Deficit is estimated as the difference between the seasonal crop water requirement and effective rainfall for each crop in a given location in the season. Effective rainfall is given as

$$S_{i,d} = \alpha_i * P_{i,d} \dots (1)$$

In Eq. (1),  $P_{j,d}$  is the rainfall for a day *d* in any given year at a location *j*.  $\alpha_j$  is the parameter that determines the fraction of rainfall that can be utilized by the crops for location *j*. It accounts for losses to direct runoff, evaporation and groundwater infiltration. In our study, we set  $\alpha_j = 0.7$  (Devineni et al, 2013).

The water use for a given crop is estimated based on the expected growth stage and daily evapotranspiration as

$$D_{j,d} = k_{c,d}^{(j)} * ET_{0\,j,d} \dots (2)$$

In Eq. (2),  $k_{c,d}^{(j)}$  is the crop coefficient, which is the ratio of actual evapotranspiration  $(ET_a)$  of a given crop under non-stressed conditions to reference crop evaporation  $(ET_0)$ . It represents crop-specific water use at various growth stages of the crop and is typically derived empirically based on local climatic conditions (Doorenbose and Pruitt, 1977). The accumulated deficit over a season is then given as

$$deficit_{j,d} = \max(deficit_{j,d-1} + D_{j,d} - S_{j,d}, 0) \text{ where } deficit_{j,d=0} = 0 \dots (3)$$

$$CDI_{i,t} = \max(deficit_{i,d(y)}: d = 1: n_s; t = 1: n);$$
 where  $deficit_{i,d(0)}=0, y=1,...,n...$  (4)

In equation (3),  $deficit_{j,d}$  refers to the accumulated daily deficit for any given year with a crop growth period of  $n_s$  days in the year,  $D_{j,d}$  to total daily water demand,  $S_{j,d}$  to the total daily effective rainfall, for geographical location j, and day d; t refers to a calendar or cropping year; and n is the total number of years in the analysis. For an n-year record, seasonal water stress is evaluated as the maximum cumulative deficit each season and defined here as  $CDI_{j,t}$ .