

Bid Document

Invitation of bids for selection of Insurance Companies as Implementing Agencies (IA) for “Pradhan Mantri Fasal Bima Yojana (PMFBY)” for the UT of Daman and Diu and Dadra and Nagar Haveli for Rabi- 2019 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)**” for the UT of Daman & Diu & Dadra and Nagar Haveli for Rabi-2019 season.
2. The Revised 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 and the OG's.
3. During Rabi-2019 season, the PMFBY will be implemented in entire UT of Daman and Diu and Dadra and Nagar Haveli covering all notified food crops viz., Hot Weather Paddy, Wheat, Gram, Juwar, Tur, Wal & Annual Horticultural/Annual Commercial/Perennial Horticultural Crop viz. Banana, Mango, Sapota, Sugarcane, Coconut and Onion.
4. District wise crop wise sum insured/scale of finance, indemnity level, area covered for Rabi- 2019 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.	DD&DNH/PMFBY-Rabi-2019/720
Date of issue of Tender Document	20/08/2019
Pre-Bid Meeting Venue	Deputy Director of Agriculture, Silvassa
Date & Time for Pre-Bid Meeting	At 11.30 A.M. Date: 29/08/2019
Last Date of Receiving Queries	Up to 15.00 P.M. Date: 30/08/2019
Last date and time for submission of bids	At 14.00 P.M. Date: 11/09/2019
Technical bid opening	At 14.00 P.M. Date: 12/09/2019
Venue, Date & Time of opening financial Bids	Communicate letter on
Contact Person, phone No.	Deputy Director of Agriculture, Silvassa 0260-2642115 Zonal Agriculture Officer, Daman 0260-2230856
Email ID	dd-agri-dnh@nic.in ddir-agri-dd@nic.in
Address for Communication	Department of Agriculture PWD Complex, Block No-03, Second Floor, 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 Rabi-2019 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 lightning, 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 5.1.6 of revised 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 31.2 of revised 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 31.2 of revised 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 (refer para 31.1.2 of revised OGs of PMFBY).

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 **1.5 %** of the sum insured or actuarial premium rate, whichever are 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 horticultural/perennial horticultural 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 arise due to the conditions/eventualities as detailed in para 21.1 to 21.5 of revised operational guidelines of PMFBY. Insurers shall be responsible for payment of claims upto the ceiling as stated in para 13.3.1 of revised 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.

(5) Seasonality discipline

The following seasonality discipline will be observed in the UT of Daman and Diu and Dadra and Nagar Haveli for Rabi-2019 Season.

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

Name of Crop	Loaning Period	Last date (Cut-off date) for generating crop insurance proposal form by farmers	Submission of proposal form by the farmers to concern bank branch/ Channel partners/ concerned insurance company	Last date for deduction of premium by concern bank branch/ channel partners/ concerned insurance company	Last date of submission of consolidated statement (Declaration alongwith payment of insurance premium amount to IA for insurance coverage)
1	2	3	4	5	6
For Loanee Farmers and Non-Loanee Farmers					
1. Wheat 2. Juwar 3. Gram 4. Tur 5. Wal 6. Onion 7. Banana 8. Mango 9. Sapota 10. Sugarcane 11. Coconut	Loan sanctioned/ renewal from 1st October, 2019 to 31 st December, 2019	31/12/2019	Within 2 working days after cut-off date	Within 2 working days after submission of proposal to bank	Within 15 days i.e. 15/01/2020 after cut off dates for Loanee farmers and within 7 days i.e. 07/01/2020 for Non-loanee farmers for insurance purpose
Hot Weather Paddy	Loan sanctioned/ renewal from 1st January, 2020 to 15 th March, 2020	15/03/2020	Within 2 working days after cut-off date	Within 2 working days after submission of proposal to bank	Within 15 days i.e. 31/03/2020 after cut off dates for Loanee farmers and within 7 days i.e. 22/03/2020 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
Wheat, Juwar, Pulses like Tur, Gram, Wal, and Annual Commercial/Annual Horticultural/Perennial Horticultural Crops like Onion, Banana, Coconut and Sugarcane	30/04/2020
Mango, Sapota	30/06/2020
Hot Weather Paddy	30/06/2020

Roles of Insurance Companies

- Providing monthly progress returns/ statistics/ information to State and Central Government.
- Endeavoring for 100% coverage of the loanee farmers through Banks/Financial Institution, etc.
- Furnish the necessary details to SLCCCI as may be required as per the notification.
- 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 redressal 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.
- 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. Insurance Company shall deploy one Agriculture graduate in each district.
- Ensure timely payment of commission/service charges to banks/other agents for implementing the scheme.
- Other role and responsibilities as detailed in para 35.4 and 36 of revised 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 alongwith 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 35.2 of revised OGs of PMFBY.
- The UT Government and the implementing agency can re-negotiate the terms it relevant and extend the bid period beyond One year and maximum upto three years on mutual consent as per the point No.5 (XXIII) of operational Guidelines.

Annexure-II

District-wise Croup-wise sum insured and indemnity level for Rabi- 2018 season
for the UT of Daman & Diu and Dadra and Nagar Haveli ;

Sr. No.	District Name	Crops	Sum insured/ Scale of Finance (₹ per hectare)	Indemnity level
1.	Daman District of UT of Daman and Diu and UT of Dadra and Nagar Haveli	Hot Weather Paddy	Rs. 42,500/- per Hectare	80%
2		Wheat	Rs. 30,000/- per Hectare	
3		Tur, Gram, Wal	Rs. 25,000/- per Hectare	
4		Banana (with tissue culture)	Rs.1,27,500/- per Hectare	
5		Banana (without tissue culture)	Rs. 62,500/- per Hectare	
6		Mango (Tree above 10 years)	Rs. 1,00,000/- per Hectare	
7		Sapota	Rs. 87,500/- per Hectare	
8		Sugarcane (for New Plantation)	Rs. 1,25,000/- per Hectare	
9		Sugarcane (Ratoon crop)	Rs. 62,500/- per Hectare	
10		Coconut (Tree above 03 years)	Rs. 65,000/- per Hectare	

Sr. No.	District Name	Crops	Sum insured/ Scale of Finance (₹ per hectare)	Indemnity level
1.	Diu District of UT of Daman & Diu	Juwar	Rs. 30,000/- per Hectare	80%
2		Mango (Tree above 07 years)	Rs. 2,10,000/- per Hectare	
3		Sapota	Rs. 45,000/- per Hectare	
4		Coconut (After 03 years)	Rs. 65,000/- per Hectare	
5		Onion	Rs. 70,000/- per Hectare	

Notified Crops

- **Major Crops:** Wheat. Gram, Wal (Daman and DNH), Coconut (Daman)
Juwar & Coconut (Diu)
- **Minor Crops:** Tur, Hot Weather Paddy, Banana, Mango (Tree above 10 years),
Sapota, Sugarcane (Daman & DNH)
Onion. Mango (Tree above 07 years), Sapota (Diu).

Notified Area

All 20 Gram Panchayats and one Municipal area of the UT of Dadra and Nagar Haveli and 15 Gram Panchayats and Two Municipal area of the UT of Daman and Diu as an Insurance Unit for Rabi-2019 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-III

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. _____ Dated _____ 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-V

Statement Showing the Average Area and Yield of Major and Minor crops from 2009-10 to 2018-19 of the UT of Daman & Diu and Dadra and Nagar Haveli.

Average Area (in Hectare)

Dadra and Nagar Haveli

Sr. No	Year	Wheat	Gram	Tur	Wal	Mango	Sapota	Banana (With Tissue Culture)	Banana (Without Tissue Culture)	Sugarcane	Hot Weather Paddy
1	2009-10	268.81	536.43	180	357.62	1117	49	--	60	160	2000
2	2010-11	260.10	511.63	190	341.12	1064	45	--	68	175	2280
3	2011-12	252.60	495.48	210	330.32	1270	41	--	80	180	2500
4	2012-13	226.30	491.76	215	327.81	1280	38	--	90	190	2800
5	2013-14	232.00	556.51	230	504.34	1305	35	50	105	200	3000
6	2014-15	195.10	237.39	225	158.26	1340	31	50	100	210	3150
7	2015-16	180.00	234.00	240	156	1380	30	70	150	200	3200
8	2016-17	80.00	210.00	252	150	1500	27	80	180	170	3233
9	2017-18	50.00	200.00	300	150	1700	25	50	150	170	3350
10	2018-19	50.00	200.00	300	160	1740	25	25	70	150	3350

Daman

Sr. No.	Year	Wal	Gram	Mango	Sapota	Coconut	Banana (With Tissue Culture)	Banana (Without Tissue Culture)
1	2009-10	405	405	400	127	288	10	5
2	2010-11	410	410	405	127	288	10	5
3	2011-12	412	412	405	127	288	8	4
4	2012-13	395	395	410	125	288	8	4
5	2013-14	412	412	412	125	288	8	4
6	2014-15	395	395	412	125	288	5	4
7	2015-16	400	400	323	56	119	4	4
8	2016-17	412	412	323	56	119	5	4
9	2017-18	400	400	323	56	119	5	4
10	2018-19	381	381	323	56	119	5	4

Diu

Sr. No.	Year	Juwar	Onion	Coconut	Mango	Sapota
1	2009-10	8	5	90	1.8	2
2	2010-11	7	3	85	1.5	2.5
3	2011-12	10	4	85	1.7	1.8
4	2012-13	9	3	80	1.0	2
5	2013-14	11	2	75	1.4	2.7
6	2014-15	10	3	70	1.5	3
7	2015-16	11	4	75	1.0	2.5
8	2016-17	10	3	70	1.6	3
9	2017-18	9	2	75	1.2	2.8
10	2018-19	8	2	70	1.0	2

Average Yield (in Kg. per Hectare)

Dadra and Nagar Haveli

Sr. No	Year	Wheat	Gram	Tur	Wal	Mango	Sapota	Banana (With Tissue Culture)	Banana (Without Tissue Culture)	Sugarca ne	Hot Weather Paddy
1	2009-10	2210	820	790	750	9000	8200	--	41000	60000	3630
2	2010-11	2280	880	850	800	9300	8500	--	42000	60000	3700
3	2011-12	2320	850	900	810	9650	8750	--	43000	65000	3750
4	2012-13	2300	900	910	910	9700	9450	--	45000	68000	3800
5	2013-14	2450	1000	1005	950	10400	9600	64000	46000	70000	3800
6	2014-15	2520	970	1050	990	10050	9700	68000	48000	73000	3800
7	2015-16	2500	1050	1040	1000	11000	10000	70000	48000	75000	3880
8	2016-17	2420	1000	1100	950	11000	10000	72000	49000	79000	3750
9	2017-18	2400	1050	1100	1000	11000	10000	72000	50000	80000	3800
10	2018-19	2400	1050	1100	1000	11000	10000	71000	50000	80000	3800

Daman

Sr. No.	Year	Wal	Gram	Mango	Sapota	Coconut	Banana (With Tissue Culture)	Banana (Without Tissue Culture)
1	2009-10	1000	1000	3200	762	2880	62000	39000
2	2010-11	1150	1150	3240	762	2880	62000	39500
3	2011-12	1000	1000	3240	762	2880	62500	40000
4	2012-13	1050	1050	3280	750	3168	63200	42000
5	2013-14	1100	1100	3296	750	3168	64000	44000
6	2014-15	990	990	3296	813	3456	65000	45000
7	2015-16	1150	1150	2907	392	1487	67000	46500
8	2016-17	1153	1153	2907	420	1547	67000	47000
9	2017-18	1064	1064	2907	448	1606	67000	49000
10	2018-19	1013	1013	2907	476	1666	67000	49500

Diu

Sr. No.	Year	Juwar	Onion	Coconut	Mango	Sapota
1	2009-10	1600	12	32.5	27	25
2	2010-11	1680	8	30.5	23	31
3	2011-12	1700	10	31	26	22
4	2012-13	1650	8	32.5	15	25
5	2013-14	1670	5	32	21	34
6	2014-15	1720	8	31.5	23	37
7	2015-16	1750	9	32.17	15	31
8	2016-17	1780	8	32.59	24	37
9	2017-18	1750	5	31.60	18	35
10	2018-19	1600	5	32.80	15	25