Deals Rummy Strategy: Losing Small and Winning the Last Deal

OVERVIEW

No drop in Deals Rummy: how to cut a bad hand's count, what a lost deal costs on average, and the chip maths for the final deal. Engine-checked hands.

Deals Rummy is 13-card Indian Rummy played for chips over a fixed number of deals, usually two or three. In our version there is no drop : every deal is played to the end. That makes two skills matter more than in any other format: losing small when the cards go against you, and reading the scoreboard before the last deal. This guide goes deeper into both, with a real hand counted by our rules engine and data from thousands of simulated hands played without drops. The rules and a worked two-deal match are on our Deals Rummy page .

What a lost deal costs

Our Points Rummy simulations had dropping switched off, so every hand was played out exactly as in Deals Rummy. Across 20,000 losing hands at two-player tables and 30,000 at six-player tables:

The gap between a small loss and a full count is around 60 chips per deal. Over a two- or three-deal match, that is usually more than the margin of victory.

Losing small without a drop

The key fact: without a pure sequence, every card counts , up to 80. So throwing high cards only helps once your raw total is below 80, or once you have a pure sequence. The fastest way to cut your count is still to make that pure sequence.

A bad deal (3s wild)

K♠ Q♠ 9♠ · A♥ J♥ 7♥ · 10♦ 8♦ 5♦ · K♣ 6♣ 4♣ 2♣

No joker, no pure sequence, raw count 101. In a points game this is a first drop. In Deals you have to play it, so the plan is: get any pure sequence, and throw the lonely tens while you wait.

Four turns later

4♦ 5♦ 6♦ · 4♣ 5♣ 6♣ · 9♠ J♥ 7♥ 10♦ 8♦ 2♣ 2♥

Turn 1: drew 4♦, threw K♣. Turn 2: drew 6♦, completing 4♦ 5♦ 6♦, threw A♥. Turn 3: drew 2♥, threw K♠. Turn 4: drew 5♣, completing 4♣ 5♣ 6♣, threw Q♠.

Two pure sequences, so only the seven loose cards count: the engine says 48 , down from 80. Nothing here is close to a declaration, yet the hand has already saved 32 chips. The next targets: a 3 (the joker) next to 2♣ 2♥ for a set, and 9♦ between 8♦ and 10♦.

The last deal: play the scoreboard

Before the final deal, work out what you need.

Two players. Every chip you lose goes to your opponent, so the gap moves by twice the loser's count. If you lead by L chips:

A count exactly at the line means a tie and a tie-breaker deal. If you lead comfortably, play for a low count from the first turn: throw high cards, keep jokers and low cards, and do not chase a slow set. If you are far behind, a small loss changes nothing, so keep the cards that give you the best chance to declare first.

Three or more players. The winner of the last deal collects from everyone. If the player chasing you declares, the gap closes by twice your count plus the third player's count. So a lead that looks safe heads-up can disappear at a bigger table. Keep your count low and watch which player is collecting from the open pile (see reading discards).

Deal-by-deal habits

- Deal 1: play normally, but never risk a wrong show; 80 chips in the first deal is hard to win back.
- Middle deals: note the chip gap before each deal. The points calculator keeps a chips sheet for Deals Rummy.
- Last deal: decide before your first draw whether you are playing to win the deal or to lose small, and stick to it.
- Tie-breaker: it is a single deal between the tied players only. Play it like a last deal with a lead of zero: you need to declare first.

Not in our version, and not in many online versions either. Some tables allow drops at 20 and 40, so check before you play.

Each loser's count (at most 80) goes from their chips to the winner of the deal. Everyone starts with 80 chips for each player at the table, so 160 each with two players and 240 each with three.

Work out the chip gap first. Leading heads-up by 60, you only lose the match if your opponent declares while you hold more than 30, so keep your count low. Far behind, play to declare first.

With only two or three deals, the cards matter a lot. Skill shows in how small your losing hands are: the difference between losing 30 and losing 80, several times a match.

Next read

- Strategy 12 Common Rummy Mistakes and How to Avoid Them
- Strategy How to Make a Pure Sequence Fast in 13-Card Rummy
- Strategy How to Sort and Plan Your Opening Rummy Hand (Including on Mobile)

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