084	362	2160
55 Garvale	772	1310	392	1247	1832	2336	1613	2532	1014	879	160	1327	1716	2025	916	2132
56 Madapura	888	688	308	1544	1289	1815	839	1986	1309	487	147	1703	1770	2054	591	2130
57 Suntikoppa	917	469	493	1207	1233	1522	873	1916	1348	304	147	1547	1626	1790	398	1866
58 Valnoor	704	574	369	1375	1222	1774	884	1998	1313	372	147	1653	1610	2006	462	2082
59 B. Shettigeri	464	1134	316	1154	1532	1868	1303	2168	306	744	180	796	1041	1280	890	1468
60 Virajpet	675	1092	520	927	1656	1902	1320	2394	1184	730	180	1372	1826	2014	820	2090

Note:	Cover Code	Cover	Cover Code	Cover
	C1	Blossom	C5	Blossom + Monsoon
	C2	Monsoon	C6	Blossom + Backing + Monsoon
	C3	Post-Monsoon	C7	Monsoon + Post Monsoon
	C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

RISC 2013 - Cover Wise Net Premium / Hectare applicable for Other Small Growers (up to 10 Hectares)

(Amount in Rs. Excl STax)

Variety	Net Premium															
	Arabica								Robusta							
Covers	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Sum Insured	10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
Sub Zones																
Chickmagalur District																
1 Aldur	907	911	721	1441	1594	2042	1382	2465	1411	621	184	1908	1902	2288	728	2383
2 Elekhan	275	1317	919	889	1463	1953	1790	2734	1088	880	184	1420	1857	2189	967	2284
3 Balehonnur	843	729	599	1107	1261	1525	902	1780	1147	506	184	1315	1501	1670	602	1799
4 Chikmagalore	940	749	878	1622	1516	2188	1309	2674	1632	485	184	2084	2095	2436	597	2531
5 Giris	1023	751	1112	1618	1568	2143	1500	2929	1883	486	329	2344	2330	2746	675	2851
6 Devarunda	378	1371	432	1626	1803	2951	1639	3215	770	964	225	1682	1753	2636	1117	2764
7 Gonibeedu	659	1260	612	1612	1635	2603	1750	2955	1418	806	200	2043	2093	2677	983	2772
8 Balehole	1088	549	250	1175	1623	1723	674	1886	1205	357	324	1254	1527	1536	575	1765
9 Hirebyle	599	1079	654	1828	1452	2653	1724	3026	913	696	184	1698	1442	2227	750	2374
10 Javali	275	699	230	1218	870	1802	752	2032	1577	453	184	2358	2004	2785	550	2880
11 Kalasa	1099	909	785	1566	1855	2313	1250	2752	1380	621	184	1765	1871	2239	700	2334
12 Niduvale	1111	1146	335	1615	1896	2399	1234	2549	1321	801	184	1727	1832	2237	905	2332
13 Jayapura	859	656	1122	1486	1519	2050	1541	2875	1138	413	184	1611	1508	1981	550	2085
14 Koppa	1464	844	773	2600	2002	3123	1374	3603	1570	597	184	2333	1857	2640	727	2730
15 N R Pura	2651	617	785	3684	2950	4090	1029	4790	2684	401	200	3160	2944	3423	538	3570
16 Sringeri	1468	1208	1284	2099	2566	3176	2056	4113	2324	843	225	2936	3157	3679	1029	3774
17 Mallandur	506	634	737	966	968	1453	1122	1975	1393	412	225	1555	1665	1826	562	1936
18 Hosakere	1300	1469	932	1588	2423	2712	2019	3642	1736	1004	184	2014	2505	2763	1075	2858
19 Bogase	300	863	1021	844	1045	1706	1573	2375	749	558	225	1106	1197	1542	743	1672
20 Mudigere	752	573	752	1509	1152	1889	1080	2305	1181	372	184	1729	1409	1957	489	2063
Hassan District																
21 Belur	860	408	386	1592	1087	1876	613	2026	1194	279	184	1558	1316	1677	414	1800
22 Biccodu	1005	2319	649	1562	2979	3609	2550	4060	1828	1583	184	2313	3176	3645	1625	3730
23 Hanbal	1200	1168	531	1683	2229	2712	1490	2952	1642	784	184	2155	2312	2773	914	2868
24 Maranahalli	2538	3089	693	3599	4809	5698	3300	6254	2664	2031	184	3316	4422	4936	2145	5031
25 Halliyur	1002	629	250	1086	1365	1462	819	1682	1763	408	184	2160	1974	2368	578	2494
26 K. Hoskote	589	1208	555	1639	1646	2578	1604	2974	1267	800	184	1704	1757	2179	814	2274
27 R.K.Magge	1534	441	335	2245	1749	2457	572	2602	1862	288	184	2271	1998	2407	431	2502
28 Ballupet	1611	586	686	2416	1983	2610	1099	3210	2405	381	184	2730	2643	2968	529	3090
29 Shaklespur	1165	1075	1136	1489	1729	2056	1975	3150	1817	666	200	2385	2164	2664	818	2759
30 Hethur	984	1494	916	1460	2168	2643	1986	3559	1688	1023	382	2003	2711	3026	1125	3190
31 Uchangi	1399	786	250	2210	1748	2557	875	2714	1465	537	184	1930	1703	2163	625	2267
32 Yeslur	970	878	555	1949	1509	2463	1334	2776	1346	590	184	2073	1913	2502	741	2597
Kodagu District																
33 Gonikoppal	813	1004	391	1372	1475	2098	1111	2237	1360	670	273	1823	1906	2324	800	2419
34 Thithimathi	840	947	645	1072	1528	1760	1393	2115	1564	659	355	1679	2036	2150	865	2271
35 Madikeri	624	1456	691	1413	1765	2383	1753	3058	1822	996	200	2041	2818	3037	1075	3132
36 Makkandur	843	1164	420	1533	1943	2455	1278	2683	1211	745	184	1790	1845	2341	772	2417
37 Murnad	688	909	674	996	1286	1594	1250	1974	1158	621	184	1348	1649	1839	700	1956
38 Cherambane	583	1053	443	1014	1387	1890	1519	2190	1109	680	184	1235	1621	1747	824	1862
39 Karada	300	600	752	410	784	930	1225	1353	1401	427	184	1535	1559	1694	573	1813
40 Napoklu	735	566	633	916	973	1218	1271	1815	953	403	268	1239	1104	1441	542	1541
41 Arkanahalli	458	483	685	1324	907	1595	931	2148	1301	315	184	2159	1376	1972	434	2156
42 S. Santhe	1598	609	346	2219	1994	2616	824	2740	1943	395	200	2296	2238	2550	545	2645
43 Ammathy	561	475	476	735	925	994	719	1437	1427	284	200	1494	1545	1613	414	1740
44 Maldare	928	322	462	1195	1155	1422	689	1712	1726	230	280	1905	1778	1949	448	2122
45 Siddapur	778	1081	478	934	1679	1835	1352	2128	1304	693	184	1552	1996	2244	829	2339
46 Abburukatte	818	927	752	1086	1486	1750	1275	2188	1853	635	184	2021	2360	2528	700	2623
47 Basavanahalli	643	984	377	1616	1311	2211	1125	2441	1317	659	184	1842	1828	2353	817	2448
48 Hanacodu	1097	1078	428	1909	2232	2999	1364	3244	2021	700	225	2769	2901	3316	889	3658
49 Santhahalli	797	1500	874	2006	2107	3268	2007	4000	1633	1014	225	2302	2537	3205	1125	3300
50 Somwarpet	817	1010	499	1560	1457	2175	1336	2587	1492	671	184	1814	1947	2269	738	2364
51 Nagarhole	920	520	709	1641	1148	1836	1125	2377	1211	325	273	1678	1331	1797	525	1961
52 Srimangala	1697	1548	1156	2762	3245	4001	1940	4812	2073	1069	772	2782	3142	3712	1488	4207
53 Vatekoli	1418	2882	1146	1842	4299	4724	3276	5467	2251	2010	352	2446	4261	4456	2125	4626
54 Chettali	1158	486	335	1943	1439	2239	636	2412	2077	317	184	2643	2236	2605	453	2700
55 Garvale	965	1637	490	1559	2291	2920	2016	3166	1267	1099	200	1659	2145	2532	1145	2665
56 Madapura	1111	861	386	1931	1611	2269	1049	2482	1637	609	184	2129	2212	2567	739	2662
57 Suntikoppa	1147	586	617	1509	1541	1903	1092	2396	1685	381	184	1934	2033	2238	497	2333
58 Valnoor	881	718	462	1719	1527	2218	1105	2498	1641	466	184	2067	2013	2508	578	2603
59 B. Shettigeri	580	1418	396	1443	1915	2335	1629	2710	383	931	225	995	1302	1600	1112	1835
60 Virajpet	844	1365	651	1159	2070	2378	1650	2993	1480	913	225	1715	2282	2517	1025	2612

Note:	Cover Code	Cover	Cover Code	Cover
	C1	Blossom	C5	Blossom + Monsoon
	C2	Monsoon	C6	Blossom + Backing + Monsoon
	C3	Post-Monsoon	C7	Monsoon + Post Monsoon
	C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

RISC 2013 - Cover Wise Premium Payable/ Hectare applicable for Big Planters (more than 10 Hectares)

(Amount in Rs. With S Tax)

Variety	Premium Payable with Service Tax															
	Arabica								Robusta							
Covers	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Sum Insured	10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
Sub Zones																
Chickmagalur District																
1 Aldur	2038	2047	1619	3238	3582	4589	3105	5538	3171	1396	413	4287	4274	5142	1635	5355
2 Elekhan	618	2958	2065	1998	3288	4389	4022	6143	2445	1976	413	3190	4173	4918	2173	5131
3 Balehonnur	1894	1637	1346	2488	2834	3427	2027	3999	2576	1136	413	2954	3372	3752	1352	4043
4 Chikmagalore	2111	1682	1972	3645	3406	4916	2940	6009	3666	1089	413	4682	4707	5474	1340	5688
5 Giris	2299	1687	2499	3635	3524	4815	3371	6581	4231	1092	739	5267	5235	6170	1517	6407
6 Devarunda	848	3081	970	3654	4051	6631	3683	7225	1730	2165	506	3780	3939	5924	2509	6210
7 Gonibeedu	1480	2830	1375	3622	3674	5849	3933	6640	3185	1811	449	4590	4703	6015	2209	6228
8 Balehole	2445	1233	562	2639	3647	3872	1513	4237	2708	801	727	2817	3431	3452	1292	3965
9 Hirebyle	1345	2424	1470	4107	3263	5962	3873	6799	2052	1564	413	3815	3239	5003	1685	5334
10 Javali	618	1570	517	2736	1955	4048	1689	4565	3543	1017	413	5298	4503	6258	1236	6472
11 Kalasa	2470	2042	1764	3519	4169	5198	2809	6184	3101	1396	413	3966	4205	5030	1573	5244
12 Niduvale	2496	2574	752	3629	4260	5390	2772	5728	2969	1799	413	3880	4116	5027	2033	5240
13 Jayapura	1929	1474	2520	3339	3413	4607	3462	6461	2557	928	413	3620	3389	4451	1236	4684
14 Koppa	3290	1897	1737	5843	4499	7017	3087	8096	3528	1342	413	5242	4173	5931	1634	6134
15 N R Pura	5957	1385	1764	8279	6629	9190	2311	10764	6031	900	449	7101	6615	7691	1208	8023
16 Sringeri	3299	2713	2885	4716	5765	7137	4619	9242	5222	1893	506	6597	7093	8266	2311	8480
17 Mallandur	1137	1425	1656	2171	2174	3264	2520	4437	3130	925	506	3493	3742	4103	1263	4349
18 Hosakere	2921	3300	2093	3569	5445	6093	4537	8184	3900	2256	413	4525	5629	6208	2416	6421
19 Bogase	674	1938	2293	1897	2347	3834	3534	5336	1683	1253	506	2484	2689	3465	1669	3757
20 Mudigere	1689	1287	1689	3390	2588	4245	2426	5180	2654	836	413	3885	3166	4398	1098	4636
Hassan District																
21 Belur	1933	916	866	3576	2443	4215	1376	4552	2683	626	413	3500	2957	3767	930	4044
22 Biccodu	2257	5211	1458	3510	6693	8110	5730	9124	4107	3557	413	5197	7137	8190	3652	8381
23 Hanbal	2696	2624	1192	3781	5009	6094	3348	6634	3689	1761	413	4842	5194	6231	2053	6445
24 Maranahalli	5702	6942	1557	8088	10806	12803	7416	14053	5985	4564	413	7452	9936	11092	4820	11306
25 Halliyur	2252	1412	562	2439	3066	3284	1840	3780	3961	916	413	4853	4436	5320	1298	5605
26 K. Hoskote	1324	2713	1246	3682	3698	5792	3603	6682	2847	1797	413	3828	3947	4897	1829	5110
27 R.K.Magge	3447	991	752	5044	3930	5521	1284	5847	4183	647	413	5102	4489	5408	967	5621
28 Ballupet	3620	1317	1540	5429	4455	5864	2470	7214	5405	855	413	6134	5938	6669	1189	6943
29 Shaklespur	2618	2416	2552	3346	3884	4620	4438	7079	4082	1497	449	5360	4863	5985	1838	6199
30 Hethur	2211	3356	2057	3281	4871	5939	4462	7997	3793	2299	857	4501	6092	6800	2528	7167
31 Uchangi	3144	1765	562	4965	3928	5745	1966	6099	3292	1207	413	4336	3827	4860	1405	5093
32 Yeslur	2179	1973	1246	4380	3391	5534	2998	6237	3025	1325	413	4658	4299	5621	1664	5835
Kodagu District																
33 Gonikoppal	1826	2256	878	3082	3315	4714	2497	5026	3056	1506	612	4097	4282	5221	1798	5435
34 Thithimathi	1887	2127	1449	2409	3433	3955	3129	4752	3515	1481	798	3772	4574	4831	1944	5103
35 Madikeri	1402	3271	1553	3174	3965	5355	3939	6872	4094	2238	449	4585	6331	6824	2416	7037
36 Makkandur	1893	2615	943	3444	4365	5516	2871	6029	2720	1673	413	4021	4145	5260	1734	5430
37 Murnad	1546	2042	1513	2238	2890	3582	2809	4436	2601	1396	413	3029	3705	4133	1573	4394
38 Cherrambane	1310	2366	996	2278	3116	4247	3413	4920	2491	1527	413	2774	3642	3925	1852	4183
39 Karada	674	1347	1689	921	1762	2089	2753	3040	3147	958	413	3449	3503	3806	1288	4074
40 Napoklu	1651	1271	1422	2058	2185	2736	2856	4079	2140	904	601	2784	2480	3237	1217	3462
41 Arkanahalli	1029	1085	1539	2974	2037	3584	2091	4826	2922	708	413	4852	3091	4430	975	4844
42 S. Santhe	3591	1367	778	4987	4481	5878	1852	6156	4366	888	449	5158	5029	5729	1224	5943
43 Ammathy	1261	1067	1069	1651	2079	2233	1616	3229	3206	638	449	3356	3472	3624	930	3909
44 Maldare	2085	724	1037	2685	2596	3196	1547	3846	3879	517	629	4280	3996	4379	1007	4767
45 Siddapur	1747	2429	1073	2098	3773	4124	3037	4781	2929	1557	413	3487	4484	5042	1862	5255
46 Abburukatte	1838	2082	1689	2439	3339	3933	2865	4916	4164	1427	413	4542	5302	5680	1573	5894
47 Basavanahalli	1445	2211	846	3631	2946	4967	2528	5484	2958	1480	413	4138	4107	5287	1835	5500
48 Hanacodu	2464	2422	962	4289	5016	6738	3064	7290	4542	1573	506	6222	6518	7451	1998	8219
49 Santhahalli	1791	3370	1963	4507	4735	7344	4510	8989	3670	2278	506	5173	5700	7202	2528	7416
50 Somwarpet	1835	2270	1120	3506	3273	4888	3002	5812	3353	1508	413	4075	4375	5098	1657	5312
51 Nagarhole	2067	1169	1593	3687	2579	4126	2528	5342	2720	730	612	3770	2990	4037	1180	4406
52 Srimangala	3812	3479	2598	6207	7291	8991	4360	10814	4658	2401	1734	6251	7060	8342	3343	9454
53 Vatekoli	3185	6475	2574	4139	9661	10615	7362	12285	5058	4516	791	5497	9574	10014	4775	10394
54 Chettali	2602	1091	752	4365	3234	5030	1428	5420	4667	711	413	5938	5024	5853	1017	6066
55 Garvale	2167	3679	1100	3503	5147	6561	4530	7114	2847	2470	449	3727	4820	5689	2573	5989
56 Madapura	2496	1934	866	4338	3620	5099	2357	5578	3678	1369	413	4784	4971	5769	1660	5982
57 Suntikoppa	2576	1317	1385	3390	3463	4275	2453	5383	3787	855	413	4346	4569	5028	1117	5242
58 Valnoor	1979	1613	1037	3863	3431	4983	2482	5612	3688	1046	413	4644	4524	5636	1299	5849
59 B. Shettigeri	1303	3187	889	3242	4303	5246	3660	6089	860	2091	506	2236	2925	3596	2499	4124
60 Virajpet	1897	3066	1462	2603	4652	5343	3708	6726	3326	2051	506	3854	5128	5656	2303	5870

Note:	Cover Code	Cover	Cover Code	Cover
	C1	Blossom	C5	Blossom + Monsoon
	C2	Monsoon	C6	Blossom + Backing + Monsoon
	C3	Post-Monsoon	C7	Monsoon + Post Monsoon
	C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

RISC 2013 - Cover Wise Premium Payable / Hectare applicable for SC / ST Small Growers (up to 10 Hectares)

(Amount in Rs. Incl S Tax)

Variety		Premium Payable with Service Tax															
		Arabica								Robusta							
Covers		C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
Sub Zones																	
Chickmagalur District																	
1	Aldur	816	819	647	1296	1433	1836	1242	2216	1269	558	165	1715	1710	2056	654	2142
2	Elekhan	247	1183	826	799	1315	1755	1609	2457	978	791	165	1276	1670	1967	870	2053
3	Balehonnur	757	655	538	996	1134	1371	811	1600	1030	454	165	1182	1348	1501	540	1617
4	Chikmagalore	845	673	789	1458	1362	1966	1176	2403	1466	436	165	1873	1883	2190	536	2275
5	Giris	919	674	1000	1454	1409	1926	1348	2633	1692	437	296	2107	2094	2467	607	2563
6	Devarunda	339	1233	388	1462	1620	2653	1473	2890	692	866	202	1512	1575	2370	1003	2484
7	Gonibeedu	592	1133	551	1449	1470	2339	1573	2656	1274	725	180	1836	1881	2406	883	2491
8	Balehole	978	493	225	1056	1458	1548	606	1694	1083	320	291	1127	1373	1381	517	1587
9	Hirebyle	538	970	588	1643	1306	2384	1549	2719	820	626	165	1526	1296	2001	674	2134
10	Javali	247	628	207	1094	782	1619	675	1826	1417	407	165	2119	1801	2503	494	2589
11	Kalasa	988	817	706	1408	1667	2079	1124	2474	1240	558	165	1587	1682	2012	629	2098
12	Niduvale	998	1029	301	1452	1703	2156	1109	2291	1188	719	165	1552	1646	2011	813	2097
13	Jayapura	772	590	1008	1336	1365	1843	1384	2584	1022	371	165	1448	1355	1780	494	1874
14	Koppa	1316	758	694	2337	1800	2807	1235	3238	1411	537	165	2097	1670	2373	654	2454
15	N R Pura	2383	554	706	3311	2652	3676	925	4306	2412	360	180	2840	2646	3076	483	3209
16	Sringeri	1319	1085	1154	1887	2306	2855	1847	3697	2089	757	202	2638	2837	3307	925	3392
17	Mallandur	455	570	663	869	870	1306	1008	1775	1252	370	202	1398	1497	1642	506	1739
18	Hosakere	1169	1320	837	1427	2178	2437	1815	3274	1560	902	165	1810	2252	2483	966	2569
19	Bogase	270	775	917	758	939	1534	1413	2135	673	501	202	993	1075	1387	667	1503
20	Mudigere	675	515	675	1356	1035	1698	971	2072	1062	335	165	1554	1266	1760	439	1854
Hassan District																	
21	Belur	773	366	346	1430	978	1685	551	1820	1073	251	165	1400	1183	1507	372	1618
22	Biccodu	903	2084	583	1405	2678	3244	2292	3649	1643	1422	165	2079	2855	3276	1461	3353
23	Hanbal	1079	1049	476	1512	2003	2438	1339	2654	1475	704	165	1937	2078	2492	821	2578
24	Maranhalli	2281	2776	622	3235	4322	5121	2966	5621	2394	1826	165	2981	3974	4437	1928	4522
25	Halliur	901	565	225	975	1227	1313	736	1512	1584	366	165	1942	1774	2128	519	2242
26	K. Hoskote	529	1085	499	1473	1479	2317	1442	2673	1139	719	165	1531	1579	1958	731	2044
27	R.K.Magge	1379	397	301	2018	1572	2209	513	2339	1673	258	165	2040	1796	2163	387	2248
28	Ballupet	1448	527	616	2172	1782	2346	988	2885	2162	342	165	2454	2375	2667	475	2778
29	Shaklespur	1047	966	1020	1338	1554	1848	1775	2831	1633	599	180	2144	1945	2394	735	2480
30	Hethur	884	1343	822	1312	1948	2375	1784	3199	1517	919	343	1800	2437	2720	1011	2867
31	Uchangi	1257	706	225	1987	1571	2298	787	2439	1317	483	165	1735	1530	1944	562	2037
32	Yeslur	872	789	499	1752	1356	2213	1199	2494	1210	530	165	1863	1719	2248	665	2334
Kodagu District																	
33	Gonikoppal	730	902	351	1233	1326	1885	999	2010	1222	602	245	1638	1712	2089	719	2174
34	Thithimathi	755	851	580	964	1373	1582	1252	1901	1406	592	319	1509	1829	1933	778	2042
35	Madikeri	561	1308	621	1270	1587	2142	1575	2748	1638	896	180	1834	2533	2729	966	2815
36	Makkandur	757	1046	378	1378	1746	2207	1148	2411	1088	670	165	1609	1658	2103	693	2172
37	Murnad	618	817	606	896	1156	1433	1124	1774	1040	558	165	1211	1482	1653	629	1757
38	Cherambane	524	946	398	911	1246	1699	1365	1969	997	611	165	1110	1456	1570	740	1673
39	Karada	270	539	675	369	704	836	1101	1216	1258	383	165	1380	1401	1522	515	1629
40	Napoklu	661	508	569	824	874	1094	1143	1631	856	362	240	1113	992	1294	487	1384
41	Arkanahalli	411	434	616	1190	815	1434	836	1930	1169	283	165	1940	1236	1772	390	1937
42	S. Santhe	1436	547	311	1994	1792	2351	740	2463	1746	355	180	2063	2011	2292	490	2378
43	Ammathy	504	427	427	661	831	893	646	1292	1282	255	180	1343	1389	1449	372	1564
44	Maldare	834	290	415	1074	1038	1279	619	1538	1552	207	252	1712	1598	1752	402	1907
45	Siddapur	699	972	429	839	1509	1649	1215	1912	1172	622	165	1394	1793	2017	745	2102
46	Abburukatte	735	833	675	975	1336	1573	1146	1966	1665	571	165	1817	2121	2272	629	2357
47	Basavanhalli	578	884	338	1453	1179	1987	1011	2193	1183	592	165	1655	1643	2115	734	2200
48	Hanacodu	985	969	384	1716	2007	2696	1226	2916	1817	629	202	2489	2607	2980	799	3288
49	Santhahalli	717	1348	785	1802	1894	2937	1805	3596	1467	911	202	2070	2280	2881	1011	2966
50	Somwarpet	734	908	448	1402	1309	1955	1201	2325	1342	603	165	1630	1751	2039	663	2125
51	Nagarhole	827	467	637	1474	1031	1651	1011	2137	1088	292	245	1508	1196	1615	472	1762
52	Srimangala	1525	1391	1039	2483	2917	3597	1744	4326	1863	961	693	2500	2824	3337	1337	3782
53	Vatekoli	1274	2590	1029	1656	3864	4246	2945	4915	2024	1807	317	2199	3829	4006	1910	4157
54	Chettali	1040	436	301	1746	1293	2012	571	2169	1867	284	165	2375	2009	2342	407	2427
55	Garvale	867	1472	440	1401	2058	2625	1812	2845	1139	988	180	1491	1928	2275	1029	2396
56	Madapura	998	773	346	1735	1448	2039	943	2231	1471	547	165	1913	1989	2308	664	2393
57	Suntikoppa	1030	527	554	1356	1385	1710	981	2153	1515	342	165	1738	1827	2011	447	2097
58	Valnoor	791	645	415	1545	1373	1993	993	2245	1475	418	165	1857	1809	2254	519	2339
59	B. Shettigeri	521	1274	355	1297	1721	2099	1464	2436	344	836	202	894	1170	1438	1000	1649
60	Virajpet	758	1227	584	1042	1861	2137	1483	2690	1330	820	202	1542	2052	2263	921	2348

Note:	Cover Code	Cover	Cover Code	Cover
		C1	Blossom	C5
	C2	Monsoon	C6	Blossom + Backing + Monsoon
	C3	Post-Monsoon	C7	Monsoon + Post Monsoon
	C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

RISC 2013 - Cover Wise Premium Payable / Hectare applicable for Other Small Growers (up to 10 Hectares)

(Amount in Rs.incl S Tax)

Variety		Premium Payable with Service Tax															
		Arabica								Robusta							
Covers		C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
Sub Zones																	
Chickmagalur District																	
1	Aldur	1019	1024	810	1619	1791	2294	1553	2770	1585	698	207	2144	2137	2571	818	2678
2	Elekhan	309	1480	1033	999	1644	2194	2011	3072	1222	989	207	1596	2087	2460	1087	2566
3	Balehonnur	947	819	673	1244	1417	1713	1013	2000	1289	569	207	1478	1687	1876	676	2021
4	Chikmagalore	1056	842	987	1822	1703	2458	1471	3005	1834	545	207	2342	2354	2737	671	2844
5	Giris	1149	844	1249	1818	1762	2408	1685	3291	2116	546	370	2634	2618	3085	758	3203
6	Devarunda	425	1540	485	1827	2026	3316	1842	3612	865	1083	253	1890	1970	2962	1255	3106
7	Gonibeedu	740	1416	688	1811	1837	2925	1966	3320	1593	906	225	2296	2352	3008	1104	3115
8	Balehole	1222	617	281	1320	1824	1936	757	2119	1354	401	364	1409	1716	1726	646	1983
9	Hirebyle	673	1212	735	2054	1631	2981	1937	3400	1026	782	207	1908	1620	2502	843	2667
10	Javali	309	785	258	1369	978	2025	845	2283	1772	509	207	2649	2252	3129	618	3236
11	Kalasa	1235	1021	882	1760	2084	2599	1405	3092	1551	698	207	1983	2102	2516	787	2622
12	Niduvale	1248	1288	376	1815	2130	2696	1387	2864	1484	900	207	1940	2058	2513	1017	2620
13	Jayapura	965	737	1261	1670	1707	2303	1731	3230	1279	464	207	1810	1694	2226	618	2343
14	Koppa	1645	948	869	2921	2249	3509	1544	4048	1764	671	207	2621	2087	2966	817	3067
15	N R Pura	2979	693	882	4139	3315	4596	1156	5382	3016	451	225	3551	3308	3846	604	4011
16	Sringeri	1649	1357	1443	2358	2883	3569	2310	4621	2611	947	253	3299	3547	4134	1156	4240
17	Mallandur	569	712	828	1085	1088	1633	1261	2219	1565	463	253	1747	1871	2052	631	2175
18	Hosakere	1461	1651	1047	1784	2722	3047	2269	4092	1951	1128	207	2263	2815	3105	1208	3211
19	Bogase	337	970	1147	948	1174	1917	1767	2669	842	627	253	1243	1345	1733	835	1879
20	Mudigere	845	644	845	1696	1294	2122	1213	2590	1327	418	207	1943	1583	2199	549	2318
Hassan District																	
21	Belur	966	458	434	1789	1221	2108	689	2276	1342	313	207	1751	1479	1884	465	2022
22	Biccodu	1129	2606	729	1755	3347	4055	2865	4562	2054	1779	207	2599	3569	4096	1826	4191
23	Hanbal	1348	1312	597	1891	2505	3047	1674	3317	1845	881	207	2421	2598	3116	1027	3222
24	Maranhalli	2852	3471	779	4044	5403	6402	3708	7027	2993	2282	207	3726	4969	5546	2410	5653
25	Halliyur	1126	707	281	1220	1534	1643	920	1890	1981	458	207	2427	2218	2661	649	2802
26	K. Hoskote	662	1357	624	1842	1849	2897	1802	3342	1424	899	207	1915	1974	2448	915	2555
27	R.K.Magge	1724	496	376	2522	1965	2761	643	2924	2092	324	207	2552	2245	2705	484	2811
28	Ballupet	1810	658	771	2715	2228	2933	1235	3607	2702	428	207	3067	2970	3335	594	3472
29	Shaklespur	1309	1208	1276	1673	1943	2310	2219	3539	2042	748	225	2680	2431	2993	919	3100
30	Hethur	1106	1679	1029	1640	2436	2970	2231	3999	1897	1149	429	2251	3046	3400	1264	3584
31	Uchangi	1572	883	281	2483	1964	2873	983	3049	1646	603	207	2169	1913	2430	702	2547
32	Yeslur	1090	987	624	2190	1696	2767	1499	3119	1512	663	207	2329	2149	2811	833	2918
Kodagu District																	
33	Gonikoppal	913	1128	439	1542	1657	2357	1248	2513	1528	753	307	2048	2142	2611	899	2718
34	Thithimathi	944	1064	725	1204	1717	1978	1565	2376	1757	740	399	1887	2288	2416	972	2552
35	Madikeri	701	1636	776	1588	1983	2678	1970	3436	2047	1119	225	2293	3166	3412	1208	3519
36	Makkandur	947	1308	472	1722	2183	2758	1436	3015	1361	837	207	2011	2073	2630	867	2716
37	Murnad	773	1021	757	1119	1445	1791	1405	2218	1301	698	207	1515	1853	2066	787	2198
38	Cherambane	655	1183	498	1139	1558	2124	1707	2461	1246	764	207	1388	1821	1963	926	2092
39	Karada	337	674	845	461	881	1045	1376	1520	1574	480	207	1725	1752	1903	644	2037
40	Napoklu	826	636	711	1029	1093	1369	1428	2039	1071	453	301	1392	1240	1619	609	1731
41	Arkanahalli	515	543	770	1488	1019	1792	1046	2413	1462	354	207	2426	1546	2216	488	2422
42	S. Santhe	1796	684	389	2493	2240	2939	926	3079	2183	444	225	2580	2515	2865	612	2972
43	Ammathy	630	534	535	826	1039	1117	808	1615	1603	319	225	1679	1736	1812	465	1955
44	Maldare	1043	362	519	1343	1298	1598	774	1924	1939	258	315	2140	1998	2190	503	2384
45	Siddapur	874	1215	537	1049	1887	2062	1519	2391	1465	779	207	1744	2243	2521	931	2628
46	Abburukatte	919	1042	845	1220	1670	1966	1433	2458	2082	713	207	2271	2652	2840	787	2947
47	Basavanhalli	722	1106	424	1816	1473	2484	1264	2743	1480	740	207	2070	2054	2644	918	2751
48	Hanacodu	1233	1211	481	2145	2508	3370	1533	3645	2271	787	253	3111	3260	3726	999	4110
49	Santhahalli	896	1685	982	2254	2367	3672	2255	4494	1835	1139	253	2587	2851	3601	1264	3708
50	Somwarpet	918	1135	561	1753	1637	2444	1501	2907	1676	754	207	2038	2188	2549	829	2656
51	Nagarhole	1034	584	797	1844	1290	2063	1264	2671	1361	365	307	1885	1496	2019	590	2203
52	Srimangala	1907	1739	1299	3103	3646	4496	2180	5407	2329	1201	867	3126	3530	4171	1672	4727
53	Vatekoli	1593	3238	1288	2070	4830	5308	3681	6143	2529	2258	396	2748	4788	5007	2388	5198
54	Chettali	1301	546	376	2183	1617	2516	715	2710	2334	356	207	2970	2512	2927	509	3034
55	Garvale	1084	1839	551	1752	2574	3281	2265	3557	1424	1235	225	1864	2410	2845	1287	2994
56	Madapura	1248	967	434	2170	1810	2549	1179	2789	1839	684	207	2392	2485	2884	830	2991
57	Suntikoppa	1289	658	693	1696	1731	2138	1227	2692	1893	428	207	2173	2284	2515	558	2621
58	Valnoor	990	807	519	1931	1716	2492	1242	2807	1844	524	207	2322	2262	2818	649	2925
59	B. Shettigeri	652	1593	445	1621	2152	2624	1830	3045	430	1046	253	1118	1463	1798	1249	2062
60	Virajpet	948	1534	731	1302	2326	2672	1854	3363	1663	1026	253	1927	2564	2828	1152	2935

Note:	Cover Code	Cover	Cover Code	Cover
	C1	Blossom	C5	Blossom + Monsoon
	C2	Monsoon	C6	Blossom + Backing + Monsoon
	C3	Post-Monsoon	C7	Monsoon + Post Monsoon
	C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Chikmagalur Zone: Koppa Sub Zone: N.R.Pura
 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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 455 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
455	5000
550	9000
660	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	5302	894	2383	1489	2979
Monsoon	14000	1233	208	554	346	693
Post Monsoon	10000	1570	265	706	441	882
Blossom and Backing	16000	7368	1242	3311	2070	4139
Blossom and Monsoon	24000	5900	994	2652	1657	3315
Blossom, Backing and Monsoon	30000	8179	1378	3676	2297	4595
Blossom, Backing , Monsoon and Post Monsoon	40000	9580	1615	4306	2691	5382
Monsoon & Post Monsoon	24000	2057	347	925	578	1156

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Chikmagalur Zone: Mallandur Sub Zone: Bogase
 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 :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 12 mm in 2 consecutive days during the specified period
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 500 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
500	5000
600	9000
700	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	600	101	270	169	337
Monsoon	14000	1725	291	775	484	969
Post Monsoon	10000	2041	344	917	573	1147
Blossom and Backing	16000	1688	284	758	474	948
Blossom and Monsoon	24000	2089	352	939	587	1173
Blossom, Backing and Monsoon	30000	3412	575	1534	959	1917
Blossom, Backing, Monsoon and Post Monsoon	40000	4749	800	2134	1334	2668
Monsoon & Post Monsoon	24000	3145	530	1413	883	1767

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Chikmagalur Zone: Mallandur Sub Zone: Mallandur
 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 :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 12 mm in 2 consecutive days during the specified period
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1012	171	455	284	568
Monsoon	14000	1268	214	570	356	713
Post Monsoon	10000	1474	248	662	414	828
Blossom and Backing	16000	1932	326	868	543	1085
Blossom and Monsoon	24000	1935	326	870	544	1087
Blossom, Backing and Monsoon	30000	2905	490	1306	816	1632
Blossom, Backing , Monsoon and Post Monsoon	40000	3949	666	1775	1109	2219
Monsoon & Post Monsoon	24000	2243	378	1008	630	1260

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Belur

Sub Zone: Belur

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 400 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
400	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1720	290	773	483	966
Monsoon	14000	815	137	366	229	458
Post Monsoon	10000	771	130	347	217	433
Blossom and Backing	16000	3183	536	1431	894	1788
Blossom and Monsoon	24000	2174	366	977	611	1221
Blossom, Backing and Monsoon	30000	3751	632	1686	1054	2107
Blossom, Backing , Monsoon and Post Monsoon	40000	4051	683	1821	1138	2276
Monsoon & Post Monsoon	24000	1225	206	551	344	688

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Belur

Sub Zone: Biccodu

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 400 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
400	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	2009	339	903	564	1129
Monsoon	14000	4638	782	2085	1303	2606
Post Monsoon	10000	1298	219	583	365	729
Blossom and Backing	16000	3124	527	1404	878	1755
Blossom and Monsoon	24000	5957	1004	2677	1673	3347
Blossom, Backing and Monsoon	30000	7218	1217	3244	2028	4055
Blossom, Backing, Monsoon and Post Monsoon	40000	8120	1369	3649	2281	4562
Monsoon & Post Monsoon	24000	5100	860	2292	1433	2865

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Sakleshpur

Sub Zone: Ballupet

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 400 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
400	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	3222	543	1448	905	1810
Monsoon	14000	1172	198	527	329	658
Post Monsoon	10000	1371	231	616	385	770
Blossom and Backing	16000	4832	814	2172	1357	2715
Blossom and Monsoon	24000	3965	668	1782	1114	2227
Blossom, Backing and Monsoon	30000	5219	880	2346	1466	2932
Blossom, Backing , Monsoon and Post Monsoon	40000	6420	1082	2885	1803	3606
Monsoon & Post Monsoon	24000	2198	370	988	617	1235

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Hassan Zone: Sakleshpur Sub Zone: Sakleshpur
 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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 550 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
550	5000
700	9000
850	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	2330	393	1047	654	1309
Monsoon	14000	2150	362	966	604	1208
Post Monsoon	10000	2271	383	1021	638	1276
Blossom and Backing	16000	2978	502	1338	837	1673
Blossom and Monsoon	24000	3457	583	1554	971	1942
Blossom, Backing and Monsoon	30000	4112	693	1848	1155	2310
Blossom, Backing, Monsoon and Post Monsoon	40000	6300	1062	2831	1770	3539
Monsoon & Post Monsoon	24000	3950	666	1775	1110	2219

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Hassan Zone: Yeslur Sub Zone: Yeslur
 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 :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 12 mm in 2 consecutive days during the specified period
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 500 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
500	5000
600	9000
700	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1939	327	871	545	1089
Monsoon	14000	1756	296	789	493	986
Post Monsoon	10000	1109	187	498	311	623
Blossom and Backing	16000	3898	657	1752	1095	2190
Blossom and Monsoon	24000	3018	509	1356	848	1696
Blossom, Backing and Monsoon	30000	4925	830	2214	1384	2767
Blossom, Backing, Monsoon and Post Monsoon	40000	5551	936	2495	1559	3118
Monsoon & Post Monsoon	24000	2668	450	1199	749	1499

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Gonikoppal

Sub Zone: Gonikoppal

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 500 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
500	5000
675	9000
850	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1625	274	730	456	913
Monsoon	14000	2008	339	903	564	1128
Post Monsoon	10000	781	132	351	219	439
Blossom and Backing	16000	2743	462	1233	771	1541
Blossom and Monsoon	24000	2950	497	1326	829	1657
Blossom, Backing and Monsoon	30000	4195	707	1885	1178	2357
Blossom, Backing , Monsoon and Post Monsoon	40000	4473	754	2010	1256	2513
Monsoon & Post Monsoon	24000	2222	374	999	624	1248

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Gonikoppal

Sub Zone: Thithimathi

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 360 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
360	5000
450	9000
550	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1679	283	755	472	943
Monsoon	14000	1893	319	851	532	1064
Post Monsoon	10000	1290	217	580	362	725
Blossom and Backing	16000	2144	361	964	602	1205
Blossom and Monsoon	24000	3055	515	1373	858	1716
Blossom, Backing and Monsoon	30000	3520	593	1582	989	1978
Blossom, Backing , Monsoon and Post Monsoon	40000	4229	713	1901	1188	2376
Monsoon & Post Monsoon	24000	2785	469	1252	782	1565

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Madikere

Sub Zone: Madikeri

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 650 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
650	5000
775	9000
1000	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1248	210	561	350	701
Monsoon	14000	2911	491	1308	818	1635
Post Monsoon	10000	1382	233	621	388	777
Blossom and Backing	16000	2825	476	1270	794	1587
Blossom and Monsoon	24000	3529	595	1586	991	1983
Blossom, Backing and Monsoon	30000	4766	803	2142	1339	2678
Blossom, Backing, Monsoon and Post Monsoon	40000	6116	1031	2749	1718	3436
Monsoon & Post Monsoon	24000	3506	591	1576	985	1970

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Madikeri

Sub Zone: Makkandur

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 525 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
525	5000
700	9000
830	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1685	284	757	473	947
Monsoon	14000	2327	392	1046	654	1307
Post Monsoon	10000	839	141	377	236	471
Blossom and Backing	16000	3065	517	1378	861	1722
Blossom and Monsoon	24000	3885	655	1746	1091	2183
Blossom, Backing and Monsoon	30000	4909	827	2206	1379	2758
Blossom, Backing, Monsoon and Post Monsoon	40000	5366	904	2412	1507	3015
Monsoon & Post Monsoon	24000	2555	431	1148	718	1436

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Madikeri

Sub Zone: Murand

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 500 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
500	5000
600	9000
725	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1376	232	618	386	773
Monsoon	14000	1817	306	817	510	1021
Post Monsoon	10000	1347	227	606	378	757
Blossom and Backing	16000	1992	336	895	559	1119
Blossom and Monsoon	24000	2572	434	1156	723	1445
Blossom, Backing and Monsoon	30000	3188	537	1433	895	1791
Blossom, Backing, Monsoon and Post Monsoon	40000	3948	665	1775	1109	2218
Monsoon & Post Monsoon	24000	2500	421	1124	702	1405

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Napoklu

Sub Zone: Karada

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 700 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
700	5000
850	9000
1100	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	600	101	270	169	337
Monsoon	14000	1199	202	539	337	674
Post Monsoon	10000	1503	253	676	422	844
Blossom and Backing	16000	820	138	368	230	460
Blossom and Monsoon	24000	1568	264	705	440	881
Blossom, Backing and Monsoon	30000	1859	313	836	522	1044
Blossom, Backing , Monsoon and Post Monsoon	40000	2706	456	1216	760	1520
Monsoon & Post Monsoon	24000	2450	413	1101	688	1376

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Napoklu

Sub Zone: Napoklu

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 800 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
800	5000
1000	9000
1250	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1469	248	660	413	825
Monsoon	14000	1131	191	508	318	635
Post Monsoon	10000	1266	213	569	356	711
Blossom and Backing	16000	1832	309	823	515	1029
Blossom and Monsoon	24000	1945	328	874	546	1093
Blossom, Backing and Monsoon	30000	2435	410	1094	684	1368
Blossom, Backing , Monsoon and Post Monsoon	40000	3630	612	1631	1020	2039
Monsoon & Post Monsoon	24000	2542	428	1142	714	1428

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Siddapur Sub Zone: Ammathy
 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 :1 a) Backing Rainfall

Period : From 18th day of the starting of blossom rainfall till 40th 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 12 mm in 2 consecutive days during the specified period
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 750 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
750	5000
900	9000
1050	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1122	189	504	315	630
Monsoon	14000	950	160	427	267	534
Post Monsoon	10000	951	160	428	267	535
Blossom and Backing	16000	1469	248	660	413	825
Blossom and Monsoon	24000	1850	312	831	520	1039
Blossom, Backing and Monsoon	30000	1987	335	893	558	1116
Blossom, Backing , Monsoon and Post Monsoon	40000	2874	484	1292	807	1614
Monsoon & Post Monsoon	24000	1438	242	646	404	808

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Siddapur

Sub Zone: Maldare

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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	5000
450	9000
600	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1856	313	834	521	1042
Monsoon	14000	644	109	289	181	362
Post Monsoon	10000	923	156	415	259	519
Blossom and Backing	16000	2390	403	1074	671	1343
Blossom and Monsoon	24000	2310	389	1038	649	1298
Blossom, Backing and Monsoon	30000	2844	479	1278	799	1598
Blossom, Backing, Monsoon and Post Monsoon	40000	3423	577	1538	961	1923
Monsoon & Post Monsoon	24000	1377	232	619	387	774

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Siddapur Sub Zone: Siddapur
 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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1555	262	699	437	873
Monsoon	14000	2162	364	972	607	1214
Post Monsoon	10000	955	161	429	268	537
Blossom and Backing	16000	1867	315	839	524	1049
Blossom and Monsoon	24000	3358	566	1509	943	1886
Blossom, Backing and Monsoon	30000	3670	618	1649	1031	2062
Blossom, Backing, Monsoon and Post Monsoon	40000	4255	717	1912	1195	2390
Monsoon & Post Monsoon	24000	2703	456	1215	759	1519

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Abburkatte

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 400 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
400	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1636	276	735	460	919
Monsoon	14000	1853	312	833	521	1041
Post Monsoon	10000	1503	253	676	422	844
Blossom and Backing	16000	2171	366	976	610	1220
Blossom and Monsoon	24000	2972	501	1336	835	1670
Blossom, Backing and Monsoon	30000	3500	590	1573	983	1966
Blossom, Backing, Monsoon and Post Monsoon	40000	4375	737	1966	1229	2458
Monsoon & Post Monsoon	24000	2550	430	1146	716	1433

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Hannakodu

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 650 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
650	5000
750	9000
855	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	2193	370	985	616	1232
Monsoon	14000	2156	363	969	606	1211
Post Monsoon	10000	856	144	385	240	481
Blossom and Backing	16000	3817	643	1715	1072	2144
Blossom and Monsoon	24000	4464	752	2006	1254	2508
Blossom, Backing and Monsoon	30000	5997	1011	2695	1684	3369
Blossom, Backing, Monsoon and Post Monsoon	40000	6488	1094	2916	1823	3645
Monsoon & Post Monsoon	24000	2727	460	1226	766	1532

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Somwarpet Sub Zone: Santhahalli
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.

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

Cover :1 a) Backing Rainfall

Period : From 18th day of the starting of blossom rainfall till 40th 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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 950 mm during the risk period

RF>(In mm)	Payout (in Rs)
950	5000
1150	9000
1400	14000

Cover :2 a) 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

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 State	Without State Share	With	Without State
Blossom	10000	1594	269	717	448	896
Monsoon	14000	2999	505	1348	842	1685
Post Monsoon	10000	1747	294	785	491	981
Blossom and Backing	16000	4011	676	1803	1127	2253
Blossom and Monsoon	24000	4214	710	1894	1184	2368
Blossom, Backing and Monsoon	30000	6536	1102	2938	1836	3672
Blossom, Backing , Monsoon and Post Monsoon	40000	8000	1348	3596	2247	4494
Monsoon & Post Monsoon	24000	4014	677	1804	1128	2255

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Somwarpet Sub Zone: Somwarpet
 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 <(ln mm)	Payout (in Rs)
25	2500
20	3500
15	5500
10	7500
5	10000

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 12 mm in 2 consecutive days during the specified period In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(ln mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 550 mm during the risk period

Trigger and payout slab ::

RF>(ln mm)	Payout (in Rs)
550	5000
675	9000
800	14000

Cover :2 a) 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 >(ln 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 State	Without State Share	With	Without State
Blossom	10000	1633	275	734	459	918
Monsoon	14000	2020	341	908	568	1135
Post Monsoon	10000	997	168	448	280	560
Blossom and Backing	16000	3120	526	1402	877	1753
Blossom and Monsoon	24000	2913	491	1309	818	1636
Blossom, Backing and Monsoon	30000	4350	733	1955	1222	2444
Blossom, Backing , Monsoon and Post Monsoon	40000	5173	872	2325	1453	2906
Monsoon & Post Monsoon	24000	2672	450	1201	751	1501

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Srimangala

Sub Zone: Srimangala

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 750 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
750	5000
950	9000
1300	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	3393	572	1525	953	1906
Monsoon	14000	3096	522	1392	870	1740
Post Monsoon	10000	2312	390	1039	649	1299
Blossom and Backing	16000	5524	931	2483	1552	3103
Blossom and Monsoon	24000	6489	1094	2916	1823	3646
Blossom, Backing and Monsoon	30000	8002	1349	3597	2248	4496
Blossom, Backing, Monsoon and Post Monsoon	40000	9624	1622	4325	2703	5407
Monsoon & Post Monsoon	24000	3880	654	1744	1090	2180

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Srimangala Sub Zone: Vatekoli
 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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 950 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
950	5000
1200	9000
1400	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	2835	478	1274	796	1592
Monsoon	14000	5763	971	2590	1619	3238
Post Monsoon	10000	2291	386	1030	644	1287
Blossom and Backing	16000	3684	621	1656	1035	2070
Blossom and Monsoon	24000	8598	1449	3864	2415	4830
Blossom, Backing and Monsoon	30000	9447	1592	4246	2654	5308
Blossom, Backing, Monsoon and Post Monsoon	40000	10934	1843	4914	3071	6143
Monsoon & Post Monsoon	24000	6552	1104	2945	1840	3681

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Garvale

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 750 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
750	5000
950	9000
1150	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1929	325	867	542	1084
Monsoon	14000	3274	552	1471	920	1839
Post Monsoon	10000	979	165	440	275	550
Blossom and Backing	16000	3118	525	1401	876	1752
Blossom and Monsoon	24000	4581	772	2059	1287	2574
Blossom, Backing and Monsoon	30000	5839	984	2624	1640	3281
Blossom, Backing, Monsoon and Post Monsoon	40000	6331	1067	2845	1778	3557
Monsoon & Post Monsoon	24000	4032	680	1812	1133	2265

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Madapura

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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 820 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
820	5000
925	9000
1015	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	2221	374	998	624	1248
Monsoon	14000	1721	290	774	484	967
Post Monsoon	10000	771	130	347	217	433
Blossom and Backing	16000	3861	651	1735	1084	2169
Blossom and Monsoon	24000	3222	543	1448	905	1810
Blossom, Backing and Monsoon	30000	4538	765	2040	1275	2550
Blossom, Backing, Monsoon and Post Monsoon	40000	4964	837	2231	1394	2789
Monsoon & Post Monsoon	24000	2098	354	943	589	1179

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Suntikoppa Sub Zone: Suntikoppa
 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 :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 12 mm in 2 consecutive days during the specified period
 In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 375 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
375	5000
500	9000
650	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	2293	386	1030	644	1288
Monsoon	14000	1172	198	527	329	658
Post Monsoon	10000	1233	208	554	346	693
Blossom and Backing	16000	3017	508	1356	847	1695
Blossom and Monsoon	24000	3082	519	1385	866	1732
Blossom, Backing and Monsoon	30000	3805	641	1710	1069	2138
Blossom, Backing, Monsoon and Post Monsoon	40000	4791	807	2153	1346	2691
Monsoon & Post Monsoon	24000	2183	368	981	613	1227

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka District: Kodagu Zone: Sontikoppa Sub Zone: Valnoor
 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 :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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	2000
8	4000
5	6000

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 375 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
375	5000
475	9000
600	14000

Cover :2 a) 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 State	Without State Share	With	Without State
Blossom	10000	1761	297	791	495	989
Monsoon	14000	1436	242	646	403	807
Post Monsoon	10000	923	156	415	259	519
Blossom and Backing	16000	3438	579	1545	966	1932
Blossom and Monsoon	24000	3054	515	1373	858	1716
Blossom, Backing and Monsoon	30000	4435	747	1993	1246	2492
Blossom, Backing, Monsoon and Post Monsoon	40000	4995	842	2245	1403	2806
Monsoon & Post Monsoon	24000	2209	372	993	621	1241

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Aldur

Sub Zone: Aldur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
575	6400
750	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2822	476	1268	793	1585
Monsoon	10000	1242	209	558	349	697
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3815	643	1715	1072	2143
Blossom and Monsoon	18000	3804	641	1710	1069	2137
Blossom, Backing and Monsoon	22000	4576	771	2057	1285	2571
Blossom, Backing, Monsoon and Post Monsoon	30000	4766	803	2142	1339	2678
Monsoon & Post Monsoon	18000	1455	245	654	409	817

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Aldur

Sub Zone: Elekhan

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
575	6400
750	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2176	367	978	611	1222
Monsoon	10000	1759	296	790	494	988
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	2839	478	1276	797	1595
Blossom and Monsoon	18000	3714	626	1669	1043	2086
Blossom, Backing and Monsoon	22000	4377	738	1967	1229	2459
Blossom, Backing, Monsoon and Post Monsoon	30000	4567	770	2053	1283	2566
Monsoon & Post Monsoon	18000	1934	326	869	543	1086

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Balehonnur

Sub Zone: Balehonnur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
640	6400
780	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2293	386	1031	644	1288
Monsoon	10000	1011	170	454	284	568
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	2629	443	1181	738	1477
Blossom and Monsoon	18000	3001	506	1349	843	1686
Blossom, Backing and Monsoon	22000	3339	563	1501	938	1876
Blossom, Backing, Monsoon and Post Monsoon	30000	3598	606	1617	1011	2022
Monsoon & Post Monsoon	18000	1203	203	541	338	676

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Chikmagalur

Sub Zone: Chikmagalur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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
450	6400
550	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3263	550	1467	917	1833
Monsoon	10000	969	163	436	272	545
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4167	702	1873	1171	2341
Blossom and Monsoon	18000	4189	706	1883	1177	2353
Blossom, Backing and Monsoon	22000	4872	821	2190	1368	2737
Blossom, Backing, Monsoon and Post Monsoon	30000	5062	853	2275	1422	2844
Monsoon & Post Monsoon	18000	1193	201	536	335	670

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Giris

Sub Zone: Giris

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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
600	6400
750	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3766	635	1693	1058	2116
Monsoon	10000	972	164	437	273	546
Post Monsoon	8000	658	111	296	185	370
Blossom and Backing	12000	4688	790	2107	1317	2634
Blossom and Monsoon	18000	4659	785	2094	1309	2617
Blossom, Backing and Monsoon	22000	5491	925	2468	1542	3085
Blossom, Backing, Monsoon and Post Monsoon	30000	5702	961	2563	1602	3203
Monsoon & Post Monsoon	18000	1350	228	607	379	758

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Gonibeedu

Sub Zone: Devarunda

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 1000 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
1000	3200
1200	6400
1400	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	1540	260	692	433	865
Monsoon	10000	1927	325	866	541	1083
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	3364	567	1512	945	1890
Blossom and Monsoon	18000	3506	591	1576	985	1970
Blossom, Backing and Monsoon	22000	5272	889	2370	1481	2962
Blossom, Backing, Monsoon and Post Monsoon	30000	5527	932	2484	1553	3105
Monsoon & Post Monsoon	18000	2233	376	1003	627	1254

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Gonibeedu

Sub Zone: Gonibeedu

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
700	6400
825	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2835	478	1274	796	1593
Monsoon	10000	1612	272	724	453	906
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	4085	688	1836	1147	2295
Blossom and Monsoon	18000	4186	706	1881	1176	2352
Blossom, Backing and Monsoon	22000	5353	902	2406	1504	3007
Blossom, Backing, Monsoon and Post Monsoon	30000	5543	934	2491	1557	3114
Monsoon & Post Monsoon	18000	1966	331	883	552	1104

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Kalasa

Sub Zone: Balehole

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 550 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
550	3200
650	6400
750	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2410	406	1083	677	1354
Monsoon	10000	713	120	321	200	401
Post Monsoon	8000	647	109	291	182	364
Blossom and Backing	12000	2507	422	1127	704	1408
Blossom and Monsoon	18000	3054	515	1372	858	1715
Blossom, Backing and Monsoon	22000	3072	518	1381	863	1726
Blossom, Backing, Monsoon and Post Monsoon	30000	3529	595	1586	991	1982
Monsoon & Post Monsoon	18000	1150	194	517	323	646

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Kalasa

Sub Zone: Hirebyle

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 850 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
850	3200
1075	6400
1300	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	1826	308	821	513	1026
Monsoon	10000	1392	235	626	391	782
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3395	572	1526	954	1907
Blossom and Monsoon	18000	2883	486	1296	810	1620
Blossom, Backing and Monsoon	22000	4453	751	2001	1251	2502
Blossom, Backing, Monsoon and Post Monsoon	30000	4747	800	2134	1334	2667
Monsoon & Post Monsoon	18000	1500	253	674	421	842

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Kalasa

Sub Zone: Javali

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 815 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
815	3200
925	6400
1000	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3153	531	1417	886	1771
Monsoon	10000	905	153	407	254	509
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4715	795	2119	1324	2649
Blossom and Monsoon	18000	4008	676	1801	1126	2252
Blossom, Backing and Monsoon	22000	5570	939	2503	1565	3129
Blossom, Backing, Monsoon and Post Monsoon	30000	5760	971	2589	1618	3236
Monsoon & Post Monsoon	18000	1100	185	494	309	618

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Kalasa

Sub Zone: Kalasa

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 850 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
850	3200
1075	6400
1300	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2760	465	1241	775	1551
Monsoon	10000	1242	209	558	349	697
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3530	595	1586	991	1983
Blossom and Monsoon	18000	3742	631	1682	1051	2102
Blossom, Backing and Monsoon	22000	4477	755	2012	1258	2515
Blossom, Backing, Monsoon and Post Monsoon	30000	4667	787	2098	1311	2622
Monsoon & Post Monsoon	18000	1400	236	629	393	787

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Kalasa

Sub Zone: Niduvale

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 550 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
550	3200
700	6400
850	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2642	445	1187	742	1484
Monsoon	10000	1601	270	720	450	900
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3453	582	1552	970	1940
Blossom and Monsoon	18000	3663	617	1646	1029	2058
Blossom, Backing and Monsoon	22000	4474	754	2011	1257	2514
Blossom, Backing, Monsoon and Post Monsoon	30000	4664	786	2096	1310	2620
Monsoon & Post Monsoon	18000	1809	305	813	508	1016

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Koppa

Sub Zone: Jayapura

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 725 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
725	3200
900	6400
1100	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2276	384	1023	639	1279
Monsoon	10000	826	139	371	232	464
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3222	543	1448	905	1810
Blossom and Monsoon	18000	3016	508	1355	847	1694
Blossom, Backing and Monsoon	22000	3961	668	1780	1113	2225
Blossom, Backing, Monsoon and Post Monsoon	30000	4169	703	1874	1171	2342
Monsoon & Post Monsoon	18000	1100	185	494	309	618

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Koppa

Sub Zone: Koppa

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1000	6400
1150	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3140	529	1411	882	1764
Monsoon	10000	1194	201	537	336	671
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4665	786	2097	1310	2621
Blossom and Monsoon	18000	3714	626	1669	1043	2087
Blossom, Backing and Monsoon	22000	5279	890	2373	1483	2966
Blossom, Backing, Monsoon and Post Monsoon	30000	5459	920	2453	1533	3067
Monsoon & Post Monsoon	18000	1454	245	653	408	817

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Koppa

Sub Zone: N.R.Pura

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 455 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
455	3200
550	6400
660	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	5368	905	2413	1508	3016
Monsoon	10000	801	135	360	225	450
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	6320	1065	2840	1775	3550
Blossom and Monsoon	18000	5887	992	2646	1654	3307
Blossom, Backing and Monsoon	22000	6845	1154	3077	1923	3846
Blossom, Backing, Monsoon and Post Monsoon	30000	7140	1203	3209	2006	4011
Monsoon & Post Monsoon	18000	1075	181	483	302	604

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Koppa

Sub Zone: Sringeri

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1000	6400
1200	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	4648	783	2089	1306	2611
Monsoon	10000	1685	284	757	473	946
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	5871	989	2639	1649	3298
Blossom and Monsoon	18000	6313	1064	2837	1773	3547
Blossom, Backing and Monsoon	22000	7357	1240	3306	2066	4133
Blossom, Backing, Monsoon and Post Monsoon	30000	7547	1272	3392	2120	4240
Monsoon & Post Monsoon	18000	2057	347	924	578	1155

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Mallandur

Sub Zone: Bogase

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
600	6400
700	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	1498	253	673	421	842
Monsoon	10000	1115	188	501	313	626
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	2211	373	994	621	1242
Blossom and Monsoon	18000	2393	403	1075	672	1344
Blossom, Backing and Monsoon	22000	3084	520	1386	866	1733
Blossom, Backing, Monsoon and Post Monsoon	30000	3344	564	1503	939	1879
Monsoon & Post Monsoon	18000	1485	250	668	417	834

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Mallandur

Sub Zone: Mallandur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2786	470	1252	783	1565
Monsoon	10000	823	139	370	231	462
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	3109	524	1397	873	1747
Blossom and Monsoon	18000	3330	561	1496	935	1871
Blossom, Backing and Monsoon	22000	3652	616	1642	1026	2052
Blossom, Backing, Monsoon and Post Monsoon	30000	3871	652	1740	1087	2175
Monsoon & Post Monsoon	18000	1124	189	505	316	631

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Mudigere

Sub Zone: Hosakere

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 1200 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
1200	3200
1450	6400
1700	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3471	585	1560	975	1950
Monsoon	10000	2008	338	903	564	1128
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4027	679	1810	1131	2263
Blossom and Monsoon	18000	5010	844	2252	1407	2814
Blossom, Backing and Monsoon	22000	5525	931	2483	1552	3104
Blossom, Backing, Monsoon and Post Monsoon	30000	5715	963	2569	1605	3211
Monsoon & Post Monsoon	18000	2150	362	966	604	1208

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Chikmagalur

Zone: Mudigere

Sub Zone: Mudigere

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 650 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
650	3200
800	6400
950	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2362	398	1061	663	1327
Monsoon	10000	744	125	334	209	418
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3458	583	1554	971	1942
Blossom and Monsoon	18000	2818	475	1267	792	1583
Blossom, Backing and Monsoon	22000	3914	660	1759	1099	2199
Blossom, Backing, Monsoon and Post Monsoon	30000	4126	695	1854	1159	2318
Monsoon & Post Monsoon	18000	977	165	439	274	549

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Belur

Sub Zone: Belur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2388	402	1073	671	1342
Monsoon	10000	557	94	250	156	313
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3115	525	1400	875	1750
Blossom and Monsoon	18000	2632	444	1183	739	1479
Blossom, Backing and Monsoon	22000	3353	565	1507	942	1884
Blossom, Backing, Monsoon and Post Monsoon	30000	3599	607	1617	1011	2022
Monsoon & Post Monsoon	18000	828	140	372	233	465

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Belur

Sub Zone: Biccodu

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3655	616	1643	1027	2053
Monsoon	10000	3166	534	1423	889	1779
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4625	780	2079	1299	2598
Blossom and Monsoon	18000	6352	1071	2855	1784	3568
Blossom, Backing and Monsoon	22000	7289	1228	3276	2047	4095
Blossom, Backing, Monsoon and Post Monsoon	30000	7459	1257	3352	2095	4190
Monsoon & Post Monsoon	18000	3250	548	1461	913	1826

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Hanbal

Sub Zone: Hanbal

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 650 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
650	3200
850	6400
1050	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3283	553	1476	922	1845
Monsoon	10000	1567	264	704	440	880
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4309	726	1937	1210	2421
Blossom and Monsoon	18000	4623	779	2078	1299	2597
Blossom, Backing and Monsoon	22000	5546	935	2492	1558	3116
Blossom, Backing, Monsoon and Post Monsoon	30000	5736	967	2578	1611	3223
Monsoon & Post Monsoon	18000	1827	308	821	513	1026

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Hanbal

Sub Zone: Maranahalli

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1050	6400
1300	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	5327	898	2394	1496	2993
Monsoon	10000	4062	685	1826	1141	2282
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	6632	1118	2981	1863	3726
Blossom and Monsoon	18000	8843	1490	3974	2484	4968
Blossom, Backing and Monsoon	22000	9872	1664	4437	2773	5546
Blossom, Backing, Monsoon and Post Monsoon	30000	10062	1696	4522	2827	5653
Monsoon & Post Monsoon	18000	4290	723	1928	1205	2410

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: R K Magge

Sub Zone: Halliyur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
550	6400
700	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3525	594	1584	990	1980
Monsoon	10000	815	137	367	229	458
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4319	728	1941	1213	2426
Blossom and Monsoon	18000	3948	665	1774	1109	2218
Blossom, Backing and Monsoon	22000	4735	798	2128	1330	2660
Blossom, Backing, Monsoon and Post Monsoon	30000	4988	841	2242	1401	2802
Monsoon & Post Monsoon	18000	1155	195	519	324	649

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: R K Magge

Sub Zone: K Hoskote

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2534	427	1139	712	1424
Monsoon	10000	1599	269	718	449	898
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3407	574	1531	957	1914
Blossom and Monsoon	18000	3513	592	1579	987	1973
Blossom, Backing and Monsoon	22000	4358	735	1959	1224	2448
Blossom, Backing, Monsoon and Post Monsoon	30000	4548	767	2044	1278	2555
Monsoon & Post Monsoon	18000	1628	274	732	457	915

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: R K Magge

Sub Zone: R K Magge

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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
450	6400
600	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3723	627	1673	1046	2092
Monsoon	10000	576	97	259	162	324
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4541	765	2041	1276	2551
Blossom and Monsoon	18000	3995	673	1795	1122	2244
Blossom, Backing and Monsoon	22000	4813	811	2163	1352	2704
Blossom, Backing, Monsoon and Post Monsoon	30000	5003	843	2249	1405	2811
Monsoon & Post Monsoon	18000	861	145	387	242	484

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Sakleshpur

Sub Zone: Ballupet

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	4810	811	2162	1351	2702
Monsoon	10000	761	128	342	214	428
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	5459	920	2454	1534	3067
Blossom and Monsoon	18000	5285	891	2375	1485	2969
Blossom, Backing and Monsoon	22000	5935	1000	2667	1667	3334
Blossom, Backing , Monsoon and Post Monsoon	30000	6179	1041	2777	1736	3471
Monsoon & Post Monsoon	18000	1058	178	476	297	594

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Sakleshpur

Sub Zone: Sakleshpur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 550 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
550	3200
700	6400
850	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3633	612	1633	1020	2041
Monsoon	10000	1332	224	598	374	748
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	4770	804	2144	1340	2680
Blossom and Monsoon	18000	4328	729	1945	1216	2431
Blossom, Backing and Monsoon	22000	5327	898	2394	1496	2993
Blossom, Backing, Monsoon and Post Monsoon	30000	5517	930	2480	1550	3100
Monsoon & Post Monsoon	18000	1636	276	735	460	919

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Yeslur

Sub Zone: Hethur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1000	6400
1200	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3376	569	1517	948	1897
Monsoon	10000	2046	345	919	575	1149
Post Monsoon	8000	763	129	343	214	429
Blossom and Backing	12000	4006	675	1801	1125	2251
Blossom and Monsoon	18000	5422	914	2437	1523	3046
Blossom, Backing and Monsoon	22000	6052	1020	2720	1700	3400
Blossom, Backing, Monsoon and Post Monsoon	30000	6379	1075	2867	1792	3584
Monsoon & Post Monsoon	18000	2250	379	1011	632	1264

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Yeslur

Sub Zone: Uchangi

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1000	6400
1250	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2930	494	1317	823	1646
Monsoon	10000	1074	181	483	302	603
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3859	650	1734	1084	2168
Blossom and Monsoon	18000	3406	574	1531	957	1913
Blossom, Backing and Monsoon	22000	4325	729	1944	1215	2430
Blossom, Backing, Monsoon and Post Monsoon	30000	4533	764	2037	1273	2547
Monsoon & Post Monsoon	18000	1250	211	562	351	702

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Hassan

Zone: Yeslur

Sub Zone: Yeslur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
600	6400
700	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2692	454	1210	756	1513
Monsoon	10000	1179	199	530	331	662
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4146	699	1863	1164	2329
Blossom and Monsoon	18000	3826	645	1719	1075	2149
Blossom, Backing and Monsoon	22000	5003	843	2249	1405	2811
Blossom, Backing, Monsoon and Post Monsoon	30000	5193	875	2334	1459	2918
Monsoon & Post Monsoon	18000	1481	250	666	416	832

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Gonikoppal

Sub Zone: Gonikoppal

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
675	6400
850	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2720	458	1223	764	1528
Monsoon	10000	1340	226	602	377	753
Post Monsoon	8000	545	92	245	153	306
Blossom and Backing	12000	3646	614	1639	1024	2048
Blossom and Monsoon	18000	3811	642	1713	1070	2141
Blossom, Backing and Monsoon	22000	4647	783	2088	1305	2611
Blossom, Backing, Monsoon and Post Monsoon	30000	4837	815	2174	1359	2717
Monsoon & Post Monsoon	18000	1600	270	719	449	899

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Gonikoppal

Sub Zone: Thithimathi

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 360 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
360	3200
450	6400
550	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3128	527	1406	879	1758
Monsoon	10000	1318	222	593	370	741
Post Monsoon	8000	710	120	319	199	399
Blossom and Backing	12000	3357	566	1509	943	1886
Blossom and Monsoon	18000	4071	686	1829	1143	2287
Blossom, Backing and Monsoon	22000	4300	725	1932	1208	2416
Blossom, Backing, Monsoon and Post Monsoon	30000	4542	765	2041	1276	2552
Monsoon & Post Monsoon	18000	1730	292	778	486	972

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Madikere

Sub Zone: Madikeri

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 650 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
650	3200
775	6400
1000	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3644	614	1638	1024	2047
Monsoon	10000	1992	336	895	560	1119
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	4081	688	1834	1146	2293
Blossom and Monsoon	18000	5635	950	2533	1583	3166
Blossom, Backing and Monsoon	22000	6073	1024	2729	1706	3412
Blossom, Backing, Monsoon and Post Monsoon	30000	6263	1056	2815	1759	3519
Monsoon & Post Monsoon	18000	2150	362	966	604	1208

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Madikeri

Sub Zone: Makkandur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 525 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
525	3200
700	6400
830	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2421	408	1088	680	1360
Monsoon	10000	1489	251	669	418	837
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3579	603	1609	1005	2011
Blossom and Monsoon	18000	3689	622	1658	1036	2072
Blossom, Backing and Monsoon	22000	4681	789	2104	1315	2630
Blossom, Backing, Monsoon and Post Monsoon	30000	4833	815	2172	1358	2715
Monsoon & Post Monsoon	18000	1543	260	693	433	867

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Madikeri

Sub Zone: Murand

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
600	6400
725	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2315	390	1041	650	1301
Monsoon	10000	1242	209	558	349	697
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	2696	454	1212	757	1515
Blossom and Monsoon	18000	3297	556	1482	926	1852
Blossom, Backing and Monsoon	22000	3678	620	1653	1033	2066
Blossom, Backing, Monsoon and Post Monsoon	30000	3911	659	1758	1099	2197
Monsoon & Post Monsoon	18000	1400	236	629	393	787

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Napoklu

Sub Zone: Cherambane

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1050	6400
1300	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2217	374	996	623	1245
Monsoon	10000	1359	229	611	382	764
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	2469	416	1110	693	1387
Blossom and Monsoon	18000	3241	546	1457	910	1821
Blossom, Backing and Monsoon	22000	3493	589	1570	981	1963
Blossom, Backing, Monsoon and Post Monsoon	30000	3723	628	1673	1046	2092
Monsoon & Post Monsoon	18000	1648	278	740	463	926

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Napoklu

Sub Zone: Karada

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 700 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
700	3200
850	6400
1100	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2801	472	1259	787	1574
Monsoon	10000	853	144	384	240	479
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3070	517	1380	862	1725
Blossom and Monsoon	18000	3118	526	1401	876	1752
Blossom, Backing and Monsoon	22000	3387	571	1522	951	1903
Blossom, Backing , Monsoon and Post Monsoon	30000	3626	611	1630	1019	2037
Monsoon & Post Monsoon	18000	1146	193	515	322	644

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Napoklu

Sub Zone: Napoklu

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1000	6400
1250	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	1905	321	856	535	1070
Monsoon	10000	805	136	362	226	452
Post Monsoon	8000	535	90	241	150	301
Blossom and Backing	12000	2478	418	1114	696	1392
Blossom and Monsoon	18000	2207	372	992	620	1240
Blossom, Backing and Monsoon	22000	2881	486	1295	809	1619
Blossom, Backing, Monsoon and Post Monsoon	30000	3081	519	1385	865	1731
Monsoon & Post Monsoon	18000	1083	182	487	304	608

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: S Santhe

Sub Zone: Arkanahalli

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
600	6400
750	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2601	438	1169	731	1461
Monsoon	10000	630	106	283	177	354
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4318	728	1941	1213	2426
Blossom and Monsoon	18000	2751	464	1237	773	1546
Blossom, Backing and Monsoon	22000	3943	664	1772	1107	2215
Blossom, Backing, Monsoon and Post Monsoon	30000	4311	727	1937	1211	2422
Monsoon & Post Monsoon	18000	868	146	390	244	487

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: S Santhe

Sub Zone: S Santhe

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
510	6400
620	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3886	655	1746	1092	2183
Monsoon	10000	790	133	355	222	444
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	4591	774	2063	1290	2579
Blossom and Monsoon	18000	4476	754	2012	1257	2515
Blossom, Backing and Monsoon	22000	5099	859	2291	1432	2864
Blossom, Backing , Monsoon and Post Monsoon	30000	5289	891	2377	1486	2971
Monsoon & Post Monsoon	18000	1089	183	489	306	612

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Siddapur

Sub Zone: Ammathy

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 750 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
750	3200
900	6400
1050	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2853	481	1282	801	1603
Monsoon	10000	568	96	255	160	319
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	2987	503	1343	839	1678
Blossom and Monsoon	18000	3090	521	1389	868	1736
Blossom, Backing and Monsoon	22000	3225	544	1449	906	1812
Blossom, Backing, Monsoon and Post Monsoon	30000	3479	586	1564	977	1955
Monsoon & Post Monsoon	18000	828	140	372	233	465

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Siddapur

Sub Zone: Maldare

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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
450	6400
600	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3452	582	1551	970	1939
Monsoon	10000	460	78	207	129	258
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	3809	642	1712	1070	2140
Blossom and Monsoon	18000	3556	599	1598	999	1998
Blossom, Backing and Monsoon	22000	3897	657	1751	1095	2189
Blossom, Backing, Monsoon and Post Monsoon	30000	4243	715	1907	1192	2384
Monsoon & Post Monsoon	18000	896	151	403	252	504

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Siddapur

Sub Zone: Siddapur

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2607	439	1172	732	1465
Monsoon	10000	1386	234	623	389	779
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3103	523	1395	872	1744
Blossom and Monsoon	18000	3991	673	1794	1121	2242
Blossom, Backing and Monsoon	22000	4487	756	2017	1260	2521
Blossom, Backing, Monsoon and Post Monsoon	30000	4677	788	2102	1314	2628
Monsoon & Post Monsoon	18000	1657	279	745	465	931

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Abburkatte

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3706	625	1665	1041	2082
Monsoon	10000	1270	214	571	357	714
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4042	681	1817	1135	2271
Blossom and Monsoon	18000	4719	795	2121	1326	2651
Blossom, Backing and Monsoon	22000	5055	852	2272	1420	2840
Blossom, Backing, Monsoon and Post Monsoon	30000	5246	884	2358	1473	2947
Monsoon & Post Monsoon	18000	1400	236	629	393	787

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Basavanhalli

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 400 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
400	3200
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2633	444	1183	740	1479
Monsoon	10000	1317	222	592	370	740
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3683	621	1655	1035	2069
Blossom and Monsoon	18000	3655	616	1643	1027	2053
Blossom, Backing and Monsoon	22000	4705	793	2115	1322	2643
Blossom, Backing, Monsoon and Post Monsoon	30000	4895	825	2200	1375	2750
Monsoon & Post Monsoon	18000	1633	275	734	459	918

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Hannakodu

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 650 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
650	3200
750	6400
855	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	4042	681	1817	1136	2271
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	5538	933	2489	1556	3111
Blossom and Monsoon	18000	5801	978	2607	1629	3259
Blossom, Backing and Monsoon	22000	6631	1118	2980	1863	3725
Blossom, Backing, Monsoon and Post Monsoon	30000	7315	1233	3288	2055	4110
Monsoon & Post Monsoon	18000	1778	300	799	499	999

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Santhahalli

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 950 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
950	3200
1150	6400
1400	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3266	550	1468	917	1835
Monsoon	10000	2027	342	911	569	1139
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	4604	776	2069	1293	2586
Blossom and Monsoon	18000	5073	855	2280	1425	2850
Blossom, Backing and Monsoon	22000	6410	1080	2881	1801	3601
Blossom, Backing, Monsoon and Post Monsoon	30000	6600	1112	2966	1854	3708
Monsoon & Post Monsoon	18000	2250	379	1011	632	1264

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Somwarpet

Sub Zone: Somwarpet

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 550 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
550	3200
675	6400
800	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2984	503	1341	838	1677
Monsoon	10000	1342	226	603	377	754
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3627	611	1630	1019	2038
Blossom and Monsoon	18000	3894	656	1750	1094	2188
Blossom, Backing and Monsoon	22000	4537	765	2039	1275	2549
Blossom, Backing, Monsoon and Post Monsoon	30000	4728	797	2125	1328	2656
Monsoon & Post Monsoon	18000	1475	249	663	414	829

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Srimangala

Sub Zone: Nagarhole

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
600	6400
750	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2421	408	1088	680	1360
Monsoon	10000	650	110	292	183	365
Post Monsoon	8000	545	92	245	153	306
Blossom and Backing	12000	3355	566	1508	943	1885
Blossom and Monsoon	18000	2661	449	1196	748	1495
Blossom, Backing and Monsoon	22000	3593	606	1615	1009	2019
Blossom, Backing, Monsoon and Post Monsoon	30000	3921	661	1762	1101	2203
Monsoon & Post Monsoon	18000	1050	177	472	295	590

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Srimangala

Sub Zone: Srimangala

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 750 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
750	3200
950	6400
1300	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	4146	699	1864	1165	2329
Monsoon	10000	2137	360	960	600	1200
Post Monsoon	8000	1543	260	693	433	867
Blossom and Backing	12000	5563	938	2500	1563	3125
Blossom and Monsoon	18000	6283	1059	2824	1765	3530
Blossom, Backing and Monsoon	22000	7424	1251	3336	2085	4171
Blossom, Backing, Monsoon and Post Monsoon	30000	8414	1418	3782	2364	4727
Monsoon & Post Monsoon	18000	2975	501	1337	836	1671

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Srimangala

Sub Zone: Vatekoli

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 950 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
950	3200
1200	6400
1400	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	4502	759	2023	1264	2529
Monsoon	10000	4019	677	1807	1129	2258
Post Monsoon	8000	704	119	316	198	396
Blossom and Backing	12000	4892	825	2199	1374	2748
Blossom and Monsoon	18000	8521	1436	3830	2394	4787
Blossom, Backing and Monsoon	22000	8912	1502	4005	2503	5007
Blossom, Backing, Monsoon and Post Monsoon	30000	9251	1559	4158	2599	5197
Monsoon & Post Monsoon	18000	4250	716	1910	1194	2388

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Chettali

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
675	6400
850	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	4154	700	1867	1167	2334
Monsoon	10000	633	107	284	178	355
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	5285	891	2375	1485	2969
Blossom and Monsoon	18000	4471	754	2010	1256	2512
Blossom, Backing and Monsoon	22000	5209	878	2341	1463	2926
Blossom, Backing, Monsoon and Post Monsoon	30000	5399	910	2427	1517	3033
Monsoon & Post Monsoon	18000	905	152	407	254	508

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Garvale

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 750 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
750	3200
950	6400
1150	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2534	427	1139	712	1424
Monsoon	10000	2198	370	988	617	1235
Post Monsoon	8000	400	67	180	112	225
Blossom and Backing	12000	3317	559	1491	932	1863
Blossom and Monsoon	18000	4290	723	1928	1205	2410
Blossom, Backing and Monsoon	22000	5063	853	2276	1422	2844
Blossom, Backing, Monsoon and Post Monsoon	30000	5330	898	2396	1497	2994
Monsoon & Post Monsoon	18000	2290	386	1029	643	1287

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Madapura

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 820 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
820	3200
925	6400
1015	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3273	552	1471	919	1838
Monsoon	10000	1218	205	547	342	684
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4258	718	1914	1196	2392
Blossom and Monsoon	18000	4424	746	1988	1243	2485
Blossom, Backing and Monsoon	22000	5134	865	2307	1442	2884
Blossom, Backing, Monsoon and Post Monsoon	30000	5324	897	2393	1496	2991
Monsoon & Post Monsoon	18000	1477	249	664	415	830

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Suntikoppa

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 375 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
375	3200
500	6400
650	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3370	568	1514	947	1893
Monsoon	10000	761	128	342	214	428
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	3868	652	1738	1086	2173
Blossom and Monsoon	18000	4066	685	1827	1142	2284
Blossom, Backing and Monsoon	22000	4475	754	2011	1257	2514
Blossom, Backing, Monsoon and Post Monsoon	30000	4665	786	2097	1310	2621
Monsoon & Post Monsoon	18000	994	167	447	279	558

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Suntikoppa

Sub Zone: Valnoor

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 375 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
375	3200
475	6400
600	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	3282	553	1475	922	1844
Monsoon	10000	931	157	418	261	523
Post Monsoon	8000	368	62	165	103	207
Blossom and Backing	12000	4133	697	1858	1161	2322
Blossom and Monsoon	18000	4026	679	1809	1131	2262
Blossom, Backing and Monsoon	22000	5016	845	2254	1409	2818
Blossom, Backing, Monsoon and Post Monsoon	30000	5206	877	2340	1462	2925
Monsoon & Post Monsoon	18000	1156	195	519	325	649

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Virajpet

Sub Zone: B.Shettigeri

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 800 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
800	3200
1000	6400
1200	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	765	129	344	215	430
Monsoon	10000	1861	314	836	523	1045
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	1990	335	894	559	1118
Blossom and Monsoon	18000	2603	439	1170	731	1462
Blossom, Backing and Monsoon	22000	3200	539	1438	899	1798
Blossom, Backing, Monsoon and Post Monsoon	30000	3670	619	1649	1031	2062
Monsoon & Post Monsoon	18000	2224	375	999	625	1249

Rainfall Insurance Scheme for Coffee (RISC) 2013

State : Karnataka

District: Kodagu

Zone: Virajpet

Sub Zone: Virajpet

Variety : Robusta

Unit : Hectare

Cover :1 Blossom Rainfall

Period : 01-Mar To 15-Apr

Condition : The payout will start if the cumulative rainfall is less than 20 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)
20	2000
15	3000
12	4500
8	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 12 mm in 2 consecutive days during the specified period. In case of multiple events and all are of less than 12 mm (over 2 consecutive days), the event with maximum rainfall would be considered.

Trigger and payout slab ::

RF <(In mm)	Payout (in Rs)
12	1300
8	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 500 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
500	3200
650	6400
850	10000

Cover :2 a) Post Monsoon Rainfall

Period : 01-Dec To 28-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	
			With State	Without State Share	With State	Without State
Blossom	8000	2960	499	1330	831	1663
Monsoon	10000	1825	308	820	513	1025
Post Monsoon	8000	450	76	202	126	253
Blossom and Backing	12000	3430	578	1541	963	1927
Blossom and Monsoon	18000	4564	769	2051	1282	2564
Blossom, Backing and Monsoon	22000	5034	848	2263	1414	2828
Blossom, Backing, Monsoon and Post Monsoon	30000	5224	881	2348	1468	2935
Monsoon & Post Monsoon	18000	2050	346	921	576	1152



**Rainfall Insurance Scheme for Coffee (RISC) 2013
Insurance Proposal Form**

Year: _____

Proposal No: _____

1. Details of Coffee Planter:

Name (in CAPITALS as in Bank Pass Book) :																
Father's / Husbands Name:																
Address for Communication:					Bank Acc No:											
					Bank Name:											
					Bank Branch & Address:											
Telephone No:		Mobile No:														
Sex : Male / Female		SC/ST : Yes / NO			Bank IFSC code:											

2. Details of Crop and Area Proposed for Insurance:

State:		District:		Taluka:	
Hobli:		Gram Panchayat:		Village:	
Coffee Zone:		Coffee Sub Zone for insurance:			
Total Coffee Area under Cultivation (Ha.):		Coffee Area Proposed for Insurance (Ha.):			
Survey Nos for insurance:		Coffee Variety for insurance (Arabica / Robusta):			
Insurance Cover Opted for Insurance (indicate cover code from the table below):					

3. Covers Codes and Covers:

Cover Code	Cover	Cover Code	Cover
C1	Blossom	C5	Blossom + Monsoon
C2	Monsoon	C6	Blossom + Backing + Monsoon
C3	Post-Monsoon	C7	Monsoon + Post Monsoon
C4	Blossom + Backing	C8	Blossom + Backing + Monsoon + Post Monsoon

Enclose: 1.Patta / Katha / CRC / RTC 2. Copy of Bank Pass Book 3. SC / ST proof (if applicable)

Date: _____

Signature of Planter / Proposer

------(For use by the Coffee Board Officials)-----

4. Certification by Coffee Board Official:

Small Grower (Yes / NO):		Coffee Sub Zone Name:	
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Date: _____

Signature of Coffee Board Official with Seal

------(For use by the Insurance Intermediary)-----

5. Planters' Premium Details:

Premium Rate (Rs/Ha): _____

Area in Ha	Coffee Variety	Cover Code	SC / ST or Others	Sum Insured (Rs)	Total Planter Premium (Rs)
DD Details	DD issuing Bank & Branch:				
	DD No & Date:			DD Amount (Rs.):	

Date: _____

Signature of Insurance Intermediary with Seal

DECLARATION

1. I/We hereby declare that the provisions of the Rainfall Insurance Scheme for Coffee (RISC) have been read and understood by / explained to me in detail before completing the proposal form. I/We have not submitted / will not submit any other RISC proposal covering the plantation and cover during the season. All the information furnished by me/us in this proposal form are true and correct to the best of our knowledge and belief and certify that the proposal form is filled up in accordance with the guidelines prescribed by Agriculture Insurance Company of India Limited (AIC) in this respect.

2. I / We have read and understood the eligibility norms and terms and conditions of the coverage under Rainfall Insurance Scheme ó Coffee (RISC), and aware that I am / We are liable for legal consequences that may arise if my/ our claim is found false at a later date.

3. I / We further understood and fully aware about Reference Rain Gauge Station (RRG) and Back up Rain Gauge Station (BRG) specified for my subzone and claims will be calculated based on the date recorded by RRG. I / We are aware that BRG data will be used for any gaps in RRG data for claim calculation.

4. I/We further understood and am / are fully aware of the Reference Rain Gauge (RRG) / Back Up Rain Gauge Station (BRG) of Coffee Zone / Sub-Zone in which my / our coffee estate is situated and abide by the weather data. I / We will not claim damage / compensation referring other RRG / AWS either adjacent or located in the same zone/sub zone, other than the particular RRG / RWS meant for the particular Zone / Sub-Zone.

5. I/We agree that the Policy shall become voidable at the option of AIC, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information has been withheld by me/us or anyone acting on my/our behalf to obtain any benefit under this Policy.

Place:

Signature of the Applicant/s

Date:

Name in Capital letters:

STATUTORY WARNING

PROHIBITION OF REBATES

(Under Section 41 of Insurance Act 1938)

1. No person shall allow or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property, in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the Insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine, which may extend to five hundred rupees.

GUIDELINES FOR COMPLETION OF THE FORM:

1. Separate proposal forms to be submitted for Robusta and Arabica varieties.
2. The proposal form should be filled up in all respects. If necessary, additional sheets/ enclosures could be used.
3. Insurance is a contract of Utmost Good Faith requiring the Insured not only to disclose all material facts but also not to suppress any material facts. All material facts, therefore, should be disclosed.
4. The Policy shall become voidable at the option of the Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure in any material particular in the proposal form/personal statement, declaration and connected documents, or any material information having been withheld by the proposer or any one acting on his behalf.
5. AIC's Offices or the designated persons can be contacted for any doubts or clarifications on the proposal form.

Note: The liability of AIC does not commence until this proposal has been accepted by AIC and premium paid.

In case of any Grievance please contact the Grievance Redressal Officer of the Regional Office at 080-22115158.

Insurance is the subject matter of solicitation.