

**Administration of Daman & Diu and Dadra and Nagar Haveli
Department of Agriculture,**

**Selection of
“Insurance Companies for implementation of
Pradhan Mantri Fasal Bima Yojana (PMFBY)
for the U.T. of Daman & Diu and Dadra and Nagar Haveli
Department of Agriculture (2nd call)**

**Email: - dd-agri-dnh@nic.in
ddir-agri-dd@nic.in**

Bid Document

Invitation of bids for selection of Insurance Companies as Implementing Agencies (IA) for “Pradhan Mantri Fasal Bima Yojana (PMFBY) (2nd call)” for the UT of Daman & Diu & Dadra and Nagar Haveli for Kharif, 2018 season

1. Offers are invited from all Insurance Companies designated / empanelled by DAC&FW, Government of India for submission of their financial bid (**Annexure-I**) for carrying out implementation of “**Pradhan Mantri Fasal Bima Yojana (PMFBY)**” in the UT of Daman & Diu & Dadra and Nagar Haveli for Kharif, 2018 season.
2. The Operational Guidelines (OGs) issued by Government of India would be the final guidelines for implementation of this scheme and shall prevail in case of any conflict between the clauses in bid document & the OGs.
3. During Kharif, 2018 season, the PMFBY will be implemented in entire UT of Daman & Diu & Dadra and Nagar Haveli covering all notified food crops viz., Paddy, Ragi (Nagli), Bajara, Juwar, Tur, Urid and Annual Horticulture/Annual Commercial Crop viz. Banana.
4. District wise crop wise sum insured/scale of finance, indemnity level, area covered, sum insured for Kharif’2018 are available at **Annexure-II**.

The interested empanelled companies should submit district-wise and crop-wise actuarial premium rates. The tender documents for this may be downloaded from the website <https://www.dnhtenders.gov.in/>.

Tender Details:

Tender Reference No.	AGR/PMFBY/2018/Vol-II/1346/Agri
Date of Issue of Tender Document	19/06/2018 (2nd call)
Pre-Bid Meeting Venue	Deputy Director Agriculture Office, PWD Campus Block-3 Silvassa
Date & time for Pre-Bid Meeting	--

Last Date for receiving Queries	Up to 15:00 p.m., Date : 25/06/2018
Last date and time for submission of bids	At 14:00 p.m., Date : 26/06/2018
Technical Bid Opening	At 16:00 p.m., Date : 26/06/2018
Venue, Date & Time of opening financial Bids	Communicate later
Contact Person, phone no	0260-2642115 Deputy Director of Agriculture, Silvassa 0260-2230856 Zonal Agriculture Officer, Daman
Email ID	dd-agri-dnh@nic.in ddir-agri-dd@nic.in
Address for communication	Department of Agriculture, PWD Complex, Block No-03, Above PWD Irrigation Department, Silvassa-396230 Department of Agriculture, Near Secretariat, Moti Daman.

Coverage and Exclusions : Coverage of Risks

Following stages of the crop and risks leading to crop loss are covered for Kharif 2018 season.

- i. **Prevented Sowing/ Planting Risk:** Insured area is prevented from sowing/ planting due to deficit rainfall or adverse seasonal conditions.
- ii. **Standing Crop(Sowing to Harvesting) -** Comprehensive risk insurance is provided to cover yield losses due to **non-preventable** risks viz. Drought, dry spells, flood, inundation, pests and diseases, landslides, natural fire and lightening, storm, hailstorm, cyclone, typhoon, tempest, hurricane and tornado.

- III. **Post-Harvest Losses** - Coverage is available only up to a maximum period of two weeks from the harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone, cyclonic rains and unseasonal rains. (last date by which harvesting should have been done is mentioned in seasonality discipline)

- IV. **Localized Calamities** - Loss/damage resulting from occurrence of identified localized risks of hailstorm, landslide and inundation affecting isolated farms in the notified area.
 - I. **Coverage of farmers:**
 - A. Compulsory component:- All farmers availing Seasonal Agricultural Operation (SAO) loans from financial institutions (i.e. loanee farmers) for the notified crop/s are to be covered compulsorily.
 - B. Voluntary component:- The scheme is optional for non-loanee farmers. All farmers who have not availed any crop loan and are willing to get covered under PMFBY can purchase insurance through Banks/ Insurance Companies / their designated agents

II. Exclusions

General exclusions:- Losses arising out of war and nuclear risks, malicious damage and other preventable risks (refer para IV.2 of OGs of PMFBY).

Selection of Insurance Company as Implementing Agency (IA) :

The final selection of IA from the bidders shall be done based on the lowest weighted premium quoted by the company for all notified crops within the cluster of districts (refer para XXIII.9 of OGs of PMFBY). In case any company does not quote for one or more notified crops in various districts within the cluster, the bid will be rejected for that cluster. Selection of Implementing Agency will be made by adopting the cluster approaches as envisaged in OGs. The insurance company quoting Lowest weighted premium rate in the cluster would be declared as L-1 (refer para XXIII.9 of OGs of

PMFBY for evaluation process) and will implement PMFBY for both loanee and non-loanee farmers. If any company declines after being declared L1, the company may be barred for the coming season and the L2 may be given the cluster for implementing the crop insurance scheme at L1 district-crop combination rates and so on to L3, L4 bidder as per the consent of insurance company.

Premium rate and subsidy:

All farmers (loanee or non-loanee) enrolled under PMFBY would be entitled for subsidy on the premium. Farmers will have to pay maximum **2%** of the sum insured or actuarial premium rate, whichever is lower, for food crops (all Cereals & Pulses) and oil seeds and maximum **5%** of sum insured or actuarial premium rate, whichever is lower, for annual commercial/annual horticulture crops. The difference between the actuarial premium rate and farmer share would be equally borne by the State Government and Central Government in the ratio of 50:50.

Based on the fair estimates of coverage, State Government will ensure to make an advance payment of 50% of subsidy liability to insurance companies and will settle the balance subsidy payment on submission of final figures by insurance companies.

Claim liability:

Insurers shall be responsible to settle all the admissible claims to be arised due to the conditions/eventualities as detailed in paras XI.10, XII to XVI of operational guidelines of PMFBY. Insurers shall be responsible for payment of claims upto the ceiling as stated in para VIII.4 of Operational Guidelines of PMFBY.

Bank Services Charges:

Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDAI regulations. Banks may submit their Invoice in the format prescribed as

Annexure-III.

Notification of Automatic Weather Stations (AWS)

For the purpose of on account payment of claims and claims for prevented sowing/planting risk, list of weather stations will be notified in the State's Notification.

Seasonality discipline:

The following seasonality discipline will be observed in the UT of Daman & Diu & Dadra and Nagar Haveli for Kharif, 2018-19 season.

(A) Submission of insurance proposal by the farmers to the Bank/financial institutions and consolidated declaration by Banks to implementing agency as per below;

Name of Crop	Cut-off date for insurance proposal	Loaning period	Cut-off date for receipt of consolidated declaration from Bank to respective insurance companies
For- Loanee and Non-loanee farmers			
Paddy, Ragi, Bajara, Juwar, Tur, Urid	31/07/2018	Loan sanctioned /renewal from 1st April, 2018 to 31st July, 2018	Within 15 days i.e. 15/08/2018 after cut off dates for Loanee Farmers and within 7 days i.e 07/08/2018 for Non-loanee Farmers for insurance purpose
Banana	31/08/2018	Loan sanctioned /renewal from 1st April, 2018 to 31st August, 2018	Within 15 days i.e. 15/09/2018 after cut off dates for Loanee Farmers and within 7 days i.e 07/09/2018 for Non-loanee Farmers for insurance purpose

(B) Cut-off dates for submission of yield data to concerned Insurance company.

Fixation of cut-off dates for submission of yield data to concerned insurance company shall be as the following schedule;

Name of Crops	Last date for submission of yield data to concerned Insurance Company
Paddy, Ragi Bajara,Juwar,Ragi	31st January, 2019
Tur,Urid	31st May,2019
Banana	31st December,2019

Roles of Insurance Companies

- Ensuring payment of bank service charges to banks @4% of the premium collected from banks.
- Providing monthly progress returns/ statistics/ information to State and Central Government.
- Endeavoring for 100% coverage of the loanee farmers through Banks/Financial Institution, etc.
- Facilitate the bank branches/ intermediaries/ agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance portal well in time.
- Redressal of all Public Grievances within the time fixed by IRDAI. Provide toll free number where farmers can approach for redressals of grievance, intimate claims in case of localized calamity, seek information on coverage, etc.
- The coverage of loanee farmers should be carried out by insurance companies themselves, use of agents/brokers are not allowed.
- Claim processing and payment to Banks/Farmers within the prescribed timelines (3 weeks after receipt of yield data from the UT), subject to receipt of Premium Subsidy.
- Marketing and publicity of scheme, insurance company will ensure the marketing and publicity of the scheme and submit a report with photographs to UT and Central Government.

- Distribution of declaration form/proposal form to bank/financial institution branch/s.
- Submission of reports to UT and Central Government.
- Within two months after sowing UT Government will furnish the unit wise notified cropped area sown to respective IA.
- UT Government will submit CCE's result of all notified crops for notified area in standard format within stipulated date to respective IA.
- Awareness and publicity-extensive efforts to generate publicity and create awareness of PMFBY at grass-root levels/locations including bank branches. Also coordinate with the UT and other agencies for awareness and publicity of the scheme.
- Establish a functional office in each district and atleast one agent should be deployed at the block level.
- Other role and responsibilities as detailed in para XXIV.3 and XXV of OGs of PMFBY.

Roles and Responsibilities of UT Government:

- Take suitable action for adoption of new technology for early loss assessment and better administration of scheme. Implementing CCE using handheld devices, recording coordinates photographs etc.
- To undertake extensive awareness and publicity campaigns of scheme amongst farming community through agriculture and extension departments to maximize coverage of the farmers specially non-loanee farmers.
- Submission of yield data for all notified crops and insurance units to insurance companies in standard format within stipulated date (refer Annexure-V).
- To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.

- Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post harvest losses.
- To undertake requisite number of CCE in the notified area following single series, and provide the yield data to the insurance company within the prescribed cut-off date along with results of individual CCEs.
- Allow insurance companies to co-observe and witness CCEs and permit them to access various records including Form-2/Table-B at grass-root/district/UT level used for recording data of CCEs by UT. UT shall strengthen audit process of conducting CCE with necessary checks and balances. Audio/Video recording of CCEs shall be besides other process to ensure accuracy of CCE.
- IA should settle the claims (if any) within 3 weeks after receipt of yield data from UT Government.
- Any dispute related to PMFBY should be addressed to Secretary (Agriculture), Daman & Diu & Dadra and Nagar Haveli of the UT Administration.
- Awareness and publicity-extensive efforts to generate publicity and create awareness of PMFBY at grass-root levels/locations including bank branches. Also coordinate with the UT and other agencies for awareness and publicity of the scheme.
- Other role and responsibilities as detailed in para XXIV.2 of OGs of PMFBY.
- The UT Government and the implementing agency can re-negotiate the terms if relevant and extend the Bid period beyond 1 year and maximum up to three years on mutual consent as per the point No.5(XXIII) of operational guidelines.

Financial Bid contents (Part of Financial Bid)

Bidders will have to submit financial bid on Annexure-I A format.

The bidders will have to compulsorily attach the following documents with Financial Bid:

1. Certificate Issued by IRDA.
2. The participating insurance company should have experience of insuring minimum 5 districts for one seasonal crop.
3. Before opening of financial bid, the bidder shall have to submit a notarized certificate by a competent authority that the said company is not blacklisted by any authority and there is no pending case in the judiciary.
4. A Certificate of IT Return/Paid with PAN Number for Last 3 Years.
5. Certificate of Financial Position to be issued by a Bank.
6. Copy of Certificate of Service Tax Registration/GST.
7. Copy of bid document authenticated with seal / signature of the authorized signatory of the participating insurance company as a mark of acceptance of terms and conditions in this NIT.
8. Proposed publicity plan of the company to improve penetration (the company will have to take additional measures if so requested by the U.T. Govt.)
9. List of welfare activities, the company desires to do if it is finally selected for Kharif, 2018 season
10. Name, designation, seal, email ID, phone, mobile no. of authorized signatory.
11. Name, designation, seal, email ID, phone, mobile no. of contact person / liaison officer for U.T. level work / correspondence.
12. Office address, phone number of the company.
13. Performance of the company in crop insurance in recent years showing level of penetration among loanee and non loanee farmers and timely claim payment.
14. Declaration of authorized channel partner / insurance intermediaries.
15. Declaration of company regarding any court case / blacklist by any U.T.

Government / Government Organization after empanelment by Central Govt.

Breach of any Condition or Non-submission of any Documents, will result in Disqualification from the participation of Tender Process/Bid.

ANNEXURE-II**District-wise Crop- wise sum insured and Indemnity level for Kharif-2018 season for the UT of Daman and Diu and Dadra and Nagar Haveli****(A) Sum Insured:**

Sr.No	District Name	Crops	Sum Insured/Scale of Finance(₹/ Hectare)	Indemnity level(%)
1.	UT of Daman and Diu and Dadra and Nagar Haveli	Kharif Paddy (Irrigated)	₹ 41,000/- Per Hectare	80%
		Kharif Paddy (Un-Irrigated)	₹ 15,000/- Per Hectare	
2.		Ragi (Nagli)	₹ 20,000/- Per Hectare	
3.		Tur, Urid	₹ 25,000/- Per Hectare	
4.		Banana (Tissue culture)	₹ 1,26,250/- Per Hectare	
		Banana (Without tissue culture)	₹ 62,500/- Per Hectare	
5.		Bajara	₹ 30,000/- Per Hectare	
6.	Juwar	₹ 25,000/- Per Hectare		

Bank Services Charges

Bank Name _____ Invoice no _____

Address OF Bank _____ Date _____

PAN No _____

Tin No _____

To _____

Name of Insurance company _____

Address of Insurance company _____

Description	Rate	Total
Bank service charges, for servicing the crop insurance scheme as per UT government Notification No. _____ Datd _____ issued by the UT Administration of Daman & Diu & Dadra and Nagar Haveli	4% of the farmer share remitted to insurance company	
	Sub Total	
	Service Tax @ _____ %	
	Total Due	

Service Tax Registration Number: _____

Your invoice total is Rupees _____ only.

All payments may be transferred through NEFT in bank account no _____

Name of the bank _____ IFSC code _____

MICR code _____

If you have any questions concerning this invoice , contact phone _____

For _____ Bank

Authorized Signatory

ANNEXURE-IV

Notified Crops

- **Major Crops:** Paddy(Irrigated and Non-Irrigated)
(Daman and Dadra and Nagar Haveli)
Bajara(Diu)
- **Minor Crops:** Ragi,Tur,Urid and Banana(Tissue Culture and Without
Tissue Culture) (Daman & Dadra and Nagar Haveli)
Juwar(Diu).

Notified Area

All 20 Gram Panchayats and one Municipal area of the U.T of Dadra and Nagar Haveli and 15 Gram Panchayats and Two Municipal area of the U.T of Daman and Diu as an Insurance Unit for Kharif,2018 season.

The Gram Panchayats like Dadra, Naroli, Kharadpada, Galonda, Kilvani, Randha, Samarvarni, Masat, Rakholi, Sayli, Dapada, Surangi, Amboli, Kherdi, Kauncha, Dudhani, Khanvel, Rudana, Mandoni, Sindoni and entire Silvassa Municipal area of UT of Dadra and Nagar Haveli.

The Gram Panchayats like Magarvada, Patlara, Damanvada, Pariyari, Kachigam, Dabhel, Varkund, Dunetha, Bhimpore, Marwad, Kadaiya and entire Daman Municipal area of UT of Daman.

The Gram Panchayats like Bucharwada, Vanakwada, Saudwadi, Zolawadi and entire Diu Municipal area of UT of Diu.

ANNEXURE-V

Statement showing the Average Area and Yield of Major and Minor Crops from 2008-09 to 2017-18.

Average Area**Dadra and Nagar Haveli**

Sr. No.	Years	Average area of Crops in Hectare						
		Paddy (Irrigated)	Paddy (Rainfed)	Ragi	Tur	Urid	Banana (Tissue culture)	Banana (without tissue culture)
1	2008-09	2000	12000	710	1135	830	--	55
2	2009-10	2000	11800	730	1140	880	--	60
3	2010-11	2280	11650	750	1150	885	--	68
4	2011-12	2500	11550	780	1160	900	--	80
5	2012-13	2800	11500	800	1165	900	--	90
6	2013-14	3000	11300	810	1185	915	50	105
7	2014-15	3150	11200	830	1190	915	50	100
8	2015-16	3200	11150	840	1200	993	70	150
9	2016-17	3233	11000	860	1210	990	80	180
10	2017-18	3350	11000	850	1220	985	50	150

Daman

Sr No.	Years	Average area of Crops in Hectare				
		Paddy (Rainfed)	Tur	Urid	Banana (Tissue Culture)	Banana (Without tissue culture)
1	2008-09	2000	50	175	10	5
2	2009-10	2000	50	175	10	5
3	2010-11	2000	50	175	10	5
4	2011-12	2000	40	170	8	4
5	2012-13	2000	40	170	8	4
6	2013-14	2000	40	170	8	4
7	2014-15	2000	40	170	5	4
8	2015-16	1900	40	170	4	4
9	2016-17	1900	40	170	5	4
10	2017-18	1800	40	170	5	4

Diu

Sr. No.	Year	Average area of crops in Hectare	
		Bajara	Juwar
1.	2008-09	360	6
2.	2009-10	368	7
3.	2010-11	370	6
4.	2011-12	375	8
5.	2012-13	380	7
6.	2013-14	383	10
7.	2014-15	385	9
8.	2015-16	387	8
9.	2016-17	385	7
10.	2017-18	380	8

Average Yield

Dadra and Nagar Haveli

Sr. No.	Years	Average yield of Crops in kg per Hectare						
		Paddy (Irrigated)	Paddy (Rainfed)	Ragi	Tur	Urid	Banana (Tissue culture)	Banana (without tissue culture)
1	2008-09	3600	2500	1500	950	940	--	40000
2	2009-10	3630	2540	1530	950	945	--	41000
3	2010-11	3700	2600	1550	960	950	--	42000
4	2011-12	3750	2650	1570	985	960	--	43000
5	2012-13	3800	2700	1600	1000	960	--	45000
6	2013-14	3800	2700	1610	1010	950	64000	46000
7	2014-15	3900	2800	1660	1040	1000	68000	48000
8	2015-16	3980	2840	1680	1050	990	70000	48000
9	2016-17	3750	2800	1700	1100	1000	72000	49000
10	2017-18	3800	2800	1710	1100	1050	72000	50000

Daman

Sr No.	Years	Average Yield of Crops in kg per Hectare				
		Paddy (Rainfed)	Tur	Urid	Banana (Tissue Culture)	Banana (Without tissue culture)
1	2008-09	1625	940	950	62000	39000
2	2009-10	1625	950	950	62000	39500
3	2010-11	1725	950	950	62500	40000
4	2011-12	1670	960	970	63200	42000
5	2012-13	1712	1100	975	64000	44000
6	2013-14	1805	1100	1000	65000	45000
7	2014-15	1986	1200	1000	67000	46500
8	2015-16	2000	1050	900	67000	47000
9	2016-17	2200	1100	1050	67000	49000
10	2017-18	2500	1100	1100	67000	49500

Diu

Sr. No.	Year	Average Yield of crops in Kg per Hectare	
		Bajara	Juwar
11.	2008-09	1400	1650
12.	2009-10	1430	1600
13.	2010-11	1450	1680
14.	2011-12	1450	1700
15.	2012-13	1470	1650
16.	2013-14	1400	1670
17.	2014-15	1430	1720
18.	2015-16	1430	1750
19.	2016-17	1450	1780
20.	2017-18	1450	1750

Date

Format of financial bid

From

(Insert name & address of the bidder)

To,
The Deputy Director of Agriculture,
Department of Agriculture,
PWD Campus,
Building No.3,
Second floor, above Irrigation Division,
Silvassa-396230,
UT of Dadra and Nagar Haveli.

Sir,

Sub: Financial Bid for Implementation of the PMFBY for the U.T. of Daman & Diu and Dadra and Nagar Haveli for Kharif, 2018-19 season

With reference to your Tender Document dated (Insert Date) we, [insert name of Bidder], wish to submit our Financial Bid for the award of the Contract(s) for the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) in the U.T. of Daman & Diu and Dadra and Nagar Haveli for Kharif, 2018-19 season.

1. We hereby submit our Financial Bid, which is unconditional and unqualified. We have examined the Tender Documents.
2. We acknowledge that the Administration of Daman & Diu and Dadra and Nagar Haveli will be relying on the information provided in the Financial Bid for evaluation and comparison of Financial Bids received from the designated / empanelled Insurance companies by DAC & FW for the award of the implementation of the PMFBY in the U.T. of Daman & Diu & Dadra and Nagar Haveli. We certify that all information provided in the Financial Bid is true and best to the knowledge of the company.
3. We shall make available to the Administration of Daman & Diu and Dadra and Nagar Haveli any clarification it may find necessary or require to supplement or authenticate the facts & figures in Financial Bid.

4. We acknowledge and declare that the Administration of Daman & Diu and Dadra and Nagar Haveli is not obliged to return the Financial Bid or any part thereof or any information provided along with the Financial Bid, other than in accordance with the provisions set out in the Tender Documents.

5. We are quoting the following Premium rates district-wise crop-wise for the following clusters:

Cluster	District	Insurance company's contact person in the district	Crop	Premium Rates (in % of Sum Insured)
Cluster 1	UT of Daman and Diu and Dadra and Nagar Haveli		Paddy (Irrigated)	
			Paddy (Non-Irrigated)	
			Ragi	
			Tur	
			Urid	
			Banana (Tissue Culture)	
			Banana (Without tissue culture)	
			Bajara	
			Juwar	

[Note to Bidders: The Bidders are required to quote the Premium up to two decimal points.]

Name of Crop with notified area mentioned in Annexure-IV and Sum insured and indemnity level of respective Districts as per Annexure-II.

6. We acknowledge, confirm and undertake that we have an adequate reinsurance support to safeguard the interest of the farmers, Administration of Daman & Diu and Dadra and Nagar Haveli and Central Government

7. We agree and undertake to abide by all the terms and conditions of the Tender Document and Operational Guidelines of PMFBY.

8. This Bid shall be governed by and construed in all respects according to the laws for the time being in force in India. The competent courts at U.T capital will have exclusive jurisdiction in the matter.

In witness thereof, we submit this Financial Bid under and in accordance with the terms of the Tender Documents.

Dated this [insert] day of [insert month], 2018

[Signature]

In the capacity of _____

Chief Underwriting Officer

Duly authorized to sign this Bid for and on behalf of _____

[Name of Bidder]