



# Rainfall Insurance Scheme for Coffee (RISC) – 2015

## Karnataka



**Agriculture Insurance Company of India Ltd**  
**Regional Office (Karnataka):** C/o Karnataka Pradesh  
Krishi Samaj, 3<sup>rd</sup> Floor, No. 18, Nrupathunga Road,  
Hudson Circle, Bangalore-560001  
Ph. (080) 22115390; Fax (080) 22115393  
Website: [www.aicofindia.com](http://www.aicofindia.com)



**Coffee Board**  
**Head Office:** No. 1, Dr. B.R. Ambedkar Veedhi  
Bangalore 6 560 001  
Ph. (080) 22266991-4; Fax (080) 22255557  
Website: [www.indiacoffee.org](http://www.indiacoffee.org)



## Agriculture Insurance Company of India Ltd.

Circular No: AIC/RISC 2015

Dated: 02.02.2015

### Rainfall Insurance Scheme for Coffee (RISC) – 2015

With reference to Government of India approval vide Government order No.04/11/2012-Plant-B dated 1<sup>st</sup> February 2013, Coffee Board letter No. MAR/MIU/WI/2012-13/104 dated 05.02.2013 and Government of Karnataka letter No.CIC/TA-1/2/2013-14 dated 21.11.2013 Rainfall Insurance Scheme for Coffee is being implemented during the year 2015 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. This is an area approach scheme and all the insured planters with in a Reference Unit Area (Coffee Sub Zone) growing a particular coffee variety (Arabica / Robusta) deemed to be on par for the purpose of acceptance of Risk and assessment of compensation as well.

**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 1<sup>st</sup> March to 30<sup>th</sup> April (Arabica) and 1<sup>st</sup> March to 15<sup>th</sup> April (Robusta) for the bud to flower (bud enlargement and anthesis). The normal requirement of rainfall is 25 mm in five consecutive days for Arabica and 20 mm in five consecutive days for Robusta.

**“Backing Showers”** shall mean the rainfall received from 18<sup>th</sup> day of the starting of Blossom Showers till 40<sup>th</sup> day (failing which it shall be from 1<sup>st</sup> May to till 19<sup>th</sup> 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 30<sup>th</sup> 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 cover period is likely to adversely affect the coffee yield.

**“Post Monsoon Showers”** shall mean the cumulative rainfall beyond 100 mm received over a period of

Contí 2

**Regional Office :** 3rd Floor, Karnataka Pradesh Krishik Samaj, Hudson Circle, No.18, Nrupathunga Road, Bangalore - 560 001

**Phone:** 080 - 22115390, **Fax:** 080 - 22115393 **email:** ro.bangalore@aicofindia.com



## Agriculture Insurance Company of India Ltd.

-Page 2-

5 consecutive days in case of Arabica during 1<sup>st</sup> November to 31<sup>st</sup> January. The cumulative rainfall beyond 125 mm received over a period of 7 consecutive days in case of Robusta coffee during 1<sup>st</sup> December to 28<sup>th</sup> February.

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 1<sup>st</sup> March to 28<sup>th</sup> February. The periods under different covers are as follows:

Cover	Cover Period	
	Arabica	Robusta
Blossom Showers	1 <sup>st</sup> March to 30 <sup>th</sup> April	1 <sup>st</sup> March to 15 <sup>th</sup> April
Backing Showers	18 <sup>th</sup> day of starting of Blossom showers till 40 <sup>th</sup> day failing which it shall be from 1 <sup>st</sup> May till 19 <sup>th</sup> 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
<b>Total</b>	<b>Rs. 40,000</b>	<b>Rs. 30,000</b>

**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.

**Premium Subsidy:** Government of India / Coffee Board and Government of Karnataka are 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. / Coffee Board	State Govt.	Grower
SC / ST	60%	25%	15%
Others	50%	25%	25%

The planters are required to pay the premium net off subsidy with Service Tax as applicable. The Big Planters having plantations more than 10 hectares shall also participate by paying full premium (without subsidy). Kindly refer Annexure-2.1, 2.2 and 2.3 for premium applicable for Big Planters, SC/ST Small Planters and Other Small Planters respectively.

Contí 3



---

## Agriculture Insurance Company of India Ltd.

---

-Page 3-

### **Claim triggers:**

Claims will be calculated and paid strictly based on the Termsheet pertains to the particular Reference Unit Area and Coffee Variety for the particular season and year. Kindly refer Annexure-3 for Reference Unit Area wise and Coffee Variety wise Termsheets.

**“Blossom Showers Trigger”** shall mean a point below which the payout triggers. The payout shall commence if the rainfall is below 25 mm for Arabica and 20 mm for Robusta during the specified period (in five consecutive days) and full payout is given if the rainfall is below 5 mm. In case there are multiple events and all are less than 25 mm in Arabica and 20 mm for Robusta (in five consecutive days), the event with maximum rainfall would be considered.

**“Backing Showers Trigger”** shall mean a point below which the payout triggers. The payout shall commence if the rainfall is below 12 mm in two consecutive days, 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.

### **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 Termsheets.

**“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 (as per Annexure-1) with reference to the Termsheet for the Coffee Sub Zone and Coffee Variety. Rainfall data recorded at Rain Gauge Stations as per Annexure-1 is the only basis for Claim calculation. Data of any other stations or Yield data or loss in the individual field will not be considered. Claims when become payable, will be paid at a uniform rate to all the insured growers in the Coffee Sub 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.

Contí 4



## Agriculture Insurance Company of India Ltd.

-Page 4-

**How to avail insurance:** Planters can avail insurance cover from the Agriculture Insurance Company of India Ltd., through their designated agencies, empanelled Brokers, etc. 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. Big Planters having coffee plantations more than 10 hectare can also enroll by paying full premium.

**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 different covers of the scheme is as follows.

Cover Code	Cover	Cutoff date for enrollment	
		Arabica	Robusta
C1	Blossom	28.02.2015	
C4	Blossom + Backing		
C5	Blossom + Monsoon		
C6	Blossom + Backing + Monsoon		
C8	Blossom + Backing + Monsoon + Post Monsoon		
C2	Monsoon	31.05.2015	
C7	Monsoon + Post Monsoon		
C3	Post-Monsoon	31.10.2015	30.11.2015

For further details please contact us.

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

**C.Anbarasu,**  
Chief Regional Manager.

- Encl: 1. List of TRGs and RRGs with location details (Annexure-1)  
2. Sum Insured and Premium details (Annexure-2.1, 2.2 & 2.3 and 2.a, 2.b & 2.c)  
3. Termsheets (Annexure-3)  
4. Proposal Form (RISC/PF/1)  
5. Listing Sheet.

*Insurance is the subject matter of solicitation*

**RISC 2015 - 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
<b>CHICKMAGALUR</b>						
1	Aldur	Aldur	KSNDMC TRG - Aldur	Premises of Inspection 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, Sakaleshapur (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 - Hariharpura	Premises of Grama Panchayat
15	Koppa	N.R.Pura	KSNDMC TRG - N.R.Pura	Premises of Inspection Bungalow	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.	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
<b>Hassan</b>						
21	Belur	Belur	NCMSL AWS - Arehalli	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 - Arehalli	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), Sakaleshapura, 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), Sakaleshapura, Hasan-577119
25	RK Magge	Halliyur	NCMSL AWS - Halliyur	Mr. K C Poovaiah, Halliyur (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 - Halliyur	Mr. K C Poovaiah, Halliyur (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	Sakleshpura	Sakleshpura	KSNDMC TRG - Sakleshpur	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 2015 - 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
<b>KODAGU</b>						
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, Balmay 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, Abburkatte (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), 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), Coorg -571249
60	Virajpet	Virajpet	KSNDMC TRG - Virajpet	Premises of veterinary Hospital	KSNDMC TRG - Napoklu	Premises of Inspection bungalow

**RISC 2015 - Cover Wise Premium Payable / Hectare applicable for Big Planters(more than 10 Hectares)**

(Amount in Rs. Incl S Tax)

	Variety		Arabica								Robusta								
	Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000	
	Zone	Sub Zone	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8	
Chickmagalur District	1	Aldur	Aldur	899	2517	1573	1978	3337	4270	3989	5697	2607	1798	360	3910	4303	5427	2112	5652
	2	Aldur	Elekhan	787	2831	1685	1618	3528	4236	3843	5326	2337	1685	360	3101	3933	4551	2000	4798
	3	Balehonnur	Balehonnur	1124	2517	1236	1798	3551	4101	3663	5214	2247	1798	360	2966	3944	4528	2112	4775
	4	Chikmagalur	Chikmagalur	1573	3618	1461	3236	5067	6517	4315	7371	2607	2247	360	3910	4742	5854	2551	6067
	5	Giris	Giris	1348	2202	1685	2876	3472	4831	3798	6360	2607	1573	360	3910	4079	5214	1888	5438
	6	Gonibeedu	Devarunda	1685	2202	1461	3775	3798	5685	3573	6978	2607	1573	360	3910	4079	5214	1888	5438
	7	Gonibeedu	Gonibeedu	1348	2831	1348	2697	4079	5258	4079	6449	2607	2022	360	3910	4517	5640	2326	5854
	8	Kalsa	Balehole	1798	1888	1236	3416	3596	5045	3056	6135	2607	1348	629	3910	3865	5000	1933	5494
	9	Kalsa	Hirebyle	2022	1730	1685	3955	3663	5405	3337	6921	2607	1236	360	3910	3753	4899	1562	5135
	10	Kalsa	Javali	1685	2517	1348	3955	4101	6157	3775	7326	2607	1798	360	3910	4303	5427	2112	5652
	11	Kalsa	Kalsa	1798	2989	1461	3236	4674	5921	4348	7202	2517	2135	360	3775	4539	5618	2438	5831
	12	Kalsa	Niduvale	1461	1888	562	3056	3270	4697	2393	5135	2517	1348	360	3371	3775	4483	1674	4730
	13	Koppa	Jayapura	2135	1730	1910	3416	3775	4899	3551	6640	2607	1236	360	3910	3753	4899	1562	5135
	14	Koppa	Koppa	2809	2517	1798	4494	5202	6663	4214	8258	2607	1798	360	3910	4303	5427	2112	5652
	15	Koppa	N R Pura	2809	2831	1236	4494	5506	6966	3966	8000	2607	2022	360	3910	4517	5640	2326	5854
	16	Koppa	Sringeri	2584	3618	2247	4494	6056	7708	5719	9708	2607	2584	360	3910	5067	6180	2876	6382
	17	Mallandur	Bogase	1348	2045	1685	2517	3315	4337	3640	5876	2337	1461	360	3101	3708	4337	1775	4584
	18	Mallandur	Mallandur	1461	2517	1011	3056	3888	5303	3449	6157	2607	1798	360	3910	4303	5427	2112	5652
	19	Mudigere	Hosakere	2247	3933	1461	3416	6034	6989	5258	8247	2607	2809	360	3910	5281	6393	3090	6584
	20	Mudigere	Mudigere	1461	2674	1236	3596	4034	5966	3820	7023	2427	1910	360	3910	4236	5539	2213	5753
Hassan District	21	Belur	Belur	1011	2674	787	2697	3596	5112	3382	5753	2607	1910	360	3775	4405	5405	2213	5629
	22	Belur	Biccodu	1798	3775	1236	3236	5438	6663	4888	7708	2607	2697	360	3910	5180	6281	2989	6483
	23	Hanbal	Hanbal	1798	3775	1348	3236	5438	6663	5000	7820	2607	2697	360	3910	5180	6281	2989	6483
	24	Hanbal	Maranahalli	2809	3933	899	4494	6573	8011	4719	8697	2607	2809	360	3910	5281	6393	3090	6584
	25	R K Magge	Hallyiyur	2135	3303	1236	2876	5303	5876	4315	6944	2607	2079	360	3910	4573	5697	2382	5910
	26	R K Magge	K Hoskote	2247	2202	1011	3955	4348	5854	3135	6697	2607	1573	360	3910	4079	5214	1888	5438
	27	R K Magge	R K Magge	2135	2674	1011	3596	4697	5966	3596	6809	2607	1910	360	3910	4405	5539	2213	5753
	28	Sakleshpur	Ballupet	2809	2202	1685	4494	4888	6371	3798	7865	2607	1573	360	3910	4079	5214	1888	5438
	29	Sakleshpur	Sakleshpur	1573	2202	2247	2876	3685	4831	4348	6910	2607	1573	360	3910	4079	5214	1888	5438
	30	Yeslur	Hethur	2360	3933	1685	3596	6135	7157	5483	8629	2607	2809	629	3910	5281	6393	3360	6854
	31	Yeslur	Uchangi	2809	2674	1011	4494	5348	6820	3596	7640	2607	1910	360	3910	4405	5539	2213	5753
	32	Yeslur	Yeslur	1685	3933	1011	3236	5483	6820	4820	7640	2607	2809	360	3910	5281	6393	3090	6584
	Kodagu District	33	Gonikoppal	Gonikoppal	1685	2831	1011	3416	4405	5944	3753	6787	2607	2022	629	3910	4517	5640	2596
34		Gonikoppal	Makkandur	1236	3303	1236	2157	4427	5191	4315	6270	2607	2022	360	3910	4517	5640	2326	5854
35		Gonikoppal	Murand	899	2045	1573	1438	2876	3315	3079	4405	2247	1348	360	2831	3506	3978	1573	4236
36		Gonikoppal	Thithimathi	1348	2045	1236	2157	3315	4000	3202	5112	2607	1461	719	3910	3966	5112	2135	5697
37		Madikere	Madikere	1685	3303	1348	3236	4865	6214	4539	7382	2607	2360	360	3910	4843	5966	2652	6169
38		Napoklu	Cherambane	1461	3146	1011	2337	4494	5214	4056	6079	2607	2247	360	3775	4742	5730	2551	5944
39		Napoklu	Karada	899	2045	1236	1618	2876	3483	3202	4607	2607	1461	360	3506	3966	4719	1775	4955
40		Napoklu	Napoklu	787	2360	1236	1438	3067	3618	3506	4742	1708	1685	629	2292	3315	3787	2258	4315
41		S Santhe	Arkanhalli	1910	2045	1124	3596	3865	5360	3090	6326	2607	1461	360	3910	3966	5112	1775	5337
42		S Santhe	S Santhe	2360	1888	1011	4315	4146	5899	2831	6742	2607	1348	360	3910	3865	5000	1674	5236
43		Siddapur	Ammathy	1685	2202	1011	2337	3798	4315	3135	5202	2607	1573	360	3910	4079	5214	1888	5438
44		Siddapur	Maldare	1573	1101	1236	2337	2618	3270	2281	4393	2607	787	629	3910	3315	4472	1382	4978
45		Siddapur	Siddapur	899	2831	1461	1079	3640	3719	4191	5056	2607	2022	360	3640	4517	5382	2326	5607
46		Somwarpet	Abburkatte	1798	2202	1011	2697	3910	4663	3135	5539	2607	1573	360	3910	4079	5214	1888	5438
47		Somwarpet	Basavanhalli	1348	2360	787	3056	3618	5146	3067	5787	2607	1685	360	3910	4191	5326	2000	5551
48		Somwarpet	Hannacodu	2472	2045	1461	4494	4405	6214	3202	7483	2607	1348	899	3910	3865	5000	2191	5753
49		Somwarpet	Santhahalli	2135	3775	1798	4135	5764	7517	5438	9090	2607	2697	360	3910	5180	6281	2989	6483
50		Somwarpet	Somwarpet	2247	2045	1461	4494	4191	6214	3427	7483	2607	1461	899	3910	3966	5112	2303	5865
51		Srimangala	Nagarhole	1573	2045	1461	3056	3528	4854	3427	6157	2607	1461	629	3910	3966	5112	2045	5607
52		Srimangala	Srimangala	2247	1258	1236	3416	3427	4449	2438	5551	2607	899	899	3910	3427	4573	1753	5337
53		Srimangala	Vatekoli	2247	3933	2247	3955	6034	7494	6034	9506	2607	2809	809	3910	5281	6393	3528	7023
54		Suntikoppa	Chettali	1798	1888	787	3775	3596	5382	2618	6022	2607	1348	360	3910	3865	5000	1674	5236
55		Suntikoppa	Garvale	2247	3933	1910	3955	6034	7494	5697	9180	2607	2809	899	3910	5281	6393	3618	7112
56		Suntikoppa	Madapura	1685	2045	1011	3416	3640	5191	2989	6056	2607	1461	360	3910	3966	5112	1775	5337
57		Suntikoppa	Sunticoppa	2247	2989	1236	3775	5112	6427	4124	7472	2607	2135	360	3910	4629	5753	2438	5966
58		Suntikoppa	Valnoor	1573	2045	1011	2337	3528	4169	2989	5056	2607	1461	360	3910	3966	5112	1775	5337
59		Virajpet	B.Shettigeri	2247	3146	1461	3955	5258	6753	4494	8011	2607	2247	899	3910	4742	5854	3067	6584
60		Virajpet	Virajpet	2022	3303	1573	3236	5202	6214	4764	7596	2607	2360	899	3910	4843	5966	3180	6697

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 2015 - Cover Wise Premium Payable / Hectare applicable for SC / ST Small Growers (up to 10 Hectares)**

(Amount in Rs. Incl S Tax)

	Variety		Arabica								Robusta								
	Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000	
	Zone	Sub Zone	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8	
Chickmagalur District	1	Aldur	Aldur	135	378	236	297	501	641	598	855	391	270	54	587	645	814	317	848
	2	Aldur	Elekhan	118	425	253	243	529	635	576	799	351	253	54	465	590	683	300	720
	3	Balehonnur	Balehonnur	169	378	185	270	533	615	549	782	337	270	54	445	592	679	317	716
	4	Chikmagalur	Chikmagalur	236	543	219	485	760	978	647	1106	391	337	54	587	711	878	383	910
	5	Giris	Giris	202	330	253	431	521	725	570	954	391	236	54	587	612	782	283	816
	6	Gonibeedu	Devarunda	253	330	219	566	570	853	536	1047	391	236	54	587	612	782	283	816
	7	Gonibeedu	Gonibeedu	202	425	202	405	612	789	612	967	391	303	54	587	678	846	349	878
	8	Kalsa	Balehole	270	283	185	512	539	757	458	920	391	202	94	587	580	750	290	824
	9	Kalsa	Hirebyle	303	260	253	593	549	811	501	1038	391	185	54	587	563	735	234	770
	10	Kalsa	Javali	253	378	202	593	615	924	566	1099	391	270	54	587	645	814	317	848
	11	Kalsa	Kalsa	270	448	219	485	701	888	652	1080	378	320	54	566	681	843	366	875
	12	Kalsa	Niduvale	219	283	84	458	491	705	359	770	378	202	54	506	566	672	251	710
	13	Koppa	Jayapura	320	260	287	512	566	735	533	996	391	185	54	587	563	735	234	770
	14	Koppa	Koppa	421	378	270	674	780	999	632	1239	391	270	54	587	645	814	317	848
	15	Koppa	N R Pura	421	425	185	674	826	1045	595	1200	391	303	54	587	678	846	349	878
	16	Koppa	Sringeri	388	543	337	674	908	1156	858	1456	391	388	54	587	760	927	431	957
	17	Mallandur	Bogase	202	307	253	378	497	651	546	881	351	219	54	465	556	651	266	688
	18	Mallandur	Mallandur	219	378	152	458	583	795	517	924	391	270	54	587	645	814	317	848
	19	Mudigere	Hosakere	337	590	219	512	905	1048	789	1237	391	421	54	587	792	959	464	988
	20	Mudigere	Mudigere	219	401	185	539	605	895	573	1053	364	287	54	587	635	831	332	863
Hassan District	21	Belur	Belur	152	401	118	405	539	767	507	863	391	287	54	566	661	811	332	844
	22	Belur	Biccodu	270	566	185	485	816	999	733	1156	391	405	54	587	777	942	448	972
	23	Hanbal	Hanbal	270	566	202	485	816	999	750	1173	391	405	54	587	777	942	448	972
	24	Hanbal	Maranahalli	421	590	135	674	986	1202	708	1305	391	421	54	587	792	959	464	988
	25	R K Magge	Hallyiyur	320	495	185	431	795	881	647	1042	391	312	54	587	686	855	357	887
	26	R K Magge	K Hoskote	337	330	152	593	652	878	470	1005	391	236	54	587	612	782	283	816
	27	R K Magge	R K Magge	320	401	152	539	705	895	539	1021	391	287	54	587	661	831	332	863
	28	Sakleshpur	Ballupet	421	330	253	674	733	956	570	1180	391	236	54	587	612	782	283	816
	29	Sakleshpur	Sakleshpur	236	330	337	431	553	725	652	1037	391	236	54	587	612	782	283	816
	30	Yeslur	Hethur	354	590	253	539	920	1074	822	1294	391	421	94	587	792	959	504	1028
	31	Yeslur	Uchangi	421	401	152	674	802	1023	539	1146	391	287	54	587	661	831	332	863
	32	Yeslur	Yeslur	253	590	152	485	822	1023	723	1146	391	421	54	587	792	959	464	988
	Kodagu District	33	Gonikoppal	Gonikoppal	253	425	152	512	661	892	563	1018	391	303	94	587	678	846	389
34		Gonikoppal	Makkandur	185	495	185	324	664	779	647	941	391	303	54	587	678	846	349	878
35		Gonikoppal	Murand	135	307	236	216	431	497	462	661	337	202	54	425	526	597	236	635
36		Gonikoppal	Thithimathi	202	307	185	324	497	600	480	767	391	219	108	587	595	767	320	855
37		Madikere	Madikere	253	495	202	485	730	932	681	1107	391	354	54	587	726	895	398	925
38		Napoklu	Cherambane	219	472	152	351	674	782	608	912	391	337	54	566	711	860	383	892
39		Napoklu	Karada	135	307	185	243	431	522	480	691	391	219	54	526	595	708	266	743
40		Napoklu	Napoklu	118	354	185	216	460	543	526	711	256	253	94	344	497	568	339	647
41		S Santhe	Arkanhalli	287	307	169	539	580	804	464	949	391	219	54	587	595	767	266	801
42		S Santhe	S Santhe	354	283	152	647	622	885	425	1011	391	202	54	587	580	750	251	785
43		Siddapur	Ammathy	253	330	152	351	570	647	470	780	391	236	54	587	612	782	283	816
44		Siddapur	Maldare	236	165	185	351	393	491	342	659	391	118	94	587	497	671	207	747
45		Siddapur	Siddapur	135	425	219	162	546	558	629	758	391	303	54	546	678	807	349	841
46		Somwarpet	Abburkatte	270	330	152	405	587	699	470	831	391	236	54	587	612	782	283	816
47		Somwarpet	Basavanhalli	202	354	118	458	543	772	460	868	391	253	54	587	629	799	300	833
48		Somwarpet	Hannacodu	371	307	219	674	661	932	480	1122	391	202	135	587	580	750	329	863
49		Somwarpet	Santhahalli	320	566	270	620	865	1128	816	1364	391	405	54	587	777	942	448	972
50		Somwarpet	Somwarpet	337	307	219	674	629	932	514	1122	391	219	135	587	595	767	345	880
51		Srimangala	Nagarhole	236	307	219	458	529	728	514	924	391	219	94	587	595	767	307	841
52		Srimangala	Srimangala	337	189	185	512	514	667	366	833	391	135	135	587	514	686	263	801
53		Srimangala	Vatekoli	337	590	337	593	905	1124	905	1426	391	421	121	587	792	959	529	1053
54		Suntikoppa	Chettali	270	283	118	566	539	807	393	903	391	202	54	587	580	750	251	785
55		Suntikoppa	Garvale	337	590	287	593	905	1124	855	1377	391	421	135	587	792	959	543	1067
56		Suntikoppa	Madapura	253	307	152	512	546	779	448	908	391	219	54	587	595	767	266	801
57		Suntikoppa	Sunticoppa	337	448	185	566	767	964	619	1121	391	320	54	587	694	863	366	895
58		Suntikoppa	Valnoor	236	307	152	351	529	625	448	758	391	219	54	587	595	767	266	801
59		Virajpet	B.Shettigeri	337	472	219	593	789	1013	674	1202	391	337	135	587	711	878	460	988
60		Virajpet	Virajpet	303	495	236	485	780	932	715	1139	391	354	135	587	726	895	477	1005

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 2015 - Cover Wise Premium Payable / Hectare applicable for Other Small Growers (up to 10 Hectares)**

(Amount in Rs. Incl S Tax)

	Variety		Arabica								Robusta								
	Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000	
	Zone	Sub Zone	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8	
Chickmagalur District	1	Aldur	Aldur	225	629	393	495	834	1068	997	1424	652	450	90	978	1076	1357	528	1413
	2	Aldur	Elekhan	197	708	421	405	882	1059	961	1332	584	421	90	775	983	1138	500	1200
	3	Balehonnur	Balehonnur	281	629	309	450	888	1025	916	1304	562	450	90	742	986	1132	528	1194
	4	Chikmagalur	Chikmagalur	393	905	365	809	1267	1629	1079	1843	652	562	90	978	1186	1464	638	1517
	5	Giris	Giris	337	551	421	719	868	1208	950	1590	652	393	90	978	1020	1304	472	1360
	6	Gonibeedu	Devarunda	421	551	365	944	950	1421	893	1745	652	393	90	978	1020	1304	472	1360
	7	Gonibeedu	Gonibeedu	337	708	337	674	1020	1315	1020	1612	652	506	90	978	1129	1410	582	1464
	8	Kalsa	Balehole	450	472	309	854	899	1261	764	1534	652	337	157	978	966	1250	483	1374
	9	Kalsa	Hirebyle	506	433	421	989	916	1351	834	1730	652	309	90	978	938	1225	391	1284
	10	Kalsa	Javali	421	629	337	989	1025	1539	944	1832	652	450	90	978	1076	1357	528	1413
	11	Kalsa	Kalsa	450	747	365	809	1169	1480	1087	1801	629	534	90	944	1135	1405	610	1458
	12	Kalsa	Niduvale	365	472	141	764	818	1174	598	1284	629	337	90	843	944	1121	419	1183
	13	Koppa	Jayapura	534	433	478	854	944	1225	888	1660	652	309	90	978	938	1225	391	1284
	14	Koppa	Koppa	702	629	450	1124	1301	1666	1054	2065	652	450	90	978	1076	1357	528	1413
	15	Koppa	N R Pura	702	708	309	1124	1377	1742	992	2000	652	506	90	978	1129	1410	582	1464
	16	Koppa	Sringeri	646	905	562	1124	1514	1927	1430	2427	652	646	90	978	1267	1545	719	1596
	17	Mallandur	Bogase	337	511	421	629	829	1084	910	1469	584	365	90	775	927	1084	444	1146
	18	Mallandur	Mallandur	365	629	253	764	972	1326	862	1539	652	450	90	978	1076	1357	528	1413
	19	Mudigere	Hosakere	562	983	365	854	1509	1747	1315	2062	652	702	90	978	1320	1598	773	1646
	20	Mudigere	Mudigere	365	669	309	899	1009	1492	955	1756	607	478	90	978	1059	1385	553	1438
Hassan District	21	Belur	Belur	253	669	197	674	899	1278	846	1438	652	478	90	944	1101	1351	553	1407
	22	Belur	Biccodu	450	944	309	809	1360	1666	1222	1927	652	674	90	978	1295	1570	747	1621
	23	Hanbal	Hanbal	450	944	337	809	1360	1666	1250	1955	652	674	90	978	1295	1570	747	1621
	24	Hanbal	Maranahalli	702	983	225	1124	1643	2003	1180	2174	652	702	90	978	1320	1598	773	1646
	25	R K Magge	Halliur	534	826	309	719	1326	1469	1079	1736	652	520	90	978	1143	1424	596	1478
	26	R K Magge	K Hoskote	562	551	253	989	1087	1464	784	1674	652	393	90	978	1020	1304	472	1360
	27	R K Magge	R K Magge	534	669	253	899	1174	1492	899	1702	652	478	90	978	1101	1385	553	1438
	28	Sakleshpur	Ballupet	702	551	421	1124	1222	1593	950	1966	652	393	90	978	1020	1304	472	1360
	29	Sakleshpur	Sakleshpur	393	551	562	719	921	1208	1087	1728	652	393	90	978	1020	1304	472	1360
	30	Yeslur	Hethur	590	983	421	899	1534	1789	1371	2157	652	702	157	978	1320	1598	840	1714
	31	Yeslur	Uchangi	702	669	253	1124	1337	1705	899	1910	652	478	90	978	1101	1385	553	1438
	32	Yeslur	Yeslur	421	983	253	809	1371	1705	1205	1910	652	702	90	978	1320	1598	773	1646
Kodagu District	33	Gonikoppal	Gonikoppal	421	708	253	854	1101	1486	938	1697	652	506	157	978	1129	1410	649	1531
	34	Gonikoppal	Makkandur	309	826	309	539	1107	1298	1079	1568	652	506	90	978	1129	1410	582	1464
	35	Gonikoppal	Murand	225	511	393	360	719	829	770	1101	562	337	90	708	877	995	393	1059
	36	Gonikoppal	Thithimathi	337	511	309	539	829	1000	801	1278	652	365	180	978	992	1278	534	1424
	37	Madikere	Madikere	421	826	337	809	1216	1554	1135	1846	652	590	90	978	1211	1492	663	1542
	38	Napoklu	Cherambane	365	787	253	584	1124	1304	1014	1520	652	562	90	944	1186	1433	638	1486
	39	Napoklu	Karada	225	511	309	405	719	871	801	1152	652	365	90	877	992	1180	444	1239
	40	Napoklu	Napoklu	197	590	309	360	767	905	877	1186	427	421	157	573	829	947	565	1079
	41	S Santhe	Arkanhalli	478	511	281	899	966	1340	773	1582	652	365	90	978	992	1278	444	1334
	42	S Santhe	S Santhe	590	472	253	1079	1037	1475	708	1686	652	337	90	978	966	1250	419	1309
	43	Siddapur	Ammathy	421	551	253	584	950	1079	784	1301	652	393	90	978	1020	1304	472	1360
	44	Siddapur	Maldare	393	275	309	584	655	818	570	1098	652	197	157	978	829	1118	346	1245
	45	Siddapur	Siddapur	225	708	365	270	910	930	1048	1264	652	506	90	910	1129	1346	582	1402
	46	Somwarpet	Abburkatte	450	551	253	674	978	1166	784	1385	652	393	90	978	1020	1304	472	1360
	47	Somwarpet	Basavanhalli	337	590	197	764	905	1287	767	1447	652	421	90	978	1048	1332	500	1388
	48	Somwarpet	Hannacodu	618	511	365	1124	1101	1554	801	1871	652	337	225	978	966	1250	548	1438
	49	Somwarpet	Santhahalli	534	944	450	1034	1441	1879	1360	2273	652	674	90	978	1295	1570	747	1621
	50	Somwarpet	Somwarpet	562	511	365	1124	1048	1554	857	1871	652	365	225	978	992	1278	576	1466
	51	Srimangala	Nagarhole	393	511	365	764	882	1214	857	1539	652	365	157	978	992	1278	511	1402
	52	Srimangala	Srimangala	562	315	309	854	857	1112	610	1388	652	225	225	978	857	1143	438	1334
	53	Srimangala	Vatekoli	562	983	562	989	1509	1874	1509	2377	652	702	202	978	1320	1598	882	1756
	54	Suntikoppa	Chettali	450	472	197	944	899	1346	655	1506	652	337	90	978	966	1250	419	1309
	55	Suntikoppa	Garvale	562	983	478	989	1509	1874	1424	2295	652	702	225	978	1320	1598	905	1778
	56	Suntikoppa	Madapura	421	511	253	854	910	1298	747	1514	652	365	90	978	992	1278	444	1334
	57	Suntikoppa	Sunticoppa	562	747	309	944	1278	1607	1031	1868	652	534	90	978	1157	1438	610	1492
	58	Suntikoppa	Valnoor	393	511	253	854	882	1042	747	1264	652	365	90	978	992	1278	444	1334
	59	Virajpet	B.Shettigeri	562	787	365	989	1315	1688	1124	2003	652	562	225	978	1186	1464	767	1646
	60	Virajpet	Virajpet	506	826	393	809	1301	1554	1191	1899	652	590	225	978	1211	1492	795	1674

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 2015 - Cover Wise Net Premium Payable / Hectare applicable for Big Planters(more than 10 Hectares)**

(Amount in Rs. Excl S Tax)

	Variety	Arabica								Robusta									
		Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000
		Zone	Sub Zone	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8
Chickmagalur District	1 Aldur	Aldur	800	2240	1400	1760	2970	3800	3550	5070	2320	1600	320	3480	3830	4830	1880	5030	
	2 Aldur	Elekhan	700	2520	1500	1440	3140	3770	3420	4740	2080	1500	320	2760	3500	4050	1780	4270	
	3 Balehonnur	Balehonnur	1000	2240	1100	1600	3160	3650	3260	4640	2000	1600	320	2640	3510	4030	1880	4250	
	4 Chickmagalur	Chickmagalur	1400	3220	1300	2880	4510	5800	3840	6560	2320	2000	320	3480	4220	5210	2270	5400	
	5 Giris	Giris	1200	1960	1500	2560	3090	4300	3380	5660	2320	1400	320	3480	3630	4640	1680	4840	
	6 Gonibeedu	Devarunda	1500	1960	1300	3360	3380	5060	3180	6210	2320	1400	320	3480	3630	4640	1680	4840	
	7 Gonibeedu	Gonibeedu	1200	2520	1200	2400	3630	4680	3630	5740	2320	1800	320	3480	4020	5020	2070	5210	
	8 Kalsa	Balehole	1600	1680	1100	3040	3200	4490	2720	5460	2320	1200	560	3480	3440	4450	1720	4890	
	9 Kalsa	Hirebyle	1800	1540	1500	3520	3260	4810	2970	6160	2320	1100	320	3480	3340	4360	1390	4570	
	10 Kalsa	Javali	1500	2240	1200	3520	3650	5480	3360	6520	2320	1600	320	3480	3830	4830	1880	5030	
	11 Kalsa	Kalsa	1600	2660	1300	2880	4160	5270	3870	6410	2240	1900	320	3360	4040	5000	2170	5190	
	12 Kalsa	Niduvale	1300	1680	500	2720	2910	4180	2130	4570	2240	1200	320	3000	3360	3990	1490	4210	
	13 Koppa	Jayapura	1900	1540	1700	3040	3360	4360	3160	5910	2320	1100	320	3480	3340	4360	1390	4570	
	14 Koppa	Koppa	2500	2240	1600	4000	4630	5930	3750	7350	2320	1600	320	3480	3830	4830	1880	5030	
	15 Koppa	N R Pura	2500	2520	1100	4000	4900	6200	3530	7120	2320	1800	320	3480	4020	5020	2070	5210	
	16 Koppa	Sringeri	2300	3220	2000	4000	5390	6860	5090	8640	2320	2300	320	3480	4510	5500	2560	5680	
	17 Mallandur	Bogase	1200	1820	1500	2240	2950	3860	3240	5230	2080	1300	320	2760	3300	3860	1580	4080	
	18 Mallandur	Mallandur	1300	2240	900	2720	3460	4720	3070	5480	2320	1600	320	3480	3830	4830	1880	5030	
	19 Mudigere	Hosakere	2000	3500	1300	3040	5370	6220	4680	7340	2320	2500	320	3480	4700	5690	2750	5860	
	20 Mudigere	Mudigere	1300	2380	1100	3200	3590	5310	3400	6250	2160	1700	320	3480	3770	4930	1970	5120	
Hassan District	21 Belur	Belur	900	2380	700	2400	3200	4550	3010	5120	2320	1700	320	3360	3920	4810	1970	5010	
	22 Belur	Biccodu	1600	3360	1100	2880	4840	5930	4350	6860	2320	2400	320	3480	4610	5590	2660	5770	
	23 Hanbal	Hanbal	1600	3360	1200	2880	4840	5930	4450	6960	2320	2400	320	3480	4610	5590	2660	5770	
	24 Hanbal	Maranahalli	2500	3500	800	4000	5850	7130	4200	7740	2320	2500	320	3480	4700	5690	2750	5860	
	25 R K Magge	Halliyur	1900	2940	1100	2560	4720	5230	3840	6180	2320	1850	320	3480	4070	5070	2120	5260	
	26 R K Magge	K Hoskote	2000	1960	900	3520	3870	5210	2790	5960	2320	1400	320	3480	3630	4640	1680	4840	
	27 R K Magge	R K Magge	1900	2380	900	3200	4180	5310	3200	6060	2320	1700	320	3480	3920	4930	1970	5120	
	28 Sakleshpur	Ballupet	2500	1960	1500	4000	4350	5670	3380	7000	2320	1400	320	3480	3630	4640	1680	4840	
	29 Sakleshpur	Sakleshpur	1400	1960	2000	2560	3280	4300	3870	6150	2320	1400	320	3480	3630	4640	1680	4840	
	30 Yeslur	Hethur	2100	3500	1500	3200	5460	6370	4880	7680	2320	2500	560	3480	4700	5690	2990	6100	
	31 Yeslur	Uchangi	2500	2380	900	4000	4760	6070	3200	6800	2320	1700	320	3480	3920	4930	1970	5120	
	32 Yeslur	Yeslur	1500	3500	900	2880	4880	6070	4290	6800	2320	2500	320	3480	4700	5690	2750	5860	
Kodagu District	33 Gonikoppal	Gonikoppal	1500	2520	900	3040	3920	5290	3340	6040	2320	1800	560	3480	4020	5020	2310	5450	
	34 Gonikoppal	Makkandur	1100	2940	1100	1920	3940	4620	3840	5580	2320	1800	320	3480	4020	5020	2070	5210	
	35 Gonikoppal	Murand	800	1820	1400	1280	2560	2950	2740	3920	2000	1200	320	2520	3120	3540	1400	3770	
	36 Gonikoppal	Thithimathi	1200	1820	1100	1920	2950	3560	2850	4550	2320	1300	640	3480	3530	4550	1900	5070	
	37 Madikere	Madikere	1500	2940	1200	2880	4330	5530	4040	6570	2320	2100	320	3480	4310	5310	2360	5490	
	38 Napoklu	Cherambane	1300	2800	900	2080	4000	4640	3610	5410	2320	2000	320	3360	4220	5100	2270	5290	
	39 Napoklu	Karada	800	1820	1100	1440	2560	3100	2850	4100	2320	1300	320	3120	3530	4200	1580	4410	
	40 Napoklu	Napoklu	700	2100	1100	1280	2730	3220	3120	4220	1520	1500	560	2040	2950	3370	2010	3840	
	41 S Santhe	Arkanhalli	1700	1820	1000	3200	3440	4770	2750	5630	2320	1300	320	3480	3530	4550	1580	4750	
	42 S Santhe	S Santhe	2100	1680	900	3840	3690	5250	2520	6000	2320	1200	320	3480	3440	4450	1490	4660	
	43 Siddapur	Ammathy	1500	1960	900	2080	3380	3840	2790	4630	2320	1400	320	3480	3630	4640	1680	4840	
	44 Siddapur	Maldare	1400	980	1100	2080	2330	2910	2030	3910	2320	700	560	3480	2950	3980	1230	4430	
	45 Siddapur	Siddapur	800	2520	1300	960	3240	3310	3730	4500	2320	1800	320	3240	4020	4790	2070	4990	
	46 Somwarpet	Abburkatte	1600	1960	900	2400	3480	4150	2790	4930	2320	1400	320	3480	3630	4640	1680	4840	
	47 Somwarpet	Basavanhalli	1200	2100	700	2720	3220	4580	2730	5150	2320	1500	320	3480	3730	4740	1780	4940	
	48 Somwarpet	Hannacodu	2200	1820	1300	4000	3920	5530	2850	6660	2320	1200	800	3480	3440	4450	1950	5120	
	49 Somwarpet	Santhahalli	1900	3360	1600	3680	5130	6690	4840	8090	2320	2400	320	3480	4610	5590	2660	5770	
	50 Somwarpet	Somwarpet	2000	1820	1300	4000	3730	5530	3050	6660	2320	1300	800	3480	3530	4550	2050	5220	
	51 Srimangala	Nagarhole	1400	1820	1300	2720	3140	4320	3050	5480	2320	1300	560	3480	3530	4550	1820	4990	
	52 Srimangala	Srimangala	2000	1120	1100	3040	3050	3960	2170	4940	2320	800	800	3480	3050	4070	1560	4750	
53 Srimangala	Vatekoli	2000	3500	2000	3520	5370	6670	5370	8460	2320	2500	720	3480	4700	5690	3140	6250		
54 Suntikoppa	Chettali	1600	1680	700	3360	3200	4790	2330	5360	2320	1200	320	3480	3440	4450	1490	4660		
55 Suntikoppa	Garvale	2000	3500	1700	3520	5370	6670	5070	8170	2320	2500	800	3480	4700	5690	3220	6330		
56 Suntikoppa	Madapura	1500	1820	900	3040	3240	4620	2660	5390	2320	1300	320	3480	3530	4550	1580	4750		
57 Suntikoppa	Sunticoppa	2000	2660	1100	3360	4550	5720	3670	6650	2320	1900	320	3480	4120	5120	2170	5310		
58 Suntikoppa	Valnoor	1400	1820	900	2080	3140	3710	2660	4500	2320	1300	320	3480	3530	4550	1580	4750		
59 Virajpet	B.Shettigeri	2000	2800	1300	3520	4680	6010	4000	7130	2320	2000	800	3480	4220	5210	2730	5860		
60 Virajpet	Virajpet	1800	2940	1400	2880	4630	5530	4240	6760	2320	2100	800	3480	4310	5310	2830	5960		

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 2015 - Cover Wise Net Premium Payable / Hectare applicable for SC / ST Small Growers (up to 10 Hectares)**

(Amount in Rs. Excl S Tax)

	Variety		Arabica								Robusta								
	Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000	
	Zone	Sub Zone	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8	
Chickmagalur District	1	Aldur	Aldur	120	336	210	264	446	570	533	761	348	240	48	522	575	725	282	755
	2	Aldur	Elekhan	105	378	225	216	471	566	513	711	312	225	48	414	525	608	267	641
	3	Balehonnur	Balehonnur	150	336	165	240	474	548	489	696	300	240	48	396	527	605	282	638
	4	Chikmagalur	Chikmagalur	210	483	195	432	677	870	576	984	348	300	48	522	633	782	341	810
	5	Giris	Giris	180	294	225	384	464	645	507	849	348	210	48	522	545	696	252	726
	6	Gonibeedu	Devarunda	225	294	195	504	507	759	477	932	348	210	48	522	545	696	252	726
	7	Gonibeedu	Gonibeedu	180	378	180	360	545	702	545	861	348	270	48	522	603	753	311	782
	8	Kalsa	Balehole	240	252	165	456	480	674	408	819	348	180	84	522	516	668	258	734
	9	Kalsa	Hirebyle	270	231	225	528	489	722	446	924	348	165	48	522	501	654	209	686
	10	Kalsa	Javali	225	336	180	528	548	822	504	978	348	240	48	522	575	725	282	755
	11	Kalsa	Kalsa	240	399	195	432	624	791	581	962	336	285	48	504	606	750	326	779
	12	Kalsa	Niduvale	195	252	75	408	437	627	320	686	336	180	48	450	504	599	224	632
	13	Koppa	Jayapura	285	231	255	456	504	654	474	887	348	165	48	522	501	654	209	686
	14	Koppa	Koppa	375	336	240	600	695	890	563	1103	348	240	48	522	575	725	282	755
	15	Koppa	N R Pura	375	378	165	600	735	930	530	1068	348	270	48	522	603	753	311	782
	16	Koppa	Sringeri	345	483	300	600	809	1029	764	1296	348	345	48	522	677	825	384	852
	17	Mallandur	Bogase	180	273	225	336	443	579	486	785	312	195	48	414	495	579	237	612
	18	Mallandur	Mallandur	195	336	135	408	519	708	461	822	348	240	48	522	575	725	282	755
	19	Mudigere	Hosakere	300	525	195	456	806	933	702	1101	348	375	48	522	705	854	413	879
	20	Mudigere	Mudigere	195	357	165	480	539	797	510	938	324	255	48	522	566	740	296	768
Hassan District	21	Belur	Belur	135	357	105	360	480	683	452	768	348	255	48	504	588	722	296	752
	22	Belur	Biccodu	240	504	165	432	726	890	653	1029	348	360	48	522	692	839	399	866
	23	Hanbal	Hanbal	240	504	180	432	726	890	668	1044	348	360	48	522	692	839	399	866
	24	Hanbal	Maranahalli	375	525	120	600	878	1070	630	1161	348	375	48	522	705	854	413	879
	25	R K Magge	Halliyur	285	441	165	384	708	785	576	927	348	278	48	522	611	761	318	789
	26	R K Magge	K Hoskote	300	294	135	528	581	782	419	894	348	210	48	522	545	696	252	726
	27	R K Magge	R K Magge	285	357	135	480	627	797	480	909	348	255	48	522	588	740	296	768
	28	Sakleshpur	Ballupet	375	294	225	600	653	851	507	1050	348	210	48	522	545	696	252	726
	29	Sakleshpur	Sakleshpur	210	294	300	384	492	645	581	923	348	210	48	522	545	696	252	726
	30	Yeslur	Hethur	315	525	225	480	819	956	732	1152	348	375	84	522	705	854	449	915
	31	Yeslur	Uchangi	375	357	135	600	714	911	480	1020	348	255	48	522	588	740	296	768
	32	Yeslur	Yeslur	225	525	135	432	732	911	644	1020	348	375	48	522	705	854	413	879
Kodagu District	33	Gonikoppal	Gonikoppal	225	378	135	456	588	794	501	906	348	270	84	522	603	753	347	818
	34	Gonikoppal	Makkandur	165	441	165	288	591	693	576	837	348	270	48	522	603	753	311	782
	35	Gonikoppal	Murand	120	273	210	192	384	443	411	588	300	180	48	378	468	531	210	566
	36	Gonikoppal	Thithimathi	180	273	165	288	443	534	428	683	348	195	96	522	530	683	285	761
	37	Madikere	Madikere	225	441	180	432	650	830	606	986	348	315	48	522	647	797	354	824
	38	Napoklu	Cherambane	195	420	135	312	600	696	542	812	348	300	48	504	633	765	341	794
	39	Napoklu	Karada	120	273	165	216	384	465	428	615	348	195	48	468	530	630	237	662
	40	Napoklu	Napoklu	105	315	165	192	410	483	468	633	228	225	84	306	443	506	302	576
	41	S Santhe	Arkanhalli	255	273	150	480	516	716	413	845	348	195	48	522	530	683	237	713
	42	S Santhe	S Santhe	315	252	135	576	554	788	378	900	348	180	48	522	516	668	224	699
	43	Siddapur	Ammathy	225	294	135	312	507	576	419	695	348	210	48	522	545	696	252	726
	44	Siddapur	Maldare	210	147	165	312	350	437	305	587	348	105	84	522	443	597	185	665
	45	Siddapur	Siddapur	120	378	195	144	486	497	560	675	348	270	48	486	603	719	311	749
	46	Somwarpet	Abburkatte	240	294	135	360	522	623	419	740	348	210	48	522	545	696	252	726
	47	Somwarpet	Basavanhalli	180	315	105	408	483	687	410	773	348	225	48	522	560	711	267	741
	48	Somwarpet	Hannacodu	330	273	195	600	588	830	428	999	348	180	120	522	516	668	293	768
	49	Somwarpet	Santhahalli	285	504	240	552	770	1004	726	1214	348	360	48	522	692	839	399	866
	50	Somwarpet	Somwarpet	300	273	195	600	560	830	458	999	348	195	120	522	530	683	308	783
	51	Srimangala	Nagarhole	210	273	195	408	471	648	458	822	348	195	84	522	530	683	273	749
	52	Srimangala	Srimangala	300	168	165	456	458	594	326	741	348	120	120	522	458	611	234	713
	53	Srimangala	Vatekoli	300	525	300	528	806	1001	806	1269	348	375	108	522	705	854	471	938
	54	Suntikoppa	Chettali	240	252	105	504	480	719	350	804	348	180	48	522	516	668	224	699
	55	Suntikoppa	Garvale	300	525	255	528	806	1001	761	1226	348	375	120	522	705	854	483	950
	56	Suntikoppa	Madapura	225	273	135	456	486	693	399	809	348	195	48	522	530	683	237	713
	57	Suntikoppa	Suntikoppa	300	399	165	504	683	858	551	998	348	285	48	522	618	768	326	797
	58	Suntikoppa	Valnoor	210	273	135	312	471	557	399	675	348	195	48	522	530	683	237	713
	59	Virajpet	B.Shettigeri	300	420	195	528	702	902	600	1070	348	300	120	522	633	782	410	879
	60	Virajpet	Virajpet	270	441	210	432	695	830	636	1014	348	315	120	522	647	797	425	894

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 2015 - Cover Wise Net Premium Payable / Hectare applicable for Other Small Growers (up to 10 Hectares)**

(Amount in Rs. Excl S Tax)

	Variety		Arabica								Robusta								
	Sum Insured		10000	14000	10000	16000	24000	30000	24000	40000	8000	10000	8000	12000	18000	22000	18000	30000	
	Zone	Sub Zone	C1	C2	C3	C4	C5	C6	C7	C8	C1	C2	C3	C4	C5	C6	C7	C8	
Chickmagalur District	1	Aldur	Aldur	200	560	350	440	743	950	888	1268	580	400	80	870	958	1208	470	1258
	2	Aldur	Elekhan	175	630	375	360	785	943	855	1185	520	375	80	690	875	1013	445	1068
	3	Balehonnur	Balehonnur	250	560	275	400	790	913	815	1160	500	400	80	660	878	1008	470	1063
	4	Chikmagalur	Chikmagalur	350	805	325	720	1128	1450	960	1640	580	500	80	870	1055	1303	568	1350
	5	Giris	Giris	300	490	375	640	773	1075	845	1415	580	350	80	870	908	1160	420	1210
	6	Gonibeedu	Devarunda	375	490	325	840	845	1265	795	1553	580	350	80	870	908	1160	420	1210
	7	Gonibeedu	Gonibeedu	300	630	300	600	908	1170	908	1435	580	450	80	870	1005	1255	518	1303
	8	Kalsa	Balehole	400	420	275	760	800	1123	680	1365	580	300	140	870	860	1113	430	1223
	9	Kalsa	Hirebyle	450	385	375	880	815	1203	743	1540	580	275	80	870	835	1090	348	1143
	10	Kalsa	Javali	375	560	300	880	913	1370	840	1630	580	400	80	870	958	1208	470	1258
	11	Kalsa	Kalsa	400	665	325	720	1040	1318	968	1603	560	475	80	840	1010	1250	543	1298
	12	Kalsa	Niduvale	325	420	125	680	728	1045	533	1143	560	300	80	750	840	998	373	1053
	13	Koppa	Jayapura	475	385	425	760	840	1090	790	1478	580	275	80	870	835	1090	348	1143
	14	Koppa	Koppa	625	560	400	1000	1158	1483	938	1838	580	400	80	870	958	1208	470	1258
	15	Koppa	N R Pura	625	630	275	1000	1225	1550	883	1780	580	450	80	870	1005	1255	518	1303
	16	Koppa	Sringeri	575	805	500	1000	1348	1715	1273	2160	580	575	80	870	1128	1375	640	1420
	17	Mallandur	Bogase	300	455	375	560	738	965	810	1308	520	325	80	690	825	965	395	1020
	18	Mallandur	Mallandur	325	560	225	680	865	1180	768	1370	580	400	80	870	958	1208	470	1258
	19	Mudigere	Hosakere	500	875	325	760	1343	1555	1170	1835	580	625	80	870	1175	1423	688	1465
	20	Mudigere	Mudigere	325	595	275	800	898	1328	850	1563	540	425	80	870	943	1233	493	1280
Hassan District	21	Belur	Belur	225	595	175	600	800	1138	753	1280	580	425	80	840	980	1203	493	1253
	22	Belur	Biccodu	400	840	275	720	1210	1483	1088	1715	580	600	80	870	1153	1398	665	1443
	23	Hanbal	Hanbal	400	840	300	720	1210	1483	1113	1740	580	600	80	870	1153	1398	665	1443
	24	Hanbal	Maranahalli	625	875	200	1000	1463	1783	1050	1935	580	625	80	870	1175	1423	688	1465
	25	R K Magge	Halliur	475	735	275	640	1180	1308	960	1545	580	463	80	870	1018	1268	530	1315
	26	R K Magge	K Hoskote	500	490	225	880	968	1303	698	1490	580	350	80	870	908	1160	420	1210
	27	R K Magge	R K Magge	475	595	225	800	1045	1328	800	1515	580	425	80	870	980	1233	493	1280
	28	Sakleshpur	Ballupet	625	490	375	1000	1088	1418	845	1750	580	350	80	870	908	1160	420	1210
	29	Sakleshpur	Sakleshpur	350	490	500	640	820	1075	968	1538	580	350	80	870	908	1160	420	1210
	30	Yeslur	Hethur	525	875	375	800	1365	1593	1220	1920	580	625	140	870	1175	1423	748	1525
	31	Yeslur	Uchangi	625	595	225	1000	1190	1518	800	1700	580	425	80	870	980	1233	493	1280
	32	Yeslur	Yeslur	375	875	225	720	1220	1518	1073	1700	580	625	80	870	1175	1423	688	1465
Kodagu District	33	Gonikoppal	Gonikoppal	375	630	225	760	980	1323	835	1510	580	450	140	870	1005	1255	578	1363
	34	Gonikoppal	Makkandur	275	735	275	480	985	1155	960	1395	580	450	80	870	1005	1255	518	1303
	35	Gonikoppal	Murand	200	455	350	320	640	738	685	980	500	300	80	630	780	885	350	943
	36	Gonikoppal	Thithimathi	300	455	275	480	738	890	713	1138	580	325	160	870	883	1138	475	1268
	37	Madikere	Madikere	375	735	300	720	1083	1383	1010	1643	580	525	80	870	1078	1328	590	1373
	38	Napoklu	Kerambane	325	700	225	520	1000	1160	903	1353	580	500	80	840	1055	1275	568	1323
	39	Napoklu	Karada	200	455	275	360	640	775	713	1025	580	325	80	780	883	1050	395	1103
	40	Napoklu	Napoklu	175	525	275	320	683	805	780	1055	380	375	140	510	738	843	503	960
	41	S Santhe	Arkanhalli	425	455	250	800	860	1193	688	1408	580	325	80	870	883	1138	395	1188
	42	S Santhe	S Santhe	525	420	225	960	923	1313	630	1500	580	300	80	870	860	1113	373	1165
	43	Siddapur	Ammathy	375	490	225	520	845	960	698	1158	580	350	80	870	908	1160	420	1210
	44	Siddapur	Maldare	350	245	275	520	583	728	508	978	580	175	140	870	738	995	308	1108
	45	Siddapur	Siddapur	200	630	325	240	810	828	933	1125	580	450	80	810	1005	1198	518	1248
	46	Somwarpet	Abburkatte	400	490	225	600	870	1038	698	1233	580	350	80	870	908	1160	420	1210
	47	Somwarpet	Basavanhalli	300	525	175	680	805	1145	683	1288	580	375	80	870	933	1185	445	1235
	48	Somwarpet	Hannacodu	550	455	325	1000	980	1383	713	1665	580	300	200	870	860	1113	488	1280
	49	Somwarpet	Santhahalli	475	840	400	920	1283	1673	1210	2023	580	600	80	870	1153	1398	665	1443
	50	Somwarpet	Somwarpet	500	455	325	1000	933	1383	763	1665	580	325	200	870	883	1138	513	1305
	51	Srimangala	Nagarhole	350	455	325	680	785	1080	763	1370	580	325	140	870	883	1138	455	1248
	52	Srimangala	Srimangala	500	280	275	760	763	990	543	1235	580	200	200	870	763	1018	390	1188
	53	Srimangala	Vatekoli	500	875	500	880	1343	1668	1343	2115	580	625	180	870	1175	1423	785	1563
	54	Suntikoppa	Chettali	400	420	175	840	800	1198	583	1340	580	300	80	870	860	1113	373	1165
	55	Suntikoppa	Garvale	500	875	425	880	1343	1668	1268	2043	580	625	200	870	1175	1423	805	1583
	56	Suntikoppa	Madapura	375	455	225	760	810	1155	665	1348	580	325	80	870	883	1138	395	1188
	57	Suntikoppa	Suntikoppa	500	665	275	840	1138	1430	918	1663	580	475	80	870	1030	1280	543	1328
	58	Suntikoppa	Valnoor	350	455	225	520	785	928	665	1125	580	325	80	870	883	1138	395	1188
	59	Virajpet	B.Shettigeri	500	700	325	880	1170	1503	1000	1783	580	500	200	870	1055	1303	683	1465
	60	Virajpet	Virajpet	450	735	350	720	1158	1383	1060	1690	580	525	200	870	1078	1328	708	1490

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) – 2015**

**Karnataka**

**Term Sheets for  
Arabica Variety**

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Aldur

Sub Zone: Aldur

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	800	135	360	225	449
Monsoon	14000	2240	378	1007	629	1258
Post Monsoon	10000	1400	236	629	393	787
Blossom and Backing	16000	1760	297	791	494	989
Blossom and Monsoon	24000	2970	501	1335	834	1669
Blossom, Backing and Monsoon	30000	3800	640	1708	1067	2135
Blossom, Backing, Monsoon and Post Monsoon	40000	5070	854	2279	1424	2848
Monsoon & Post Monsoon	24000	3550	598	1596	997	1994

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Aldur

Sub Zone: Elekhan

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	550	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	700	118	315	197	393
Monsoon	14000	2520	425	1133	708	1416
Post Monsoon	10000	1500	253	674	421	843
Blossom and Backing	16000	1440	243	647	404	809
Blossom and Monsoon	24000	3140	529	1411	882	1764
Blossom, Backing and Monsoon	30000	3770	635	1694	1059	2118
Blossom, Backing, Monsoon and Post Monsoon	40000	4740	799	2130	1331	2663
Monsoon & Post Monsoon	24000	3420	576	1537	961	1921



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Balehonnur

Sub Zone: Balehannur

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 450 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
450	5000
550	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1000	169	449	281	562
Monsoon	14000	2240	378	1007	629	1258
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	1600	270	719	449	899
Blossom and Monsoon	24000	3160	533	1420	888	1775
Blossom, Backing and Monsoon	30000	3650	615	1640	1025	2051
Blossom, Backing, Monsoon and Post Monsoon	40000	4640	782	2085	1303	2607
Monsoon & Post Monsoon	24000	3260	549	1465	916	1831

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Chikmagalur

Sub Zone: Chikmagalur

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 18 th day of the starting of blossom rainaffl 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.

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 tha 300 mm during the risk period

RF >(In mm)	Payout (in Rs)
300	5000
450	9000
500	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 tha 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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1400	236	629	393	787
Monsoon	14000	3220	543	1447	904	1809
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4510	760	2027	1267	2534
Blossom, Backing and Monsoon	30000	5800	978	2607	1629	3258
Blossom, Backing , Monsoon and Post Monsoon	40000	6560	1106	2948	1843	3685
Monsoon & Post Monsoon	24000	3840	647	1726	1079	2157

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Giris

Sub Zone: Giris

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1200	202	539	337	674
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	1500	253	674	421	843
Blossom and Backing	16000	2560	431	1151	719	1438
Blossom and Monsoon	24000	3090	521	1389	868	1736
Blossom, Backing and Monsoon	30000	4300	725	1933	1208	2416
Blossom, Backing, Monsoon and Post Monsoon	40000	5660	954	2544	1590	3180
Monsoon & Post Monsoon	24000	3380	570	1519	949	1899

**RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015**

State : Karnataka

District: Chikmagalur

Zone Gonibeedu

Sub Zone: Devarunda

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 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.

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
1100	9000
1200	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	3360	566	1510	944	1888
Blossom and Monsoon	24000	3380	570	1519	949	1899
Blossom, Backing and Monsoon	30000	5060	853	2274	1421	2843
Blossom, Backing, Monsoon and Post Monsoon	40000	6210	1047	2791	1744	3489
Monsoon & Post Monsoon	24000	3180	536	1429	893	1787

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Gonibeedu

Sub Zone: Gonibeedu

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	700	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 >(In mm)	Payout (in Rs)
	100	5000
	150	7500
	200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1200	202	539	337	674
Monsoon	14000	2520	425	1133	708	1416
Post Monsoon	10000	1200	202	539	337	674
Blossom and Backing	16000	2400	404	1079	674	1348
Blossom and Monsoon	24000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	30000	4680	789	2103	1315	2629
Blossom, Backing, Monsoon and Post Monsoon	40000	5740	967	2580	1612	3225
Monsoon & Post Monsoon	24000	3630	612	1631	1020	2039

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Kalsa

Sub Zone: Balehole

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1600	270	719	449	899
Monsoon	14000	1680	283	755	472	944
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	3040	512	1366	854	1708
Blossom and Monsoon	24000	3200	539	1438	899	1798
Blossom, Backing and Monsoon	30000	4490	757	2018	1261	2522
Blossom, Backing, Monsoon and Post Monsoon	40000	5460	920	2454	1534	3067
Monsoon & Post Monsoon	24000	2720	458	1222	764	1528

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Kalsa

Sub Zone: Hirebyle

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 18 th day of the starting of blossom rainaffl 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.

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 tha 800 mm during the risk period

RF>(In mm)	Payout (in Rs)
800	5000
1050	9000
1200	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 tha 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 S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1800	303	809	506	1011
Monsoon	14000	1540	260	692	433	865
Post Monsoon	10000	1500	253	674	421	843
Blossom and Backing	16000	3520	593	1582	989	1978
Blossom and Monsoon	24000	3260	549	1465	916	1831
Blossom, Backing and Monsoon	30000	4810	811	2162	1351	2702
Blossom, Backing , Monsoon and Post Monsoon	40000	6160	1038	2769	1730	3461
Monsoon & Post Monsoon	24000	2970	501	1335	834	1669

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Kalsa

Sub Zone: Javali

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
650	5000
850	9000
900	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	2240	378	1007	629	1258
Post Monsoon	10000	1200	202	539	337	674
Blossom and Backing	16000	3520	593	1582	989	1978
Blossom and Monsoon	24000	3650	615	1640	1025	2051
Blossom, Backing and Monsoon	30000	5480	924	2463	1539	3079
Blossom, Backing, Monsoon and Post Monsoon	40000	6520	1099	2930	1831	3663
Monsoon & Post Monsoon	24000	3360	566	1510	944	1888



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Kalsa

Sub Zone: Kalsa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
750	5000
850	9000
950	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1600	270	719	449	899
Monsoon	14000	2660	448	1196	747	1494
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4160	701	1870	1169	2337
Blossom, Backing and Monsoon	30000	5270	888	2369	1480	2961
Blossom, Backing, Monsoon and Post Monsoon	40000	6410	1080	2881	1801	3601
Monsoon & Post Monsoon	24000	3870	652	1739	1087	2174

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Kalsa

Sub Zone: Niduvale

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1300	219	584	365	730
Monsoon	14000	1680	283	755	472	944
Post Monsoon	10000	500	84	225	140	281
Blossom and Backing	16000	2720	458	1222	764	1528
Blossom and Monsoon	24000	2910	490	1308	817	1635
Blossom, Backing and Monsoon	30000	4180	704	1879	1174	2348
Blossom, Backing, Monsoon and Post Monsoon	40000	4570	770	2054	1284	2567
Monsoon & Post Monsoon	24000	2130	359	957	598	1197

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Koppa

Sub Zone: Jayapura

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
700	5000
900	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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1900	320	854	534	1067
Monsoon	14000	1540	260	692	433	865
Post Monsoon	10000	1700	287	764	478	955
Blossom and Backing	16000	3040	512	1366	854	1708
Blossom and Monsoon	24000	3360	566	1510	944	1888
Blossom, Backing and Monsoon	30000	4360	735	1960	1225	2449
Blossom, Backing, Monsoon and Post Monsoon	40000	5910	996	2656	1660	3320
Monsoon & Post Monsoon	24000	3160	533	1420	888	1775

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Koppa

Sub Zone: Koppa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	850	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2500	421	1124	702	1405
Monsoon	14000	2240	378	1007	629	1258
Post Monsoon	10000	1600	270	719	449	899
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	4630	780	2081	1301	2601
Blossom, Backing and Monsoon	30000	5930	999	2665	1666	3331
Blossom, Backing, Monsoon and Post Monsoon	40000	7350	1239	3303	2065	4129
Monsoon & Post Monsoon	24000	3750	632	1685	1053	2107

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2500	421	1124	702	1405
Monsoon	14000	2520	425	1133	708	1416
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	4900	826	2202	1376	2753
Blossom, Backing and Monsoon	30000	6200	1045	2787	1742	3483
Blossom, Backing, Monsoon and Post Monsoon	40000	7120	1200	3200	2000	4000
Monsoon & Post Monsoon	24000	3530	595	1587	992	1983

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Koppa

Sub Zone: Sringeri

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
750	5000
1000	9000
1200	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2300	388	1034	646	1292
Monsoon	14000	3220	543	1447	904	1809
Post Monsoon	10000	2000	337	899	562	1124
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	5390	908	2422	1514	3028
Blossom, Backing and Monsoon	30000	6860	1156	3083	1927	3854
Blossom, Backing, Monsoon and Post Monsoon	40000	8640	1456	3883	2427	4854
Monsoon & Post Monsoon	24000	5090	858	2288	1430	2860

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1200	202	539	337	674
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1500	253	674	421	843
Blossom and Backing	16000	2240	378	1007	629	1258
Blossom and Monsoon	24000	2950	497	1326	829	1657
Blossom, Backing and Monsoon	30000	3860	651	1735	1084	2169
Blossom, Backing, Monsoon and Post Monsoon	40000	5230	881	2351	1469	2938
Monsoon & Post Monsoon	24000	3240	546	1456	910	1820

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 18 th day of the starting of blossom rainaffl 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.

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 tha 350 mm during the risk period

RF >(In mm)	Payout (in Rs)
350	5000
450	9000
500	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 tha 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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1300	219	584	365	730
Monsoon	14000	2240	378	1007	629	1258
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	2720	458	1222	764	1528
Blossom and Monsoon	24000	3460	583	1555	972	1944
Blossom, Backing and Monsoon	30000	4720	796	2121	1326	2652
Blossom, Backing , Monsoon and Post Monsoon	40000	5480	924	2463	1539	3079
Monsoon & Post Monsoon	24000	3070	517	1380	862	1725



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Mudigere

Sub Zone: Hosakere

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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 ### mm during the risk period

RF >(In mm)	Payout (in Rs)
1050	5000
1200	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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	3500	590	1573	983	1966
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	3040	512	1366	854	1708
Blossom and Monsoon	24000	5370	905	2413	1508	3017
Blossom, Backing and Monsoon	30000	6220	1048	2796	1747	3494
Blossom, Backing, Monsoon and Post Monsoon	40000	7340	1237	3299	2062	4124
Monsoon & Post Monsoon	24000	4680	789	2103	1315	2629

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone Mudigere

Sub Zone: Mudigere

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 450 mm during the risk period

Trigger and payout slab ::	RF >(In mm)	Payout (in Rs)
	450	5000
	700	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 >(In mm)	Payout (in Rs)
	100	5000
	150	7500
	200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1300	219	584	365	730
Monsoon	14000	2380	401	1070	669	1337
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	3200	539	1438	899	1798
Blossom and Monsoon	24000	3590	605	1613	1008	2017
Blossom, Backing and Monsoon	30000	5310	895	2387	1492	2983
Blossom, Backing, Monsoon and Post Monsoon	40000	6250	1053	2809	1756	3511
Monsoon & Post Monsoon	24000	3400	573	1528	955	1910

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 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.

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 300 mm during the risk period

RF >(In mm)	Payout (in Rs)
300	5000
400	9000
450	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	900	152	404	253	506
Monsoon	14000	2380	401	1070	669	1337
Post Monsoon	10000	700	118	315	197	393
Blossom and Backing	16000	2400	404	1079	674	1348
Blossom and Monsoon	24000	3200	539	1438	899	1798
Blossom, Backing and Monsoon	30000	4550	767	2045	1278	2556
Blossom, Backing, Monsoon and Post Monsoon	40000	5120	863	2301	1438	2876
Monsoon & Post Monsoon	24000	3010	507	1353	846	1691

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1600	270	719	449	899
Monsoon	14000	3360	566	1510	944	1888
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4840	816	2175	1360	2719
Blossom, Backing and Monsoon	30000	5930	999	2665	1666	3331
Blossom, Backing, Monsoon and Post Monsoon	40000	6860	1156	3083	1927	3854
Monsoon & Post Monsoon	24000	4350	733	1955	1222	2444

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Hassan

Zone Hanbal

Sub Zone: Hanbal

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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 600 mm during the risk period

RF >(In mm)	Payout (in Rs)
600	5000
800	9000
900	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1600	270	719	449	899
Monsoon	14000	3360	566	1510	944	1888
Post Monsoon	10000	1200	202	539	337	674
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4840	816	2175	1360	2719
Blossom, Backing and Monsoon	30000	5930	999	2665	1666	3331
Blossom, Backing, Monsoon and Post Monsoon	40000	6960	1173	3128	1955	3910
Monsoon & Post Monsoon	24000	4450	750	2000	1250	2500

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Hassan

Zone Hanbal

Sub Zone: Maranahalli

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
750	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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2500	421	1124	702	1405
Monsoon	14000	3500	590	1573	983	1966
Post Monsoon	10000	800	135	360	225	449
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	5850	986	2629	1643	3287
Blossom, Backing and Monsoon	30000	7130	1202	3205	2003	4006
Blossom, Backing, Monsoon and Post Monsoon	40000	7740	1304	3479	2174	4348
Monsoon & Post Monsoon	24000	4200	708	1888	1180	2360

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Hassan

Zone R K Magge

Sub Zone: Halliyur

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1900	320	854	534	1067
Monsoon	14000	2940	496	1321	826	1652
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	2560	431	1151	719	1438
Blossom and Monsoon	24000	4720	796	2121	1326	2652
Blossom, Backing and Monsoon	30000	5230	881	2351	1469	2938
Blossom, Backing, Monsoon and Post Monsoon	40000	6180	1042	2778	1736	3472
Monsoon & Post Monsoon	24000	3840	647	1726	1079	2157

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Hassan

Zone R K Magge

Sub Zone: K Hoskote

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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 450 mm during the risk period

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	3520	593	1582	989	1978
Blossom and Monsoon	24000	3870	652	1739	1087	2174
Blossom, Backing and Monsoon	30000	5210	878	2342	1463	2927
Blossom, Backing, Monsoon and Post Monsoon	40000	5960	1004	2679	1674	3348
Monsoon & Post Monsoon	24000	2790	470	1254	784	1567



**RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015**

State : Karnataka

District: Hassan

Zone R K Magge

Sub Zone: R K Magge

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 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.

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 300 mm during the risk period

RF >(In mm)	Payout (in Rs)
300	5000
400	9000
500	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1900	320	854	534	1067
Monsoon	14000	2380	401	1070	669	1337
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	3200	539	1438	899	1798
Blossom and Monsoon	24000	4180	704	1879	1174	2348
Blossom, Backing and Monsoon	30000	5310	895	2387	1492	2983
Blossom, Backing, Monsoon and Post Monsoon	40000	6060	1021	2724	1702	3405
Monsoon & Post Monsoon	24000	3200	539	1438	899	1798

**RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015**

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 18 th day of the starting of blossom rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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 tha 350 mm during the risk period

RF >(In mm)	Payout (in Rs)
350	5000
450	9000
500	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 tha 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 S.Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2500	421	1124	702	1405
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	1500	253	674	421	843
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	4350	733	1955	1222	2444
Blossom, Backing and Monsoon	30000	5670	956	2548	1593	3185
Blossom, Backing , Monsoon and Post Monsoon	40000	7000	1180	3146	1966	3933
Monsoon & Post Monsoon	24000	3380	570	1519	949	1899

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1400	236	629	393	787
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	2000	337	899	562	1124
Blossom and Backing	16000	2560	431	1151	719	1438
Blossom and Monsoon	24000	3280	553	1474	921	1843
Blossom, Backing and Monsoon	30000	4300	725	1933	1208	2416
Blossom, Backing, Monsoon and Post Monsoon	40000	6150	1037	2764	1728	3455
Monsoon & Post Monsoon	24000	3870	652	1739	1087	2174

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Hassan

Zone Yeslur

Sub Zone: Hethur

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
800	9000
950	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2100	354	944	590	1180
Monsoon	14000	3500	590	1573	983	1966
Post Monsoon	10000	1500	253	674	421	843
Blossom and Backing	16000	3200	539	1438	899	1798
Blossom and Monsoon	24000	5460	920	2454	1534	3067
Blossom, Backing and Monsoon	30000	6370	1074	2863	1789	3579
Blossom, Backing, Monsoon and Post Monsoon	40000	7680	1294	3452	2157	4315
Monsoon & Post Monsoon	24000	4880	822	2193	1371	2742

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Hassan

Zone Yeslur

Sub Zone: Uchangi

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2500	421	1124	702	1405
Monsoon	14000	2380	401	1070	669	1337
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	4760	802	2139	1337	2674
Blossom, Backing and Monsoon	30000	6070	1023	2728	1705	3410
Blossom, Backing, Monsoon and Post Monsoon	40000	6800	1146	3056	1910	3820
Monsoon & Post Monsoon	24000	3200	539	1438	899	1798

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	3500	590	1573	983	1966
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4880	822	2193	1371	2742
Blossom, Backing and Monsoon	30000	6070	1023	2728	1705	3410
Blossom, Backing, Monsoon and Post Monsoon	40000	6800	1146	3056	1910	3820
Monsoon & Post Monsoon	24000	4290	723	1928	1205	2410

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 450 mm during the risk period

Trigger and payout slab ::	RF >(In mm)	Payout (in Rs)
	450	5000
	650	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 >(In mm)	Payout (in Rs)
	100	5000
	150	7500
	200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	2520	425	1133	708	1416
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	3040	512	1366	854	1708
Blossom and Monsoon	24000	3920	661	1762	1101	2202
Blossom, Backing and Monsoon	30000	5290	892	2378	1486	2972
Blossom, Backing, Monsoon and Post Monsoon	40000	6040	1018	2715	1697	3393
Monsoon & Post Monsoon	24000	3340	563	1501	938	1876

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Gonikoppal

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
525	5000
700	9000
750	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1100	185	494	309	618
Monsoon	14000	2940	496	1321	826	1652
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	1920	324	863	539	1079
Blossom and Monsoon	24000	3940	664	1771	1107	2213
Blossom, Backing and Monsoon	30000	4620	779	2076	1298	2596
Blossom, Backing, Monsoon and Post Monsoon	40000	5580	940	2508	1567	3135
Monsoon & Post Monsoon	24000	3840	647	1726	1079	2157



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Gonikoppal

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	800	135	360	225	449
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1400	236	629	393	787
Blossom and Backing	16000	1280	216	575	360	719
Blossom and Monsoon	24000	2560	431	1151	719	1438
Blossom, Backing and Monsoon	30000	2950	497	1326	829	1657
Blossom, Backing, Monsoon and Post Monsoon	40000	3920	661	1762	1101	2202
Monsoon & Post Monsoon	24000	2740	462	1231	770	1539

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	500	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1200	202	539	337	674
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	1920	324	863	539	1079
Blossom and Monsoon	24000	2950	497	1326	829	1657
Blossom, Backing and Monsoon	30000	3560	600	1600	1000	2000
Blossom, Backing, Monsoon and Post Monsoon	40000	4550	767	2045	1278	2556
Monsoon & Post Monsoon	24000	2850	480	1281	801	1601

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Madikere

Sub Zone: Madikere

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
650	5000
775	9000
950	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	2940	496	1321	826	1652
Post Monsoon	10000	1200	202	539	337	674
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4330	730	1946	1216	2433
Blossom, Backing and Monsoon	30000	5530	932	2485	1553	3107
Blossom, Backing, Monsoon and Post Monsoon	40000	6570	1107	2953	1846	3691
Monsoon & Post Monsoon	24000	4040	681	1816	1135	2270

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Napoklu

Sub Zone: Cherambane

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1300	219	584	365	730
Monsoon	14000	2800	472	1258	787	1573
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	2080	351	935	584	1169
Blossom and Monsoon	24000	4000	674	1798	1124	2247
Blossom, Backing and Monsoon	30000	4640	782	2085	1303	2607
Blossom, Backing, Monsoon and Post Monsoon	40000	5410	912	2431	1520	3039
Monsoon & Post Monsoon	24000	3610	608	1622	1014	2028

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	650	9000
	750	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	800	135	360	225	449
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	1440	243	647	404	809
Blossom and Monsoon	24000	2560	431	1151	719	1438
Blossom, Backing and Monsoon	30000	3100	522	1393	871	1742
Blossom, Backing, Monsoon and Post Monsoon	40000	4100	691	1843	1152	2303
Monsoon & Post Monsoon	24000	2850	480	1281	801	1601

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 18<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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 700 mm during the risk period

RF >(In mm)	Payout (in Rs)
700	5000
800	9000
900	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	700	118	315	197	393
Monsoon	14000	2100	354	944	590	1180
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	1280	216	575	360	719
Blossom and Monsoon	24000	2730	460	1227	767	1534
Blossom, Backing and Monsoon	30000	3220	543	1447	904	1809
Blossom, Backing, Monsoon and Post Monsoon	40000	4220	711	1897	1185	2371
Monsoon & Post Monsoon	24000	3120	526	1402	876	1753

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone S Santhe

Sub Zone: Arkanhalli

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	550	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1700	287	764	478	955
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1000	169	449	281	562
Blossom and Backing	16000	3200	539	1438	899	1798
Blossom and Monsoon	24000	3440	580	1546	966	1933
Blossom, Backing and Monsoon	30000	4770	804	2144	1340	2680
Blossom, Backing, Monsoon and Post Monsoon	40000	5630	949	2530	1581	3163
Monsoon & Post Monsoon	24000	2750	463	1236	772	1545

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone S Santhe

Sub Zone: S Santhe

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2100	354	944	590	1180
Monsoon	14000	1680	283	755	472	944
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	3840	647	1726	1079	2157
Blossom and Monsoon	24000	3690	622	1658	1037	2073
Blossom, Backing and Monsoon	30000	5250	885	2360	1475	2949
Blossom, Backing, Monsoon and Post Monsoon	40000	6000	1011	2697	1685	3371
Monsoon & Post Monsoon	24000	2520	425	1133	708	1416



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
400	5000
600	9000
750	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	2080	351	935	584	1169
Blossom and Monsoon	24000	3380	570	1519	949	1899
Blossom, Backing and Monsoon	30000	3840	647	1726	1079	2157
Blossom, Backing, Monsoon and Post Monsoon	40000	4630	780	2081	1301	2601
Monsoon & Post Monsoon	24000	2790	470	1254	784	1567

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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 300 mm during the risk period

RF >(In mm)	Payout (in Rs)
300	5000
400	9000
450	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1400	236	629	393	787
Monsoon	14000	980	165	440	275	551
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	2080	351	935	584	1169
Blossom and Monsoon	24000	2330	393	1047	654	1309
Blossom, Backing and Monsoon	30000	2910	490	1308	817	1635
Blossom, Backing, Monsoon and Post Monsoon	40000	3910	659	1757	1098	2197
Monsoon & Post Monsoon	24000	2030	342	912	570	1140

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	475	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	800	135	360	225	449
Monsoon	14000	2520	425	1133	708	1416
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	960	162	431	270	539
Blossom and Monsoon	24000	3240	546	1456	910	1820
Blossom, Backing and Monsoon	30000	3310	558	1488	930	1860
Blossom, Backing, Monsoon and Post Monsoon	40000	4500	758	2022	1264	2528
Monsoon & Post Monsoon	24000	3730	629	1676	1048	2096

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	500	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1600	270	719	449	899
Monsoon	14000	1960	330	881	551	1101
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	2400	404	1079	674	1348
Blossom and Monsoon	24000	3480	587	1564	978	1955
Blossom, Backing and Monsoon	30000	4150	699	1865	1166	2331
Blossom, Backing, Monsoon and Post Monsoon	40000	4930	831	2216	1385	2770
Monsoon & Post Monsoon	24000	2790	470	1254	784	1567

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Somwarpet

Sub Zone: Basavanhalli

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1200	202	539	337	674
Monsoon	14000	2100	354	944	590	1180
Post Monsoon	10000	700	118	315	197	393
Blossom and Backing	16000	2720	458	1222	764	1528
Blossom and Monsoon	24000	3220	543	1447	904	1809
Blossom, Backing and Monsoon	30000	4580	772	2058	1287	2573
Blossom, Backing, Monsoon and Post Monsoon	40000	5150	868	2315	1447	2893
Monsoon & Post Monsoon	24000	2730	460	1227	767	1534

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Somwarpet

Sub Zone: Hannacodu

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 18<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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 650 mm during the risk period

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2200	371	989	618	1236
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	3920	661	1762	1101	2202
Blossom, Backing and Monsoon	30000	5530	932	2485	1553	3107
Blossom, Backing, Monsoon and Post Monsoon	40000	6660	1122	2993	1871	3742
Monsoon & Post Monsoon	24000	2850	480	1281	801	1601

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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 tha 900 mm during the risk period

Trigger and payout slab ::	RF >(In mm)	Payout (in Rs)
	900	5000
	1100	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 tha 100 mm during the risk period

Trigger and payout slab ::	RF >(In mm)	Payout (in Rs)
	100	5000
	150	7500
	200	10000

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1900	320	854	534	1067
Monsoon	14000	3360	566	1510	944	1888
Post Monsoon	10000	1600	270	719	449	899
Blossom and Backing	16000	3680	620	1654	1034	2067
Blossom and Monsoon	24000	5130	865	2306	1441	2882
Blossom, Backing and Monsoon	30000	6690	1128	3007	1879	3758
Blossom, Backing , Monsoon and Post Monsoon	40000	8090	1363	3636	2272	4545
Monsoon & Post Monsoon	24000	4840	816	2175	1360	2719

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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
	675	9000
	750	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	4000	674	1798	1124	2247
Blossom and Monsoon	24000	3730	629	1676	1048	2096
Blossom, Backing and Monsoon	30000	5530	932	2485	1553	3107
Blossom, Backing, Monsoon and Post Monsoon	40000	6660	1122	2993	1871	3742
Monsoon & Post Monsoon	24000	3050	514	1371	857	1713



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Srimangala

Sub Zone: Nagarhole

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1400	236	629	393	787
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	2720	458	1222	764	1528
Blossom and Monsoon	24000	3140	529	1411	882	1764
Blossom, Backing and Monsoon	30000	4320	728	1942	1213	2427
Blossom, Backing, Monsoon and Post Monsoon	40000	5480	924	2463	1539	3079
Monsoon & Post Monsoon	24000	3050	514	1371	857	1713

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
700	5000
900	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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	1120	189	503	315	629
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	3040	512	1366	854	1708
Blossom and Monsoon	24000	3050	514	1371	857	1713
Blossom, Backing and Monsoon	30000	3960	667	1780	1112	2225
Blossom, Backing, Monsoon and Post Monsoon	40000	4940	833	2220	1388	2775
Monsoon & Post Monsoon	24000	2170	366	975	610	1219

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 900 mm during the risk period

Trigger and payout slab ::	RF >(In mm)	Payout (in Rs)
	900	5000
	1100	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	3500	590	1573	983	1966
Post Monsoon	10000	2000	337	899	562	1124
Blossom and Backing	16000	3520	593	1582	989	1978
Blossom and Monsoon	24000	5370	905	2413	1508	3017
Blossom, Backing and Monsoon	30000	6670	1124	2998	1874	3747
Blossom, Backing, Monsoon and Post Monsoon	40000	8460	1426	3802	2376	4753
Monsoon & Post Monsoon	24000	5370	905	2413	1508	3017

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Sunitikoppa

Sub Zone: Chettali

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
	550	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1600	270	719	449	899
Monsoon	14000	1680	283	755	472	944
Post Monsoon	10000	700	118	315	197	393
Blossom and Backing	16000	3360	566	1510	944	1888
Blossom and Monsoon	24000	3200	539	1438	899	1798
Blossom, Backing and Monsoon	30000	4790	807	2153	1346	2691
Blossom, Backing, Monsoon and Post Monsoon	40000	5360	903	2409	1506	3011
Monsoon & Post Monsoon	24000	2330	393	1047	654	1309

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Sunitikoppa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	3500	590	1573	983	1966
Post Monsoon	10000	1700	287	764	478	955
Blossom and Backing	16000	3520	593	1582	989	1978
Blossom and Monsoon	24000	5370	905	2413	1508	3017
Blossom, Backing and Monsoon	30000	6670	1124	2998	1874	3747
Blossom, Backing, Monsoon and Post Monsoon	40000	8170	1377	3672	2295	4590
Monsoon & Post Monsoon	24000	5070	854	2279	1424	2848

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Sunitikoppa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1500	253	674	421	843
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	3040	512	1366	854	1708
Blossom and Monsoon	24000	3240	546	1456	910	1820
Blossom, Backing and Monsoon	30000	4620	779	2076	1298	2596
Blossom, Backing, Monsoon and Post Monsoon	40000	5390	908	2422	1514	3028
Monsoon & Post Monsoon	24000	2660	448	1196	747	1494

**RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015**

State : Karnataka

District: Kodagu

Zone Sunitikoppa

Sub Zone: Suniticoppa

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 25 mm (over 5 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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	2660	448	1196	747	1494
Post Monsoon	10000	1100	185	494	309	618
Blossom and Backing	16000	3360	566	1510	944	1888
Blossom and Monsoon	24000	4550	767	2045	1278	2556
Blossom, Backing and Monsoon	30000	5720	964	2571	1607	3213
Blossom, Backing, Monsoon and Post Monsoon	40000	6650	1121	2989	1868	3736
Monsoon & Post Monsoon	24000	3670	619	1649	1031	2062

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Sunitikoppa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

RF >(In mm)	Payout (in Rs)
350	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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1400	236	629	393	787
Monsoon	14000	1820	307	818	511	1022
Post Monsoon	10000	900	152	404	253	506
Blossom and Backing	16000	2080	351	935	584	1169
Blossom and Monsoon	24000	3140	529	1411	882	1764
Blossom, Backing and Monsoon	30000	3710	625	1667	1042	2084
Blossom, Backing, Monsoon and Post Monsoon	40000	4500	758	2022	1264	2528
Monsoon & Post Monsoon	24000	2660	448	1196	747	1494



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Virajpet

Sub Zone: B.Shettigeri

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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 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.

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

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

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

### Premium description

Option	Sum Insured	Premium				
		Gross	SC/ST Small Grower with S. Tax		Other Small Grower with S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	2000	337	899	562	1124
Monsoon	14000	2800	472	1258	787	1573
Post Monsoon	10000	1300	219	584	365	730
Blossom and Backing	16000	3520	593	1582	989	1978
Blossom and Monsoon	24000	4680	789	2103	1315	2629
Blossom, Backing and Monsoon	30000	6010	1013	2701	1688	3376
Blossom, Backing, Monsoon and Post Monsoon	40000	7130	1202	3205	2003	4006
Monsoon & Post Monsoon	24000	4000	674	1798	1124	2247

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Kodagu

Zone Virajpet

Sub Zone: Virajpet

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 25 mm (over 5 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
650	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 S. Tax	
			With State Share	Without State Share	With State Share	Without State Share
Blossom	10000	1800	303	809	506	1011
Monsoon	14000	2940	496	1321	826	1652
Post Monsoon	10000	1400	236	629	393	787
Blossom and Backing	16000	2880	485	1294	809	1618
Blossom and Monsoon	24000	4630	780	2081	1301	2601
Blossom, Backing and Monsoon	30000	5530	932	2485	1553	3107
Blossom, Backing, Monsoon and Post Monsoon	40000	6760	1139	3038	1899	3798
Monsoon & Post Monsoon	24000	4240	715	1906	1191	2382

# **Rainfall Insurance Scheme for Coffee (RISC) – 2015**

**Karnataka**

**Term Sheets for  
Robusta Variety**

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1600	270	719	449	899
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3830	646	1721	1076	2152
Blossom, Backing and Monsoon	22000	4830	814	2171	1357	2713
Blossom, Backing, Monsoon and Post Monsoon	30000	5030	848	2261	1413	2826
Monsoon & Post Monsoon	18000	1880	317	845	528	1056

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2080	351	935	584	1169
Monsoon	10000	1500	253	674	421	843
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	2760	465	1240	775	1551
Blossom and Monsoon	18000	3500	590	1573	983	1966
Blossom, Backing and Monsoon	22000	4050	683	1820	1138	2275
Blossom, Backing, Monsoon and Post Monsoon	30000	4270	720	1919	1199	2399
Monsoon & Post Monsoon	18000	1780	300	800	500	1000

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2000	337	899	562	1124
Monsoon	10000	1600	270	719	449	899
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	2640	445	1187	742	1483
Blossom and Monsoon	18000	3510	592	1578	986	1972
Blossom, Backing and Monsoon	22000	4030	679	1811	1132	2264
Blossom, Backing, Monsoon and Post Monsoon	30000	4250	716	1910	1194	2388
Monsoon & Post Monsoon	18000	1880	317	845	528	1056

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
500	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2000	337	899	562	1124
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4220	711	1897	1185	2371
Blossom, Backing and Monsoon	22000	5210	878	2342	1463	2927
Blossom, Backing, Monsoon and Post Monsoon	30000	5400	910	2427	1517	3034
Monsoon & Post Monsoon	18000	2270	383	1020	638	1275

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing, Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
1100	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing, Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1800	303	809	506	1011
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4020	678	1807	1129	2258
Blossom, Backing and Monsoon	22000	5020	846	2256	1410	2820
Blossom, Backing, Monsoon and Post Monsoon	30000	5210	878	2342	1463	2927
Monsoon & Post Monsoon	18000	2070	349	930	581	1163

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone: Kalsa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1200	202	539	337	674
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3440	580	1546	966	1933
Blossom, Backing and Monsoon	22000	4450	750	2000	1250	2500
Blossom, Backing, Monsoon and Post Monsoon	30000	4890	824	2198	1374	2747
Monsoon & Post Monsoon	18000	1720	290	773	483	966

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone: Kalsa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1100	185	494	309	618
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3340	563	1501	938	1876
Blossom, Backing and Monsoon	22000	4360	735	1960	1225	2449
Blossom, Backing, Monsoon and Post Monsoon	30000	4570	770	2054	1284	2567
Monsoon & Post Monsoon	18000	1390	234	625	390	781

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone: Kalsa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
900	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1600	270	719	449	899
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3830	646	1721	1076	2152
Blossom, Backing and Monsoon	22000	4830	814	2171	1357	2713
Blossom, Backing, Monsoon and Post Monsoon	30000	5030	848	2261	1413	2826
Monsoon & Post Monsoon	18000	1880	317	845	528	1056

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone: Kalsa

Sub Zone: Kalsa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
850	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2240	378	1007	629	1258
Monsoon	10000	1900	320	854	534	1067
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3360	566	1510	944	1888
Blossom and Monsoon	18000	4040	681	1816	1135	2270
Blossom, Backing and Monsoon	22000	5000	843	2247	1405	2809
Blossom, Backing, Monsoon and Post Monsoon	30000	5190	875	2333	1458	2916
Monsoon & Post Monsoon	18000	2170	366	975	610	1219

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District: Chikmagalur

Zone: Kalsa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2240	378	1007	629	1258
Monsoon	10000	1200	202	539	337	674
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3000	506	1348	843	1685
Blossom and Monsoon	18000	3360	566	1510	944	1888
Blossom, Backing and Monsoon	22000	3990	672	1793	1121	2242
Blossom, Backing, Monsoon and Post Monsoon	30000	4210	710	1892	1183	2365
Monsoon & Post Monsoon	18000	1490	251	670	419	837

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1100	185	494	309	618
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3340	563	1501	938	1876
Blossom, Backing and Monsoon	22000	4360	735	1960	1225	2449
Blossom, Backing, Monsoon and Post Monsoon	30000	4570	770	2054	1284	2567
Monsoon & Post Monsoon	18000	1390	234	625	390	781



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1600	270	719	449	899
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3830	646	1721	1076	2152
Blossom, Backing and Monsoon	22000	4830	814	2171	1357	2713
Blossom, Backing, Monsoon and Post Monsoon	30000	5030	848	2261	1413	2826
Monsoon & Post Monsoon	18000	1880	317	845	528	1056

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1800	303	809	506	1011
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4020	678	1807	1129	2258
Blossom, Backing and Monsoon	22000	5020	846	2256	1410	2820
Blossom, Backing, Monsoon and Post Monsoon	30000	5210	878	2342	1463	2927
Monsoon & Post Monsoon	18000	2070	349	930	581	1163

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2300	388	1034	646	1292
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4510	760	2027	1267	2534
Blossom, Backing and Monsoon	22000	5500	927	2472	1545	3090
Blossom, Backing, Monsoon and Post Monsoon	30000	5680	957	2553	1596	3191
Monsoon & Post Monsoon	18000	2560	431	1151	719	1438

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2080	351	935	584	1169
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	2760	465	1240	775	1551
Blossom and Monsoon	18000	3300	556	1483	927	1854
Blossom, Backing and Monsoon	22000	3860	651	1735	1084	2169
Blossom, Backing, Monsoon and Post Monsoon	30000	4080	688	1834	1146	2292
Monsoon & Post Monsoon	18000	1580	266	710	444	888

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
500	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1600	270	719	449	899
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3830	646	1721	1076	2152
Blossom, Backing and Monsoon	22000	4830	814	2171	1357	2713
Blossom, Backing , Monsoon and Post Monsoon	30000	5030	848	2261	1413	2826
Monsoon & Post Monsoon	18000	1880	317	845	528	1056

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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 1050 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
1050	3200
1200	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2500	421	1124	702	1405
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4700	792	2112	1320	2640
Blossom, Backing and Monsoon	22000	5690	959	2557	1598	3197
Blossom, Backing, Monsoon and Post Monsoon	30000	5860	988	2634	1646	3292
Monsoon & Post Monsoon	18000	2750	463	1236	772	1545

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
700	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2160	364	971	607	1213
Monsoon	10000	1700	287	764	478	955
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3770	635	1694	1059	2118
Blossom, Backing and Monsoon	22000	4930	831	2216	1385	2770
Blossom, Backing, Monsoon and Post Monsoon	30000	5120	863	2301	1438	2876
Monsoon & Post Monsoon	18000	1970	332	885	553	1107

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
400	6400
450	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1700	287	764	478	955
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3360	566	1510	944	1888
Blossom and Monsoon	18000	3920	661	1762	1101	2202
Blossom, Backing and Monsoon	22000	4810	811	2162	1351	2702
Blossom, Backing, Monsoon and Post Monsoon	30000	5010	844	2252	1407	2815
Monsoon & Post Monsoon	18000	1970	332	885	553	1107



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2400	404	1079	674	1348
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4610	777	2072	1295	2590
Blossom, Backing and Monsoon	22000	5590	942	2512	1570	3140
Blossom, Backing, Monsoon and Post Monsoon	30000	5770	972	2593	1621	3242
Monsoon & Post Monsoon	18000	2660	448	1196	747	1494

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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 600 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
600	3200
800	6400
900	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2400	404	1079	674	1348
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4610	777	2072	1295	2590
Blossom, Backing and Monsoon	22000	5590	942	2512	1570	3140
Blossom, Backing, Monsoon and Post Monsoon	30000	5770	972	2593	1621	3242
Monsoon & Post Monsoon	18000	2660	448	1196	747	1494

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2500	421	1124	702	1405
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4700	792	2112	1320	2640
Blossom, Backing and Monsoon	22000	5690	959	2557	1598	3197
Blossom, Backing, Monsoon and Post Monsoon	30000	5860	988	2634	1646	3292
Monsoon & Post Monsoon	18000	2750	463	1236	772	1545

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1850	312	831	520	1039
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4070	686	1829	1143	2287
Blossom, Backing and Monsoon	22000	5070	854	2279	1424	2848
Blossom, Backing , Monsoon and Post Monsoon	30000	5260	887	2364	1478	2955
Monsoon & Post Monsoon	18000	2120	357	953	596	1191

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing, Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
400	6400
500	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1700	287	764	478	955
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3920	661	1762	1101	2202
Blossom, Backing and Monsoon	22000	4930	831	2216	1385	2770
Blossom, Backing, Monsoon and Post Monsoon	30000	5120	863	2301	1438	2876
Monsoon & Post Monsoon	18000	1970	332	885	553	1107

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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<sup>th</sup> day of the starting of blossom rainfall till 40<sup>th</sup> 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	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
500	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing, Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing , Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2500	421	1124	702	1405
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4700	792	2112	1320	2640
Blossom, Backing and Monsoon	22000	5690	959	2557	1598	3197
Blossom, Backing, Monsoon and Post Monsoon	30000	6100	1028	2742	1713	3427
Monsoon & Post Monsoon	18000	2990	504	1344	840	1680

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1700	287	764	478	955
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3920	661	1762	1101	2202
Blossom, Backing and Monsoon	22000	4930	831	2216	1385	2770
Blossom, Backing, Monsoon and Post Monsoon	30000	5120	863	2301	1438	2876
Monsoon & Post Monsoon	18000	1970	332	885	553	1107

**RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015**

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2500	421	1124	702	1405
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4700	792	2112	1320	2640
Blossom, Backing and Monsoon	22000	5690	959	2557	1598	3197
Blossom, Backing , Monsoon and Post Monsoon	30000	5860	988	2634	1646	3292
Monsoon & Post Monsoon	18000	2750	463	1236	772	1545

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
650	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1800	303	809	506	1011
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4020	678	1807	1129	2258
Blossom, Backing and Monsoon	22000	5020	846	2256	1410	2820
Blossom, Backing , Monsoon and Post Monsoon	30000	5450	919	2449	1531	3062
Monsoon & Post Monsoon	18000	2310	389	1038	649	1298

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone Gonikoppal

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1800	303	809	506	1011
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4020	678	1807	1129	2258
Blossom, Backing and Monsoon	22000	5020	846	2256	1410	2820
Blossom, Backing , Monsoon and Post Monsoon	30000	5210	878	2342	1463	2927
Monsoon & Post Monsoon	18000	2070	349	930	581	1163

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone Gonikoppal

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2000	337	899	562	1124
Monsoon	10000	1200	202	539	337	674
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	2520	425	1133	708	1416
Blossom and Monsoon	18000	3120	526	1402	876	1753
Blossom, Backing and Monsoon	22000	3540	597	1591	994	1989
Blossom, Backing , Monsoon and Post Monsoon	30000	3770	635	1694	1059	2118
Monsoon & Post Monsoon	18000	1400	236	629	393	787

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
500	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	640	108	288	180	360
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4550	767	2045	1278	2556
Blossom, Backing , Monsoon and Post Monsoon	30000	5070	854	2279	1424	2848
Monsoon & Post Monsoon	18000	1900	320	854	534	1067

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone Madikere

Sub Zone Madikere

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2100	354	944	590	1180
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4310	726	1937	1211	2421
Blossom, Backing and Monsoon	22000	5310	895	2387	1492	2983
Blossom, Backing, Monsoon and Post Monsoon	30000	5490	925	2467	1542	3084
Monsoon & Post Monsoon	18000	2360	398	1061	663	1326



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone:Napoklu

Sub Zone Cheramban

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2000	337	899	562	1124
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3360	566	1510	944	1888
Blossom and Monsoon	18000	4220	711	1897	1185	2371
Blossom, Backing and Monsoon	22000	5100	860	2292	1433	2865
Blossom, Backing , Monsoon and Post Monsoon	30000	5290	892	2378	1486	2972
Monsoon & Post Monsoon	18000	2270	383	1020	638	1275

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3120	526	1402	876	1753
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4200	708	1888	1180	2360
Blossom, Backing, Monsoon and Post Monsoon	30000	4410	743	1982	1239	2478
Monsoon & Post Monsoon	18000	1580	266	710	444	888

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
800	6400
900	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	1520	256	683	427	854
Monsoon	10000	1500	253	674	421	843
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	2040	344	917	573	1146
Blossom and Monsoon	18000	2950	497	1326	829	1657
Blossom, Backing and Monsoon	22000	3370	568	1515	947	1893
Blossom, Backing , Monsoon and Post Monsoon	30000	3840	647	1726	1079	2157
Monsoon & Post Monsoon	18000	2010	339	903	565	1129

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone S Santhe

Sub Zone Arkanhalli

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4550	767	2045	1278	2556
Blossom, Backing , Monsoon and Post Monsoon	30000	4750	801	2135	1334	2669
Monsoon & Post Monsoon	18000	1580	266	710	444	888

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1200	202	539	337	674
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3440	580	1546	966	1933
Blossom, Backing and Monsoon	22000	4450	750	2000	1250	2500
Blossom, Backing , Monsoon and Post Monsoon	30000	4660	785	2094	1309	2618
Monsoon & Post Monsoon	18000	1490	251	670	419	837

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing , Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
400	6400
450	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	700	118	315	197	393
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	2950	497	1326	829	1657
Blossom, Backing and Monsoon	22000	3980	671	1789	1118	2236
Blossom, Backing , Monsoon and Post Monsoon	30000	4430	747	1991	1244	2489
Monsoon & Post Monsoon	18000	1230	207	553	346	691

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
475	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1800	303	809	506	1011
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3240	546	1456	910	1820
Blossom and Monsoon	18000	4020	678	1807	1129	2258
Blossom, Backing and Monsoon	22000	4790	807	2153	1346	2691
Blossom, Backing , Monsoon and Post Monsoon	30000	4990	841	2243	1402	2803
Monsoon & Post Monsoon	18000	2070	349	930	581	1163



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition :**The payout will start if the cumulative rainfall is less than 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
500	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1400	236	629	393	787
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3630	612	1631	1020	2039
Blossom, Backing and Monsoon	22000	4640	782	2085	1303	2607
Blossom, Backing , Monsoon and Post Monsoon	30000	4840	816	2175	1360	2719
Monsoon & Post Monsoon	18000	1680	283	755	472	944

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone:Somwarpet

Sub Zone Basavanhal

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition :** The payout will start if the cumulative rainfall is less than 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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1500	253	674	421	843
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3730	629	1676	1048	2096
Blossom, Backing and Monsoon	22000	4740	799	2130	1331	2663
Blossom, Backing , Monsoon and Post Monsoon	30000	4940	833	2220	1388	2775
Monsoon & Post Monsoon	18000	1780	300	800	500	1000

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone:Somwarpet

Sub Zone Hannacodu

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition :** The payout will start if the cumulative rainfall is less than 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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1200	202	539	337	674
Post Monsoon	8000	800	135	360	225	449
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3440	580	1546	966	1933
Blossom, Backing and Monsoon	22000	4450	750	2000	1250	2500
Blossom, Backing , Monsoon and Post Monsoon	30000	5120	863	2301	1438	2876
Monsoon & Post Monsoon	18000	1950	329	876	548	1096

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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 900 mm during the risk period

Trigger and payout slab ::

RF >(In mm)	Payout (in Rs)
900	3200
1100	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2400	404	1079	674	1348
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4610	777	2072	1295	2590
Blossom, Backing and Monsoon	22000	5590	942	2512	1570	3140
Blossom, Backing, Monsoon and Post Monsoon	30000	5770	972	2593	1621	3242
Monsoon & Post Monsoon	18000	2660	448	1196	747	1494

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	800	135	360	225	449
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4550	767	2045	1278	2556
Blossom, Backing , Monsoon and Post Monsoon	30000	5220	880	2346	1466	2933
Monsoon & Post Monsoon	18000	2050	346	921	576	1152

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
400	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	560	94	252	157	315
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4550	767	2045	1278	2556
Blossom, Backing , Monsoon and Post Monsoon	30000	4990	841	2243	1402	2803
Monsoon & Post Monsoon	18000	1820	307	818	511	1022

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	800	135	360	225	449
Post Monsoon	8000	800	135	360	225	449
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3050	514	1371	857	1713
Blossom, Backing and Monsoon	22000	4070	686	1829	1143	2287
Blossom, Backing , Monsoon and Post Monsoon	30000	4750	801	2135	1334	2669
Monsoon & Post Monsoon	18000	1560	263	701	438	876

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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 900 mm during the risk period

Trigger and payout slab ::

RF>(In mm)	Payout (in Rs)
900	3200
1100	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2500	421	1124	702	1405
Post Monsoon	8000	720	121	324	202	404
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4700	792	2112	1320	2640
Blossom, Backing and Monsoon	22000	5690	959	2557	1598	3197
Blossom, Backing , Monsoon and Post Monsoon	30000	6250	1053	2809	1756	3511
Monsoon & Post Monsoon	18000	3140	529	1411	882	1764



## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1200	202	539	337	674
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3440	580	1546	966	1933
Blossom, Backing and Monsoon	22000	4450	750	2000	1250	2500
Blossom, Backing, Monsoon and Post Monsoon	30000	4660	785	2094	1309	2618
Monsoon & Post Monsoon	18000	1490	251	670	419	837

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2500	421	1124	702	1405
Post Monsoon	8000	800	135	360	225	449
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4700	792	2112	1320	2640
Blossom, Backing and Monsoon	22000	5690	959	2557	1598	3197
Blossom, Backing , Monsoon and Post Monsoon	30000	6330	1067	2845	1778	3556
Monsoon & Post Monsoon	18000	3220	543	1447	904	1809

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4550	767	2045	1278	2556
Blossom, Backing , Monsoon and Post Monsoon	30000	4750	801	2135	1334	2669
Monsoon & Post Monsoon	18000	1580	266	710	444	888

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

State : Karnataka

District:Kodagu

Zone:Suntikoppa

Sub Zone Sunticoppa

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 5 consecutive days during the specified period. In case of multiple events and all are of less than 20 mm (over 5 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 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1900	320	854	534	1067
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4120	694	1852	1157	2315
Blossom, Backing and Monsoon	22000	5120	863	2301	1438	2876
Blossom, Backing, Monsoon and Post Monsoon	30000	5310	895	2387	1492	2983
Monsoon & Post Monsoon	18000	2170	366	975	610	1219

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 rainfaill till 40 th day

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

**Condition** :The payout will start if the cumulative rainfall is less than 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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	1300	219	584	365	730
Post Monsoon	8000	320	54	144	90	180
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	3530	595	1587	992	1983
Blossom, Backing and Monsoon	22000	4550	767	2045	1278	2556
Blossom, Backing , Monsoon and Post Monsoon	30000	4750	801	2135	1334	2669
Monsoon & Post Monsoon	18000	1580	266	710	444	888

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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
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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2000	337	899	562	1124
Post Monsoon	8000	800	135	360	225	449
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4220	711	1897	1185	2371
Blossom, Backing and Monsoon	22000	5210	878	2342	1463	2927
Blossom, Backing , Monsoon and Post Monsoon	30000	5860	988	2634	1646	3292
Monsoon & Post Monsoon	18000	2730	460	1227	767	1534

## RAINFALL INSURANCE SCHEME FOR COFFEE (RISC) 2015

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 5 consecutive days during the specified period  
In case of multiple events and all are of less than 20 mm (over 5 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 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	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 Share	Without State Share	With State Share	Without State Share
Blossom	8000	2320	391	1043	652	1303
Monsoon	10000	2100	354	944	590	1180
Post Monsoon	8000	800	135	360	225	449
Blossom and Backing	12000	3480	587	1564	978	1955
Blossom and Monsoon	18000	4310	726	1937	1211	2421
Blossom, Backing and Monsoon	22000	5310	895	2387	1492	2983
Blossom, Backing, Monsoon and Post Monsoon	30000	5960	1004	2679	1674	3348
Monsoon & Post Monsoon	18000	2830	477	1272	795	1590



**Rainfall Insurance Scheme for Coffee (RISC) 2015  
Insurance Proposal Form**

Year: \_\_\_\_\_

Proposal No: \_\_\_\_\_

**1. Details of Coffee Planter:**

Name (in CAPITALS as in Bank Pass Book) :											
Father / Husband 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:	
--------------------------	--	-----------------------	--

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.*

