

GOVERNMENT OF MANIPUR  
DEPARTMENT OF AGRICULTURE: MANIPUR

NOTICE INVITING TENDER  
Imphal, the 3<sup>rd</sup> November 2018

No. AGM-III/54-Plg/NAIS/2009(Pt-IV): In pursuance to the Govt. letter No. 29/47/2017- Agri., dated 3<sup>rd</sup> November, 2018 Bids are invited from insurance companies duly empanelled in terms of para XIII of the Operational Guideline (OG) of Pradhan Mantri Fasal Bima Yojana (PMFBY) published by Department of Agriculture and Farmers Welfare, Govt. of India, for the selection of Implementing Agency (IA) to undertake implementation of the said scheme/programme.

1. This is a notice inviting bid for selecting Implementing Agency (IA) to undertake implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) during rabi 2018 only for the crop – Rabi Rapeseed Mustard.
2. The interested empanelled companies should submit district wise and crop wise actuarial premium rate.
3. This notice will follow the Operational Guideline (OG) of PMFBY issued by the Govt of India. This may be downloaded from [www.agricoop.nic.in](http://www.agricoop.nic.in).
4. This will further follow the notifications/orders/clarification etc. issued by GOI and Govt. of Manipur (GOM) from time to time. In case there is any conflict, the decision of the GOM will be final.
5. Bid/tender document is available from the Directorate of Agriculture, Govt. of Manipur, Imphal on the working days or can be downloaded from [www.agrimanipur.gov.in](http://www.agrimanipur.gov.in)
6. Bids should be dropped in the tender box kept in the Directorate of Agriculture, Govt. of Manipur, Imphal.
7. Period of dropping Bids is 05/11/2018 at 10.00 a.m. onwards to 19/11/2018 upto 2.00 p.m. & Bids will be opened on the same day at 3.00 p.m.
8. Any modification /amendment /extension of date/change of schedule/other clauses/details of the tender will be notified /published in the local daily.



(Ph. Rajendra Singh)

Director of Agriculture, Manipur

Copy to:

1. The Secretary to the Hon'ble Chief Minister, Manipur
2. The P.P.S to the Hon'ble Minister (Agri), Manipur
3. The Staff Officer to the Chief Secretary, Govt. of Manipur
4. The P.S to the Addl. Chief Secretary (Agri), Govt. of Manipur
5. All Public sector (AIC) and Private sector Insurance Companies empanelled by the Ministry of Agriculture and Farmers Welfare, Govt. of India for PMFBY by email.
6. Nodal Officer(MGEL/CPIS), Directorate of Agriculture, Manipur with a request to upload the Notice in the Department Website.
7. Notice Board

AGM-III/54-Plg/NAIS/2009(Pt-III)  
GOVERNMENT OF MANIPUR  
DEPARTMENT OF AGRICULTURE: MANIPUR

Imphal, the 3<sup>rd</sup> November 2018

**Invitation of bids for selection of Insurance Companies as  
Implementing Agencies (IA) for "Pradhan Mantri Fasal Bima Yojana  
(PMFBY)" for Manipur State for Rabi 2018-19season**

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 Manipur State for Rabi 2018-19season.
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 Rabi 2018-19season, the PMFBY will be implemented in 9 **districts** of Manipur State covering **Mustard crop**.
4. District-wise Sum insured/Scale of Finance, Indemnity Level and Expected Area insured are given in **Annexure-II**.

**Coverage and Exclusions:**

• **Coverage of Risks**

Following stages of the crop and risks leading to crop loss are covered under the scheme.

- 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.

• **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).

• **Coverage of farmers**



- I. **Compulsory component:** - All farmers availing Seasonal Agricultural Operation (SAO) loans from financial institutions (i.e. loanee farmers) for the notified crop are to be covered compulsorily.
- II. **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.

**Selection of Insurance Company as Implementing Agency (IA):**

- i) Selection of Implementing Agency will be done by adopting the cluster approaches as envisaged in OGs.
- ii) For the implementation of the scheme in Manipur, all the 9 districts are included in a single cluster.
- iii) The Bidders are required to quote the Premium up to two decimal points.
- iv) District wise and crop wise expected area insured (hectare) are given in **Annexure-II**
- v) Expected Coverage (Expected Area Insured in Hectare multiplied by Sum Insured/ Scale of Finance per Hectare) will be considered as the weights to arrive at the Weighted Average Premium Rate for the cluster.
- vi) Final selection of IA from the bidders shall be done based on the lowest weighted average premium quoted by the company for the notified crop within the cluster of districts (refer para XXIII.9 of OGs of PMFBY).
- vii) 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).
- viii) If any company declines after being declared L1, the company may be barred for the coming seasons 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.
- ix) Premium bids not in conformity of the above conditions will be summarily rejected and will not be considered for the season.

**Premium rate and subsidy:**

All farmers (loanee or non-loanee) enrolled under PMFBY would be entitled for subsidy on the premium. The maximum premium payable by the farmers will be 1.5% of the sum insured or actuarial premium rate, whichever is lower, for the notified Mustard crop during Rabi season. 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 arisen 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-IV**.

#### **Notification of crops and area:**

The scheme will operate on the principle of "Area Approach" in the defined areas called Insurance Unit (IU). For Rabi 2018-19 season, Notified Area will be EO (Agri) Circle. Sub-division (Agri) wise EO (Agri) Circles will be a part of the notification for Rabi 2018-19 season.

#### **Indemnity Level & Threshold yield (TY):**

Threshold yield for a notified area will be average yield of the last 7 years multiplied by Indemnity Level. Crop wise proposed Indemnity Level for Rabi 2018-19 season are given in **Annexure II**.

However, past yield data along with the latest available cropped area for the last 10 years are available only at the (higher) Sub-Division (Agri) level, which will be used for premium calculation and fixation of Threshold Yield of the Notified areas. Crop wise, district wise and Sub-Division (Agri) wise past yield data along with the latest available cropped area are provided in **Annexure-III**.

#### **Seasonality discipline:**

Below given Seasonality / cut off dates have been proposed in the Department, which will be approved in the SLCCCI meeting.

Sl. No.	Activities	Time Lines
1	Cut-off Date for Availing Insurance	15.12.2018
2	Cut-off Date for submission of yield data	28/2/2019

#### **Roles of Insurance Companies**

- i) Ensuring payment of bank service charges to banks @4% of the premium collected from banks.
- ii) Providing monthly progress returns/ statistics/ information to State and Central Government.
- iii) Endeavouring for 100% coverage of the loanee farmers through Banks/Financial Institution, etc.
- iv) 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.
- v) 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.
- vi) The coverage of loanee farmers should be carried out by insurance companies themselves, use of agents / brokers are not allowed.
- vii) Claim processing and payment to Banks/Farmers within the prescribed timelines.
- viii) Marketing and publicity of Scheme, Insurance company will ensure the marketing and publicity of the scheme and submit a report with photographs to State and Central Government.
- ix) Distribution of Declaration form/proposal form to bank/financial institution branch/s.
- x) Submission of reports to State and Central Government.
- xi) **Within two months after sowing** State government will furnish the unit wise notified cropped area sown to respective IA.
- xii) State Government will submit CCE's results of all notified crops for notified area in standard format within stipulated date to respective IA.
- xiii) 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 States and other agencies for awareness and publicity of the scheme.

*Kajendra*

xiv) Other role & responsibilities as detailed in para XXIV.3 and XXV of OGs of PMFBY.

### **Roles and Responsibility of State Government**

- i) 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.
- ii) Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government/ quasi government agencies for supplying weather data on real-time basis to insurance company.
- iii) 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.
- iv) Submission of yield data for all notified crops and insurance units to insurance companies in standard format within stipulated date.
- v) To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.
- vi) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.
- vii) 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.
- viii) 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 / state level used for recording data of CCEs by States. State shall strengthen audit process of conducting CCE with necessary checks and balances. Audio/Video recording of CCEs shall be implemented besides other process to ensure accuracy of CCE.
- ix) IA should settle the claims (if any) within 3 weeks after receipt of yield data from State government.
- x) Any disputes related to PMFBY should be addressed to Principal Secretary, Department of Agriculture / cooperation of the State Govt.
- xi) 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 States and other agencies for awareness and publicity of the scheme.
- xii) Other role & responsibilities as detailed in para XXIV.2 of OGs of PMFBY.



(Ph. Rajendra Singh)

Director of Agriculture: Manipur

**Format of financial bid**

**Annexure-I**

Date: .....

From  
[Insert name & address of the Bidder]  
To,  
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Dear Sir,

**Sub: Financial Bid for Implementation of the PMFBY in the Manipur State, for Rabi 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 BimaYojna (PMFBY) in the Manipur State, for Rabi 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 State Government 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 State. 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 State Government 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 State Government 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 as given in Annexure-II.

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

6. We acknowledge, confirm and undertake that we have an adequate reinsurance support to safeguard the interest of the farmers, State Government and Central Government
7. We agree and undertake to abide by all the terms and conditions of the Tender Document and OGs 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 State 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]

## Bidding for Rabi 2018-19 Season

Cluster	District	Crop	Indemnity Level	Scale of Finance (Rs./Ha)	Expected Area Insured (Ha)	Expected Sum Insured (Rs.)	Quoted Actuarial Premium Rate in % (upto 2 Decimal places)	Expected Premium (Rs.)	Weighted Average Premium Rate
1	Chandel	Mustard	80%	26666	1022	27252652		0	
1	Churachandpur	Mustard	80%	26666	1016	27092656		0	
1	Senapati	Mustard	80%	26666	1062	28319292		0	
1	Tamenglong	Mustard	80%	26666	1004	26772664		0	
1	Ukhrul	Mustard	80%	26666	1498	39945668		0	
1	Imphal West	Mustard	80%	26666	1092	29119272		0	
1	Imphal East	Mustard	80%	26666	1256	33492496		0	
1	Thoubal	Mustard	80%	26666	1528	40745648		0	
1	Bishnupur	Mustard	80%	26666	2172	57918552		0	
						<b>310658900</b>		<b>0</b>	

District	Notified Area (Sub division)	SD	Sub-Division (Agrl)	Yield (Kg/ Ha)								Area (Ha) (2017-18)	Indemnity Level	Threshold Yield (Kg/ Ha)
				2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18				
Chandel	Chakpikarong	1	Chakpikarong	875	810	841	871	821	820	740	1402	80%	660	
	Chandel, Machi, Tengnoupal	3	Chandel	877	815	845	882	843	846	854	1153	80%	681	
	Churachandpur North, Singhat	2	Singhat	819	805	813	865	838	859	608	990	80%	641	
Churachandpur	Thalon, Tipaimukh	2	Thalon	813	800	827	864	833	845	612	840	80%	639	
	Churachandpur	1	Churachandpur	824	811	826	870	857	866	604	710	80%	647	
	Sadar Hill east	1	Saikhul	776	814	805	828	811	831	592	903	80%	624	
Senapati	Sadar Hill West, saitu	2	Kangpokpi	800	819	822	842	806	828	568	1032	80%	627	
	Gambhazoi	3	Tadubi	824	821	812	841	819	819	536	720	80%	625	
	Mao Maram, Paomata, Purul	3	Nungba	845	821	857	866	846	864	309.69	1180	80%	618	
Tamenglong	Nungba	1	Nungba	815	829	855	878	850	861	259.94	1330	80%	611	
	Tamenglong, Tamenglong North, Tamenglong West	3	Tamenglong											
		2	Kamjong	697	795	800	829	801	826	720	1815	80%	625	
Ukhrul	Pungyar-Phaisat, Kamjong-Chassad	3	Ukhrul	703	791	796	838	829	825	800	1930	80%	638	
	Ukhrul North, Ukhrul South, Ukhrul Central	3	Ukhrul	697	867	868	901	865	881	797.6	1271	80%	672	
	Wangoi	1	Wangoi	710	881	871	900	863	869	797.5	1461	80%	673	
Imphal West	Lamphelat, Lamshang, Patsoi	3	Langjing	708	857	865	899	887	901	760	1510	80%	672	
	Sawombung	1	Lamlai	710	896	882	929	878	911	736	900	80%	679	
	Keirai Bitra, Porompat	2	Porompat	697	860	875	917	904	917	726	731	80%	674	
East	Jirbam	1	Jirbam	773	885	610	848	865	875	748	2160	80%	640	
	Thoubal, Lilong	2	Thoubal	806	893	607	847	867	880	895	1660	80%	662	
	kakching	1	Kakching	736	845	829	846	834	842	673.2	2910	80%	641	
Bishnupur	Bishnupur, Nambol	2	Bishnupur	739	846	831	847	833	837	459.6	2521	80%	616	
	Moirang	1	Moirang											

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 state government notification no _____ Dated _____ issued by the State Govt of _____	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**